

## CHAPTER 9

### HOUSING AND BUILDING

Pages 207–14 of this chapter give details of the *characteristics of dwellings as obtained from censuses*, pages 214–26 contain a *summary of building activities*, pages 226–36 outline *government activities in the field of housing*, and pages 236 on relate to *financial arrangements associated with the erection or purchase of homes*.

Further information on dwellings obtained from censuses is available in the detailed tables of the 1961 census and earlier censuses and in the mimeographed statements of the 1966 census (see the chapter Miscellaneous of this Year Book).

More detailed information on building activity is contained in the annual bulletin *Building and Construction* and the *Quarterly Bulletin of Building Statistics*, and current information is obtainable also in the *Quarterly Summary of Australian Statistics*, the *Monthly Review of Business Statistics*, the *Digest of Current Economic Statistics*, and the mimeographed statements *Building Statistics: Number of New Houses and Flats* (quarterly), and *Building Approvals* (monthly). Details for particular States are available from publications issued regularly by the Deputy Commonwealth Statisticians.

Commonwealth Government activities relate in the main to the provision of moneys to State Governments under Commonwealth-State Housing Agreements, to the assistance of ex-service personnel in the erection and purchase of homes, to assistance to young married couples under the Home Savings Grant Act, to the operation of the Housing Loans Insurance Corporation, and to the provision of homes in the Territories. Further details of activities of the Commonwealth and State Housing Authorities are shown in the reports issued by these authorities.

#### Census dwellings

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 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 1966 census, together with information from earlier censuses. All statistics in this section are exclusive of particulars of dwellings occupied solely by Aborigines.\*

#### Number of dwellings

The following table shows the number of occupied and unoccupied dwellings in Australia at each census from 1911 to 1966. Occupied dwellings are classified into 'private' and 'other than private' dwellings (see page 208) for definitions of 'private' and 'other than private' dwellings). Unoccupied dwellings include dwellings whose occupants are temporarily absent, holiday homes, and other temporarily vacant dwellings (see page 214 for full explanation of the term 'unoccupied').

**DWELLINGS: AUSTRALIA, CENSUSES, 1911 TO 1966**

Census	Occupied			Un-occupied
	Private	Other than private	Total	
1911 . . . . .	894,389	29,070	923,459	33,473
1921 . . . . .	1,107,010	46,275	1,153,285	51,163
1933 . . . . .	1,509,671	37,705	1,547,376	68,772
1947 . . . . .	1,873,623	34,272	1,907,895	47,041
1954 . . . . .	2,343,421	36,932	2,380,353	112,594
1961 . . . . .	2,781,945	35,325	2,817,270	194,114
1966 . . . . .	3,151,926	33,730	3,185,656	263,873

\* See page 66 for results of Constitution Alteration (Aborigines) 1967 Referendum.

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 1966. For definitions of 'urban' and 'rural' see this Year Book, page 123.

**DWELLINGS: URBAN AND RURAL, AUSTRALIA, CENSUS  
30 JUNE 1966**

Division	Occupied				Unoccupied	
	Private	Other than private	Total Number	Percentage of total	Number	Percentage of total
Urban—						
Metropolitan . . . . .	1,886,055	14,287	1,900,342	59.65	86,826	32.90
Other . . . . .	778,681	9,500	788,181	24.73	81,748	30.95
Rural . . . . .	487,190	9,943	497,133	15.61	95,299	36.15
Total . . . . .	3,151,926	33,730	3,185,656	100.00	263,873	100.00

The total numbers of occupied and unoccupied dwellings in each State and Territory at the censuses of 1961 and 1966 were as follows.

**DWELLINGS: STATES AND TERRITORIES, CENSUSES  
1961 AND 1966**

State or Territory	Census 30 June 1961		Census 30 June 1966	
	Occupied	Un-occupied	Occupied	Un-occupied
New South Wales . . . . .	1,061,609	72,432	1,189,539	101,546
Victoria . . . . .	790,529	47,389	888,984	64,757
Queensland . . . . .	398,233	33,969	449,169	41,818
South Australia . . . . .	261,908	17,061	302,314	25,110
Western Australia . . . . .	194,317	13,705	224,663	17,965
Tasmania . . . . .	91,258	8,582	99,366	10,800
Northern Territory . . . . .	5,479	179	8,067	380
Australian Capital Territory . . . . .	13,937	797	23,554	1,497
Australia . . . . .	2,817,270	194,114	3,185,656	263,873

**Class of dwelling (1961 and 1966)**

The following table shows the numbers of the various classes of occupied dwellings in the metropolitan urban, other urban, and rural areas of Australia at the censuses of 1961 and 1966. The 1961 dwellings data in the following table have not been compiled for the separate divisions of State according to criteria adopted at the 1966 census (see page 123), and consequently accurate comparison between 1961 and 1966 figures for divisions of State cannot be made. The numbers of the various classes of dwelling for each State and Territory at the 1966 census are given in the table on page 209.

Private dwellings are classified into the following categories:

*private house*—includes houses, sheds, huts, garages, etc., used for dwelling purposes;

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

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

*other private dwelling*—includes private dwellings such as rooms, apartments, etc., which are parts of buildings but are not self-contained units.

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

OCUPIED DWELLINGS, BY CLASS: URBAN AND RURAL(a), AUSTRALIA  
CENSUSES, 1961 AND 1966

Class of dwelling	Census, 30 June 1961		Census, 30 June 1966				Inter-censal increase or decrease	
	Total	Percentage of total occupied dwellings	Urban			Percentage of total occupied dwellings		
			Metropolitan	Other	Rural			
Private dwellings—								
Private house	2,393,169	84.95	1,529,059	692,742	459,924	2,681,725	84.18	288,556
Share of private house	79,550	2.82	(b)20,940	(b)3,682	(b)1,292	25,914	0.81	-53,636
Self-contained flat	217,586	7.72	274,367	63,338	7,880	345,585	10.85	129,167
Share of self-contained flat	(c)	(c)	(d)956	(d)193	(d)19	1,168	0.04	(c)
Shed, hut, tent, etc.	41,997	1.49	5,084	9,541	16,431	31,056	0.97	-10,941
Other private dwellings	49,643	1.76	55,649	9,185	1,644	66,478	2.09	16,835
Total private dwellings	2,781,945	98.75	1,886,055	778,681	487,190	3,151,926	98.94	369,981
Non-private dwellings(e)	35,325	1.25	14,287	9,500	9,943	33,730	1.06	-1,595
Total occupied dwellings	2,817,270	100.00	1,900,342	788,181	497,133	3,185,656	100.00	368,386

(a) See text on page 208 regarding comparability between censuses. (b) Represents 10,077 private houses in metropolitan areas, 1,799 in other urban areas and 637 in rural areas. (c) At the 1961 Census share of self-contained flat was not separately identified. In cases where more than one household group were occupying a self-contained flat they were counted as one household group occupying a self-contained flat. (d) Represents 460 self-contained flats in metropolitan areas, 93 in other urban areas and 9 in rural areas. (e) Details of the number of each of the types of non-private dwellings are available on request. Minus sign (-) denotes decrease.

OCUPIED DWELLINGS, BY CLASS: STATES AND TERRITORIES  
CENSUS, 30 JUNE 1966

Class of dwelling	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia
Private dwellings—									
Private house	961,077	752,776	381,681	271,045	200,900	88,780	5,817	19,649	2,681,725
Share of private house	11,496	9,166	1,586	2,140	844	469	43	170	25,914
Self-contained flat	164,380	92,166	43,069	20,802	14,074	7,036	838	3,220	345,585
Share of self-contained flat	666	277	104	61	18	22	5	15	1,168
Shed, hut, tent, etc.	12,309	3,725	7,952	1,938	3,439	882	616	195	31,056
Other private dwellings	28,194	23,338	7,759	3,644	2,169	1,093	180	101	66,478
Total private dwellings	1,178,122	881,448	442,151	299,630	221,444	98,282	7,499	23,350	3,151,926
Non-private dwellings	11,417	7,536	7,018	2,684	3,219	1,084	568	204	33,730
Total occupied dwellings	1,189,539	888,984	449,169	302,314	224,663	99,366	8,067	23,554	3,185,656

Population according to class of dwelling, etc. (1961 and 1966)

The following table shows the number of the various classes of occupied dwellings at the censuses of 1961 and 1966, together with the number of inmates therein.

OCUPIED DWELLINGS AND INMATES, BY CLASS OF DWELLING: AUSTRALIA  
CENSUSES, 1961 AND 1966

Persons enumerated in—	Census, 30 June 1961		Census, 30 June 1966				Inter-censal increase or decrease	
	Total population	Percentage of total	Urban			Percentage of total		
			Metropolitan	Other	Rural			
Private dwellings—								
Private house	8,881,128	84.51	5,581,258	2,498,683	1,743,079	9,823,020	85.04	941,892
Share of private house	224,066	2.13	59,943	10,276	4,561	74,780	0.65	-149,286
Self-contained flat	552,596	5.26	646,184	163,638	23,893	833,715	7.22	283,648
Share of self-contained flat	(a)	(a)	2,060	425	44	2,529	0.02	(a)
Shed, hut, tent, etc.	116,458	1.11	13,435	24,380	38,871	76,686	0.66	-39,772
Other private dwellings	96,246	0.92	97,315	18,475	3,980	119,770	1.04	23,524
Total private dwellings	9,870,494	93.93	6,400,195	2,715,877	1,814,428	10,930,500	94.63	1,060,006
Non-private dwellings	596,412	5.68	313,752	174,535	97,176	585,463	5.07	-10,949
Total occupied dwellings	10,466,906	99.61	6,713,947	2,890,412	1,911,604	11,515,963	99.71	1,049,057
Persons not enumerated in dwellings—								
Campers out	15,994	0.15	1,050	7,101	6,661	14,812	0.13	-1,182
Migratory(b)	25,286	0.24				19,687	0.17	-5,599
Total population	10,508,186	100.00	6,714,997	2,897,513	1,918,265	11,550,462	100.00	1,042,276

(a) At the 1961 Census share of a self-contained flat was not separately identified. (b) Shipping, railway and air travellers. Minus sign (-) denotes decrease.

**Occupied private dwellings**

The tables on pages 210-4 shows houses and flats classified according to material of outer walls; nature of occupancy; facilities; and number of motor vehicles. Details of number of rooms and number of inmates are shown for occupied private dwellings.

**Material of outer walls (1961 and 1966)****OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS, BY MATERIAL OF OUTER WALLS: AUSTRALIA, CENSUSES, 1961 AND 1966**

<i>Material of outer walls</i>	<i>Census, 30 June 1961</i>				<i>Census, 30 June 1966</i>			
	<i>Houses</i>	<i>Percentage of total</i>	<i>Self-contained flats</i>	<i>Percentage of total</i>	<i>Houses</i>	<i>Percentage of total</i>	<i>Self-contained flats</i>	<i>Percentage of total</i>
Brick . . . . .	743,426	31.06	144,209	66.28	674,286	25.14	224,947	65.09
Brick veneer(a) . . . . .	(b)	(b)	(b)	(b)	262,150	9.78	16,250	4.70
Stone . . . . .	71,476	2.99	5,904	2.71	68,898	2.57	6,514	1.88
Concrete . . . . .	62,839	2.63	9,226	4.24	68,144	2.54	17,670	5.11
Wood . . . . .	1,056,180	44.13	38,862	17.86	1,076,435	40.14	50,260	14.54
Iron, tin . . . . .	35,930	1.50	984	0.45	28,364	1.06	1,169	0.34
Fibro-cement . . . . .	411,960	17.21	17,675	8.12	495,284	18.47	28,559	8.26
Other . . . . .	10,165	0.42	349	0.16	8,164	0.30	216	0.06
Not stated . . . . .	1,193	0.05	377	0.17	(c)	(c)	(c)	(c)
<b>Total . . . . .</b>	<b>2,393,169</b>	<b>100.00</b>	<b>217,586</b>	<b>100.00</b>	<b>2,681,725</b>	<b>100.00</b>	<b>345,585</b>	<b>100.00</b>

(a) So described in individual Census Schedules. (b) At the 1961 Census, dwellings with walls of brick veneer were not separately identified and for tabulation purposes were included with brick walled dwellings. (c) In the small number of cases where material of outer walls was not stated a material was selected during processing of the 1966 census schedules. Selection was based upon the answer given for the geographically nearest dwelling of the same class as the dwelling for which material of outer walls was not stated.

**Number of rooms (1961 and 1966)****OCCUPIED PRIVATE DWELLINGS, BY NUMBER OF ROOMS AND CLASS OF DWELLING AUSTRALIA, CENSUSES, 1961 AND 1966**

CENSUS, 30 JUNE 1961

<i>Number of rooms per dwelling(a)</i>	<i>Class of dwelling</i>					
	<i>Private house</i>	<i>Share of private house</i>	<i>Self-contained flat</i>	<i>Share of self-contained flat(b)</i>	<i>Other</i>	<i>Total private dwellings</i>
1 . . . . .	1,179	6,941	2,282	..	29,430	39,832
2 . . . . .	17,000	17,606	20,635	..	31,251	86,492
3 . . . . .	63,849	21,280	53,585	..	16,828	155,542
4 . . . . .	384,691	16,524	77,531	..	6,582	485,328
5 . . . . .	902,466	11,906	39,914	..	1,985	956,271
6 . . . . .	656,239	2,168	15,723	..	354	674,484
7 . . . . .	231,806	609	4,471	..	132	237,018
8 . . . . .	80,889	230	1,674	..	67	82,860
9 . . . . .	28,064	70	572	..	34	28,740
10 . . . . .	12,766	44	83	..	21	12,914
11 and over . . . . .	11,415	53	77	..	32	11,577
Not stated . . . . .	2,805	2,119	1,039	..	4,924	10,887
<b>Total private dwellings . . . . .</b>	<b>2,393,169</b>	<b>79,550</b>	<b>217,586</b>	<b>..</b>	<b>91,640</b>	<b>2,781,945</b>
<b>Average number of rooms per dwelling . . . . .</b>	<b>5.44</b>	<b>3.26</b>	<b>3.97</b>	<b>..</b>	<b>2.11</b>	<b>5.16</b>

For footnotes see next page.

OCUPIED PRIVATE DWELLINGS, BY NUMBER OF ROOMS AND CLASS OF DWELLING  
AUSTRALIA, CENSUSES, 1961 AND 1966—*continued*

CENSUS, 30 JUNE 1966

Number of rooms per dwelling(a)	Class of dwelling					
	Private house	Share of private house	Self-contained flat	Share of self-contained flat	Other	Total private dwellings
1 . . . . .	2,194	2,036	7,803	187	38,511	50,731
2 . . . . .	14,925	5,649	50,851	358	31,071	102,854
3 . . . . .	62,605	6,983	93,579	331	15,735	179,233
4 . . . . .	369,127	4,850	113,611	170	6,017	493,775
5 . . . . .	1,055,571	3,258	50,894	76	2,746	1,112,545
6 . . . . .	697,115	1,827	18,744	28	1,559	719,273
7 . . . . .	305,770	853	6,104	8	845	313,580
8 . . . . .	105,955	287	2,334	9	492	109,077
9 . . . . .	37,447	94	806	1	206	38,554
10 . . . . .	16,574	50	401	..	123	17,148
11 and over . . . . .	14,442	27	458	..	229	15,156
Not stated . . . . .						
<b>Total private dwellings . . . . .</b>	<b>2,681,725</b>	<b>25,914</b>	<b>345,585</b>	<b>1,168</b>	<b>97,534</b>	<b>3,151,926</b>
<b>Average number of rooms per dwelling . . . . .</b>	<b>5.53</b>	<b>3.51</b>	<b>3.74</b>	<b>2.79</b>	<b>2.23</b>	<b>5.21</b>

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

(b) At the 1961 Census, share of a self-contained flat was not separately identified.

## Number of inmates (1961 and 1966)

OCUPIED PRIVATE DWELLINGS, BY CLASS AND NUMBER OF INMATES, AUSTRALIA  
CENSUSES, 1961 AND 1966

CENSUS, 30 JUNE 1961

Number of inmates per dwelling	Class of dwelling					
	Private house	Share of private house	Self-contained flat	Share of self-contained flat(a)	Other	Total private dwellings
1 . . . . .	182,712	17,215	46,890	..	38,543	285,360
2 . . . . .	529,566	23,572	82,194	..	23,161	658,493
3 . . . . .	460,211	16,176	43,051	..	11,951	531,389
4 . . . . .	506,916	11,371	26,638	..	8,366	553,291
5 . . . . .	353,554	5,801	11,571	..	4,584	375,510
6 . . . . .	194,386	2,940	4,476	..	2,441	204,243
7 . . . . .	90,374	1,367	1,779	..	1,211	94,731
8 . . . . .	43,454	765	683	..	733	45,635
9 . . . . .	17,002	204	173	..	307	17,686
10 . . . . .	7,871	69	70	..	160	8,170
11 and over . . . . .	7,123	70	61	..	183	7,437
<b>Total private dwellings . . . . .</b>	<b>2,393,169</b>	<b>79,550</b>	<b>217,586</b>	<b>..</b>	<b>91,640</b>	<b>2,781,945</b>
<b>Total inmates . . . . .</b>	<b>8,881,128</b>	<b>224,066</b>	<b>552,596</b>	<b>..</b>	<b>212,704</b>	<b>9,870,494</b>
<b>Average number of inmates per dwelling . . . . .</b>	<b>3.71</b>	<b>2.82</b>	<b>2.54</b>	<b>..</b>	<b>2.32</b>	<b>3.55</b>

(a) At the 1961 census, share of a self-contained flat was not separately identified.

OCCUPIED PRIVATE DWELLINGS, BY CLASS AND NUMBER OF INMATES, AUSTRALIA  
CENSUSES, 1961 AND 1966—*continued*

CENSUS, 30 JUNE 1966

Number of inmates per dwelling	Class of dwelling						Total private dwellings
	Private house	Share of private house	Self- contained flat	Share of self- contained flat	Other		
1 . . . . .	231,003	5,783	86,755	449	47,871	371,861	
2 . . . . .	611,918	7,088	134,162	376	25,510	779,054	
3 . . . . .	499,751	5,124	62,249	172	11,255	578,551	
4 . . . . .	553,694	3,815	36,477	106	6,654	600,746	
5 . . . . .	388,766	2,030	15,844	27	3,199	409,866	
6 . . . . .	214,580	1,066	6,200	21	1,550	223,417	
7 . . . . .	99,275	580	2,427	11	759	103,052	
8 . . . . .	48,169	338	1,000	5	420	49,932	
9 . . . . .	18,284	52	288	..	139	18,763	
10 . . . . .	8,474	20	104	1	94	8,693	
11 and over . . . . .	7,811	18	79	..	83	7,991	
<b>Total private dwellings . . . . .</b>	<b>2,681,725</b>	<b>25,914</b>	<b>345,585</b>	<b>1,168</b>	<b>97,534</b>	<b>3,151,926</b>	
<b>Total inmates . . . . .</b>	<b>9,823,020</b>	<b>74,780</b>	<b>833,715</b>	<b>2,529</b>	<b>196,456</b>	<b>10,930,500</b>	
Average number of inmates per dwelling . . . . .	3.66	2.89	2.41	2.17	2.01	3.47	

## Nature of occupancy (1961 and 1966)

OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS, BY NATURE OF OCCUPANCY  
AUSTRALIA, CENSUSES(a), 1961 AND 1966

Nature of occupancy	Census, 30 June 1961		Census, 30 June 1966			Percentage of private houses and flats	Inter- censal increase or decrease									
	Total	Percentage of private houses and flats	Urban		Rural											
			Metro- politan	Other												
<b>PRIVATE HOUSES</b>																
Owner	1,847,201	77.19	1,264,312	525,768	333,644	2,123,724	79.19	276,523								
Purchaser by instalments																
Tenant of government authority									99,610	4.16	82,966	45,718	4,313	132,997	4.96	33,387
Other tenant									388,128	16.22	163,886	107,413	89,677	360,976	13.46	-27,152
Other methods of occupancy . . . . .									49,420	2.07	11,531	10,122	26,379	48,032	1.79	-1,388
Not stated . . . . .	8,810	0.37	6,364	3,721	5,911	15,996	0.60	7,186								
<b>Total . . . . .</b>	<b>2,393,169</b>	<b>100.00</b>	<b>1,529,059</b>	<b>692,742</b>	<b>459,924</b>	<b>2,681,725</b>	<b>100.00</b>	<b>288,556</b>								
<b>SELF-CONTAINED FLATS</b>																
Owner	43,527	20.00	61,075	9,127	2,509	72,711	21.04	29,184								
Purchaser by instalments																
Tenant of government authority									13,925	6.40	23,487	3,757	102	27,346	7.91	13,421
Other tenant									155,110	71.29	184,398	48,495	4,543	237,436	68.71	82,326
Other methods of occupancy . . . . .									4,336	1.99	3,509	1,496	639	5,644	1.63	1,308
Not stated . . . . .	688	0.32	1,898	463	87	2,448	0.71	1,760								
<b>Total . . . . .</b>	<b>217,586</b>	<b>100.00</b>	<b>274,367</b>	<b>63,338</b>	<b>7,880</b>	<b>345,585</b>	<b>100.00</b>	<b>127,999</b>								

(a) See text on page 208 regarding comparability between censuses.  
Minus sign (-) denotes decrease.

At the 1961 census persons paying interest only on a mortgage on the dwelling were instructed to enter 'owner', but a person buying a house by regular payments including interest and principal was instructed to enter 'purchaser by instalment'. It is probable, however, that some 'purchasers by instalment' described themselves on 1961 census schedules as 'owners' especially where they possessed the title to the property. However, the extent of such mis-statements has not been measured. At the 1966 census, as the two categories can be logically grouped, separate details for 'owners' and 'purchasers by instalment' were not collected.

#### Facilities (1961 and 1966)

#### OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS, BY FACILITIES URBAN AND RURAL: AUSTRALIA, CENSUSES, 1961 AND 1966

Facilities	Census, 30 June 1966				
	Census 30 June 1961 Total	Urban			Total
		Metro- politan	Other	Rural	
<b>PRIVATE HOUSES</b>					
With gas only . . . . .	5,386	1,186	531	3,474	5,191
With electricity only . . . . .	1,322,300	629,517	504,160	371,793	1,505,470
With gas and electricity . . . . .	1,008,763	894,797	183,602	61,462	1,139,861
Neither gas nor electricity . . . . .	87,839	923	2,853	19,721	23,497
Not stated . . . . .	10,878	2,636	1,596	3,474	7,706
<b>Total . . . . .</b>	<b>2,435,166</b>	<b>1,529,059</b>	<b>692,742</b>	<b>459,924</b>	<b>2,681,725</b>
With television set . . . . .	1,139,578	1,350,203	517,717	286,401	2,154,321
<b>SELF-CONTAINED FLATS</b>					
With gas only . . . . .	171	385	67	33	485
With electricity only . . . . .	63,378	81,035	40,619	6,407	128,061
With gas and electricity . . . . .	153,231	191,398	22,180	1,296	214,874
Neither gas nor electricity . . . . .	277	89	90	92	271
Not stated . . . . .	529	1,460	382	52	1,894
<b>Total . . . . .</b>	<b>217,586</b>	<b>274,367</b>	<b>63,338</b>	<b>7,880</b>	<b>345,585</b>
With television set . . . . .	97,226	197,052	33,768	4,263	235,083

NOTE. Dwellings for which electricity was not stated but which had television have been classified as having electricity and therefore included as such in this table.

#### Number of motor vehicles (1966)

At the 1966 census a question was asked regarding the number of motor vehicles parked or garaged at occupied private dwellings on census night. No information was collected on this topic at previous censuses.

**OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS, BY NUMBER  
OF MOTOR VEHICLES, URBAN AND RURAL, AUSTRALIA  
CENSUS, 30 JUNE 1966**

Number of vehicles per occupied private house and self- contained flat	Urban						Rural		Total	
	Metropolitan		Other		Rural		Total			
	Houses	Flats	Houses	Flats	Houses	Flats	Houses	Flats		
No vehicles . . .	361,185	110,162	146,098	19,395	48,968	1,464	556,251	131,021		
1 vehicle . . .	797,335	126,576	385,300	33,846	217,306	4,504	1,399,941	164,926		
2 vehicles . . .	280,766	20,366	120,223	5,849	116,541	1,249	517,530	27,464		
3 vehicles . . .	47,659	2,776	21,517	1,023	45,612	284	114,788	4,083		
4 or more vehicles .	9,711	767	5,967	382	23,158	112	38,836	1,261		
Not stated . . .	32,403	13,720	13,637	2,843	8,339	267	54,379	16,830		
<b>Total occupied private houses and self- contained flats</b>	<b>1,529,059</b>	<b>274,367</b>	<b>692,742</b>	<b>63,338</b>	<b>459,924</b>	<b>7,880</b>	<b>2,681,725</b>	<b>345,585</b>		
<b>Total vehicles</b>	<b>1,543,427</b>	<b>179,176</b>	<b>716,968</b>	<b>50,397</b>	<b>692,082</b>	<b>8,365</b>	<b>2,952,477</b>	<b>237,938</b>		

**Unoccupied dwellings (1961 and 1966)**

The following table classifies unoccupied dwellings according to the reasons given by census collectors for the dwellings being unoccupied at the census date. Unoccupied dwellings include vacant dwellings available for sale or renting; dwellings such as 'week-ender', 'holiday home', 'second home', 'seasonal workers' quarters', which were not occupied on the night of the census; dwellings normally occupied, but whose usual occupants were temporarily absent on the night of the census; newly completed dwellings whose owners or tenants had not entered into occupation on the night of the census; dwellings described as 'to be demolished', 'condemned', 'deceased estate', 'exhibition home', etc.; and buildings constructed as dwellings but used for non-dwelling purposes on the night of the Census. The total number of unoccupied dwellings shown for any area does not, therefore, represent the number of vacant houses and flats available for sale or renting.

**UNOCCUPIED DWELLINGS, BY CLASS: URBAN AND RURAL, AUSTRALIA  
CENSUSES, 1961 AND 1966**

Class of dwelling	Census 30 June 1961 Total	Census, 30 June 1966			
		Urban		Rural	Total
		Metropolitan	Other		
Private house . . . . .	156,473	55,636	66,363	79,148	201,147
Self-contained flat . . . . .	21,887	26,922	11,923	1,397	40,242
Other private dwellings(a) . . . . .	7,073	4,157	3,133	8,881	16,171
Non-private dwellings(a) . . . . .	1,443	111	329	5,873	6,313
Not stated . . . . .	7,238	..	..	..	..
<b>Total unoccupied dwellings</b>	<b>194,114</b>	<b>86,826</b>	<b>81,748</b>	<b>95,299</b>	<b>263,873</b>

(a) The inter-censal increase in unoccupied other private and non-private dwellings is mainly the result of a better coverage at the 1966 Census of dwellings occupied for only a short period of time each year, such as shearers' huts, seasonal workers' quarters, etc.

**Building**

**Statistics of building approved**

Statistics of building approvals have been compiled since the year 1953-54 from (a) permits issued by local government authorities in the areas subject to building control by these authorities, and (b) contracts let or work commenced and day labour projects authorised by governmental authorities. They relate only to approvals for buildings as distinct from the construction of roads, railways, bridges, earthworks, water storage, etc. Values shown represent the estimated cost when completed (excluding cost of land) of new buildings and alterations and additions to existing buildings. Before 1 July 1966 additions of \$10,000 and over were included with new buildings in all States except New South Wales, where they were included in 'alterations and additions'. From 1 July 1966 alterations and or additions of \$10,000 and over are included with new buildings in all States.

**Statistics of building commenced, completed and under construction**

These relate to building by private contractors, government authorities and owner-builders. The following outlines the scope of the statistics: (a) *only the erection of new buildings as distinct from the construction of roads, railways, bridges, earthworks, water storages, etc., is covered*; (b) before 1 July 1966 major new additions to existing buildings in all States and major alterations in New South Wales were included with new buildings, while from 1 July 1966 alterations and or additions of \$10,000 and over are included with new buildings in all States; (c) minor additions, alterations, renovations and repairs are excluded because of the difficulty of obtaining details of this work; (d) temporary dwellings, sheds, huts, etc., are excluded; (e) figures for houses exclude flats and dwellings attached to other new buildings (the value of dwellings attached to other new buildings is included with the value of buildings to which they are attached); figures for flats include 'home units'; (f) imported prefabricated houses are included; (g) details obtained from government authorities and building contractors refer to all areas, whereas details for owner-builders cover only areas subject to building control by local government authorities.

The following definitions of terms used in this section are necessary for interpretation of the data presented.

**Private or government ownership.** A building is classified as 'private' or 'government' according to ownership at date of commencement. Thus 'government' includes buildings erected for Commonwealth and State Governments, semi-governmental and local government authorities, either by contractor or by day-labour, whether these buildings are for their own use or for rental or sale after completion. Houses erected for *particular persons* under government-sponsored home building schemes or with government financial assistance are classified as 'private'.

**Owner-built.** An 'owner-built' house is one actually erected or being erected by the owner or under the owner's direction without the services of a contractor who is responsible for the whole job.

**Contract-built.** Includes the operations of all building contractors and government authorities which undertake the erection of new buildings.

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

**Completed.** A building is regarded as having been completed when the contractor has fulfilled the terms of the contract. As with commencements, the classifications made may not be entirely uniform.

**Under construction.** A building is regarded as being under construction if it has been commenced but not completed, whether or not work on the building is actively proceeding.

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

**Values of work done.** The values of work done during the period represent the estimated value of work actually carried out on buildings during the period. For any building the sum of these values obtained during its construction equals the value of the building on completion. Data relating to the value of work done on owner-built houses are not collected. However, the figures shown for the value of work done include a component relating to owner-built houses calculated on the basis of the figures collected for the value of owner-built houses commenced, completed and under construction.

**Type of building.** Classification is according to the function a building is intended to serve. A building which is ancillary to other buildings or forms part of a group of related buildings is classified according to the function of the group as a whole.

**Persons working.** Figures relate to persons working on the jobs of contractors who undertake the erection of new buildings and of government authorities which erect new buildings on their own account. They include persons working on alterations, additions, repairs and maintenance when these jobs are undertaken by such contractors and authorities. Contractors are asked to give details of all persons working on their jobs on a *specified day*, including working principals, men working as or for sub-contractors and men temporarily laid off on account of weather. Because of the intermittent employment of various types of sub-contractors on any particular job, it is sometimes difficult for contractors and authorities to provide precise particulars of the number of sub-contractors and the number of employees of sub-contractors working on their jobs on the specified day. This factor may cause some estimation by persons completing returns and some degree of understatement in figures shown in tables. On the other hand, because of frequent movement between jobs of some

types of tradesmen (such as electricians) who may work on several jobs on the one day, a small element of duplication may occur. The figures *exclude* persons working on owner-built houses, and employees of builders who undertake only alterations, additions, repairs and maintenance.

#### New houses approved, commenced, completed and under construction

The next table provides a summary for 1967-68 of the number of new houses approved, commenced, completed and under construction in each State and Territory. For a graph showing the number of new houses commenced, completed and under construction for the period 1958-59 to 1967-68 see plate 24, page 219.

#### NEW HOUSES: NUMBER, STATES AND TERRITORIES, 1967-68

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved . . . . .	29,351	22,318	13,452	5,867	11,919	3,309	807	1,964	88,987
Commenced . . . . .	26,205	21,908	13,288	6,752	11,472	3,142	763	2,389	85,919
Completed . . . . .	27,270	21,592	13,098	7,444	9,858	3,331	699	2,464	85,756
Under construction at end of year . . . . .	11,499	10,713	3,650	3,151	5,123	1,538	621	1,201	37,496

The following table shows the number of *new houses approved* in each State or Territory, according to *private and government ownership*, during the years 1963-64 to 1967-68.

#### NEW HOUSES APPROVED, BY OWNERSHIP: NUMBER, STATES AND TERRITORIES 1963-64 TO 1967-68

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
PRIVATE									
1963-64 . . . . .	24,926	22,417	9,333	8,025	5,571	2,064	130	995	73,461
1964-65 . . . . .	24,685	20,301	10,269	7,289	5,512	2,062	203	1,189	71,510
1965-66 . . . . .	23,481	18,572	10,376	6,687	5,537	1,837	84	1,318	67,892
1966-67 . . . . .	23,666	20,068	11,331	5,495	7,127	2,500	91	1,458	71,736
1967-68 . . . . .	26,478	20,998	11,958	4,925	10,030	2,393	131	1,374	78,287
GOVERNMENT									
1963-64 . . . . .	5,243	2,301	1,643	4,085	1,876	584	333	569	16,634
1964-65 . . . . .	4,082	2,207	1,460	2,519	2,058	607	571	854	14,358
1965-66 . . . . .	3,116	1,889	1,526	2,470	1,892	591	492	709	12,685
1966-67 . . . . .	4,737	1,602	1,804	1,632	1,585	718	428	1,155	13,661
1967-68 . . . . .	2,873	1,320	1,494	942	1,889	916	676	590	10,700
TOTAL									
1963-64 . . . . .	30,169	24,718	10,976	12,110	7,447	2,648	463	1,564	90,095
1964-65 . . . . .	28,767	22,508	11,729	9,808	7,570	2,669	774	2,043	85,868
1965-66 . . . . .	26,597	20,461	11,902	9,157	7,429	2,428	576	2,027	80,577
1966-67 . . . . .	28,403	21,670	13,135	7,127	8,712	3,218	519	2,613	85,397
1967-68 . . . . .	29,351	22,318	13,452	5,867	11,919	3,309	807	1,964	88,987

The number of *new houses commenced* in each State and Territory by *contractors and owner-builders* during the years 1963-64 to 1967-68 is shown in the following table.

NEW HOUSES COMMENCED, CONTRACT-BUILT OR OWNER-BUILT  
NUMBER, STATES AND TERRITORIES, 1963-64 TO 1967-68

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
CONTRACT-BUILT(a)									
1963-64	23,545	20,873	8,917	11,014	6,448	1,756	395	1,561	74,509
1964-65	22,764	18,900	10,202	10,639	6,537	1,791	557	1,793	73,183
1965-66	20,704	17,587	10,650	8,826	6,647	1,576	484	1,945	68,419
1966-67	22,466	18,330	10,802	7,843	7,626	2,170	475	2,088	71,800
1967-68	22,530	18,858	11,913	6,311	10,282	2,181	708	2,326	75,109
OWNER-BUILT									
1963-64	4,412	2,775	1,264	550	872	794	35	92	10,794
1964-65	3,860	2,867	1,455	581	930	755	48	117	10,613
1965-66	3,864	2,943	1,416	569	930	626	30	167	10,545
1966-67	3,362	2,760	1,504	529	913	782	91	117	10,058
1967-68	3,675	3,050	1,375	441	1,190	961	55	63	10,810
TOTAL									
1963-64	27,957	23,648	10,181	11,564	7,320	2,550	430	1,653	85,303
1964-65	26,624	21,767	11,657	11,220	7,467	2,546	605	1,910	83,796
1965-66	24,568	20,530	12,066	9,395	7,577	2,202	514	2,112	78,964
1966-67	25,828	21,090	12,306	8,372	8,539	2,952	566	2,205	81,858
1967-68	26,205	21,908	13,288	6,752	11,472	3,142	763	2,389	85,919

(a) Includes operations of government authorities.

The following table shows the number of *new houses completed* in each State and Territory by *contractors and owner-builders* during the years 1963-64 to 1967-68.

NEW HOUSES COMPLETED, CONTRACT-BUILT OR OWNER-BUILT  
NUMBER, STATES AND TERRITORIES, 1963-64 TO 1967-68

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
CONTRACT-BUILT(a)									
1963-64	21,658	19,358	8,681	9,884	6,342	1,615	262	1,601	69,401
1964-65	22,976	19,544	10,158	10,490	6,396	1,779	424	1,673	73,440
1965-66	22,022	17,662	10,300	9,741	6,282	1,572	621	1,937	70,137
1966-67	21,216	19,149	10,675	8,739	7,398	1,850	265	1,861	71,153
1967-68	23,111	18,648	11,720	6,998	8,810	2,442	644	2,331	74,704
OWNER-BUILT									
1963-64	4,296	3,441	1,331	604	934	896	48	163	11,713
1964-65	3,788	3,277	1,388	560	1,049	800	49	133	11,044
1965-66	3,882	3,267	1,362	612	983	688	36	129	10,959
1966-67	3,563	2,977	1,602	615	874	915	92	169	10,807
1967-68	4,159	2,944	1,378	446	1,048	889	55	133	11,052

(a) Includes operations of government authorities.

The number of *new houses completed* in each State and Territory during the years 1963-64 to 1967-68, according to *private and government ownership*, is shown in the following table.

**NEW HOUSES COMPLETED, BY OWNERSHIP: NUMBER, STATES AND TERRITORIES, 1963-64 TO 1967-68**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
<b>PRIVATE</b>									
1963-64 . . . . .	22,174	21,129	8,375	7,795	5,330	1,957	129	1,028	67,917
1964-65 . . . . .	21,935	20,781	10,117	7,873	5,612	2,000	117	1,086	69,521
1965-66 . . . . .	22,056	19,014	10,234	7,230	5,228	1,703	105	1,218	66,788
1966-67 . . . . .	21,343	19,558	10,711	6,252	6,676	2,138	153	1,336	68,167
1967-68 . . . . .	23,126	20,276	11,381	5,141	8,533	2,594	134	1,557	72,742
<b>GOVERNMENT</b>									
1963-64 . . . . .	3,780	1,670	1,637	2,693	1,946	554	181	736	13,197
1964-65 . . . . .	4,829	2,040	1,429	3,177	1,833	579	356	720	14,963
1965-66 . . . . .	3,848	1,915	1,428	3,123	2,037	557	552	848	14,308
1966-67 . . . . .	3,436	2,568	1,566	3,102	1,596	627	204	694	13,793
1967-68 . . . . .	4,144	1,316	1,717	2,303	1,325	737	565	907	13,014
<b>TOTAL</b>									
1963-64 . . . . .	25,954	22,799	10,012	10,488	7,276	2,511	310	1,764	81,114
1964-65 . . . . .	26,764	22,821	11,546	11,050	7,445	2,579	473	1,806	84,484
1965-66 . . . . .	25,904	20,929	11,662	10,353	7,265	2,260	657	2,066	81,096
1966-67 . . . . .	24,779	22,126	12,277	9,354	8,272	2,765	357	2,030	81,960
1967-68 . . . . .	27,270	21,592	13,098	7,444	9,858	3,331	699	2,464	85,756

The following tables show the number of *new houses completed* in each State and Territory during 1967-68 and in Australia during the years 1963-64 to 1967-68, classified according to the *material of their outer walls*.

**NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER STATES AND TERRITORIES, 1967-68**

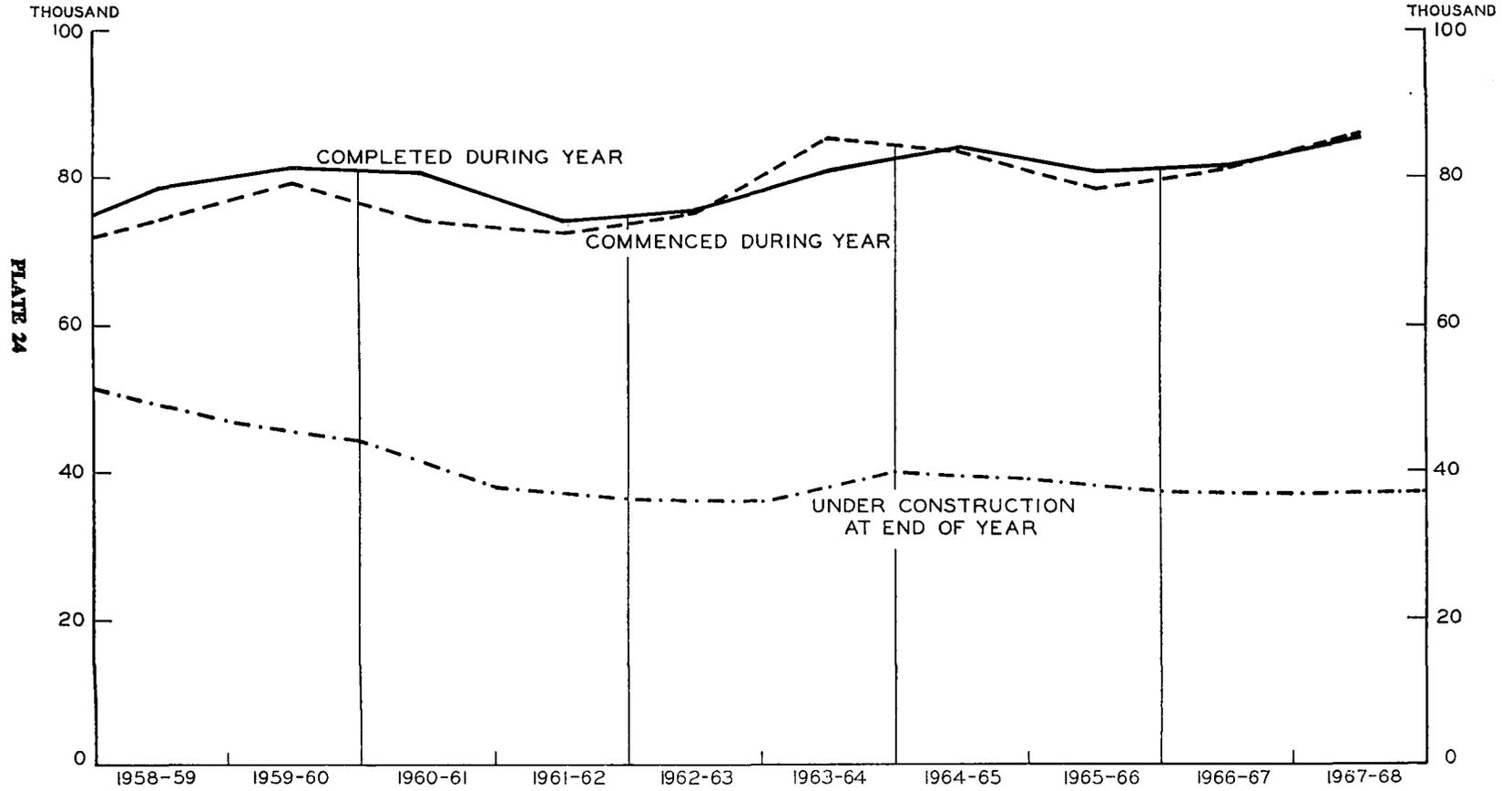
<i>Material of outer walls</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
Brick, brick veneer, concrete and stone . . . . .	15,113	18,378	4,792	6,819	7,844	1,724	379	2,457	57,506
Wood (weatherboard, etc.) . . . . .	2,957	1,522	5,720	8	24	1,395	..	7	11,633
Fibro-cement . . . . .	9,040	1,433	2,387	556	1,944	207	253	..	15,820
Other . . . . .	160	259	199	61	46	5	67	..	797
<b>Total . . . . .</b>	<b>27,270</b>	<b>21,592</b>	<b>13,098</b>	<b>7,444</b>	<b>9,858</b>	<b>3,331</b>	<b>699</b>	<b>2,464</b>	<b>85,756</b>

**NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER AUSTRALIA, 1963-64 TO 1967-68**

<i>Material of outer walls</i>	<i>1963-64</i>	<i>1964-65</i>	<i>1965-66</i>	<i>1966-67</i>	<i>1967-68</i>
Brick, brick veneer, concrete and stone . . . . .	47,754	52,285	52,148	54,116	57,506
Wood (weatherboard, etc.) . . . . .	16,678	14,480	12,247	11,294	11,633
Fibro-cement . . . . .	16,358	17,171	16,027	15,581	15,820
Other . . . . .	324	548	674	969	797
<b>Total . . . . .</b>	<b>81,114</b>	<b>84,484</b>	<b>81,096</b>	<b>81,960</b>	<b>85,756</b>

# NEW HOUSES: AUSTRALIA

1958-59 TO 1967-68



The number of *new houses under construction* at the end of each year 1963-64 to 1967-68 in each State and Territory is shown in the following table.

**NEW HOUSES UNDER CONSTRUCTION: NUMBER, STATES AND TERRITORIES  
1963-64 TO 1967-68**

<i>At end of year—</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
1963-64 . . .	12,991	12,912	2,916	5,639	2,923	1,633	359	951	40,324
1964-65 . . .	12,851	11,858	3,027	5,809	2,945	1,600	491	1,055	39,636
1965-66 . . .	11,515	11,459	3,431	4,851	3,257	1,542	348	1,101	37,504
1966-67 . . .	12,564	10,423	3,460	3,869	3,524	1,729	557	1,276	37,402
1967-68 . . .	11,499	10,713	3,650	3,151	5,123	1,538	621	1,201	37,496

**New flats approved, commenced, completed and under construction**

The figures in the foregoing tables do not include particulars of new flats, and in the following tables on pages 220-1 (a) the figures are additional to the numbers of houses shown in other tables, (b) each flat is counted as a separate unit, and the numbers shown therefore relate to individual flats, (c) new flats only are included, i.e. conversions of old buildings into flats are omitted, and (d) 'home units' are included as flats. The summary following shows the number of new flats approved, commenced, completed and under construction for the year 1967-68. For a graph showing the number of new flats commenced, completed and under construction for the period 1958-59 to 1967-68 see plate 25, page 222.

**NEW FLATS: NUMBER, STATES AND TERRITORIES, 1967-68**

	<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>
Approved . . .	18,058	16,296	2,859	1,852	3,200	425	529	36	43,255
Commenced . . .	14,369	14,399	2,997	1,561	3,172	367	305	28	37,198
Completed . . .	14,108	12,686	3,181	1,373	2,392	292	211	171	34,414
Under construction at end of year . . .	8,630	8,914	1,173	798	2,369	254	398	38	22,574

The following table shows the number of *new flats approved* in each State or Territory during the years 1963-64 to 1967-68 according to *private and government ownership*.

**NEW FLATS APPROVED, BY OWNERSHIP  
NUMBER, STATES AND TERRITORIES, 1963-64 TO 1967-68**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
<b>PRIVATE</b>									
1963-64 . . .	12,210	6,446	1,539	1,634	1,830	163	65	177	24,064
1964-65 . . .	16,337	9,418	3,132	2,488	1,718	224	90	368	33,775
1965-66 . . .	11,603	8,235	3,838	1,778	1,761	198	135	154	27,702
1966-67 . . .	12,544	11,495	3,766	1,355	2,708	209	156	190	32,423
1967-68 . . .	17,028	14,894	2,853	1,835	3,094	346	475	36	40,561
<b>GOVERNMENT</b>									
1963-64 . . .	1,105	878	68	..	..	2	84	128	2,265
1964-65 . . .	1,810	982	12	38	77	28	75	126	3,148
1965-66 . . .	1,049	772	14	..	12	20	38	..	1,905
1966-67 . . .	1,376	1,443	20	..	27	18	225	8	3,117
1967-68 . . .	1,030	1,402	6	17	106	79	54	..	2,694
<b>TOTAL</b>									
1963-64 . . .	13,315	7,324	1,607	1,634	1,830	165	149	305	26,329
1964-65 . . .	18,147	10,400	3,144	2,526	1,795	252	165	494	36,923
1965-66 . . .	12,652	9,007	3,852	1,778	1,773	218	173	154	29,607
1966-67 . . .	13,920	12,938	3,786	1,355	2,735	227	381	198	35,540
1967-68 . . .	18,058	16,296	2,859	1,852	3,200	425	529	36	43,255

The number of *new flats commenced* in each State or Territory during the years 1963-64 to 1967-68 is shown in the following table.

**NEW FLATS COMMENCED: NUMBER, STATES AND TERRITORIES, 1963-64 TO 1967-68**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1963-64 . . .	10,210	7,089	1,311	1,386	1,743	120	128	290	22,277
1964-65 . . .	15,583	10,054	2,428	2,158	1,730	251	148	561	32,913
1965-66 . . .	12,468	8,549	3,636	1,547	1,550	211	116	163	28,240
1966-67 . . .	13,145	11,987	3,662	1,321	2,455	186	308	194	33,258
1967-68 . . .	14,369	14,399	2,997	1,561	3,172	367	305	28	37,198

The following table shows the number of *new flats completed* in each State and Territory during the years 1963-64 to 1967-68, according to *private and government ownership*.

**NEW FLATS COMPLETED, BY OWNERSHIP  
NUMBER, STATES AND TERRITORIES, 1963-64 TO 1967-68**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
PRIVATE									
1963-64 . . .	6,894	3,515	920	907	1,221	156	26	114	13,753
1964-65 . . .	12,150	7,884	1,946	1,775	1,826	131	53	191	25,956
1965-66 . . .	12,822	8,486	2,952	1,797	1,547	205	51	386	28,246
1966-67 . . .	10,853	9,218	4,004	1,482	1,730	153	85	152	27,677
1967-68 . . .	12,770	11,635	3,161	1,350	2,382	219	163	167	31,847
GOVERNMENT									
1963-64 . . .	882	755	29	82	74	8	..	36	1,866
1964-65 . . .	976	790	133	45	15	22	84	146	2,211
1965-66 . . .	2,040	1,020	12	59	77	16	74	126	3,424
1966-67 . . .	1,235	920	14	..	12	32	42	..	2,255
1967-68 . . .	1,338	1,051	20	23	10	73	48	4	2,567
TOTAL									
1963-64 . . .	7,776	4,270	949	989	1,295	164	26	150	15,619
1964-65 . . .	13,126	8,674	2,079	1,820	1,841	153	137	337	28,167
1965-66 . . .	14,862	9,506	2,964	1,856	1,624	221	125	512	31,670
1966-67 . . .	12,088	10,138	4,018	1,482	1,742	185	127	152	29,932
1967-68 . . .	14,108	12,686	3,181	1,373	2,392	292	211	171	34,414

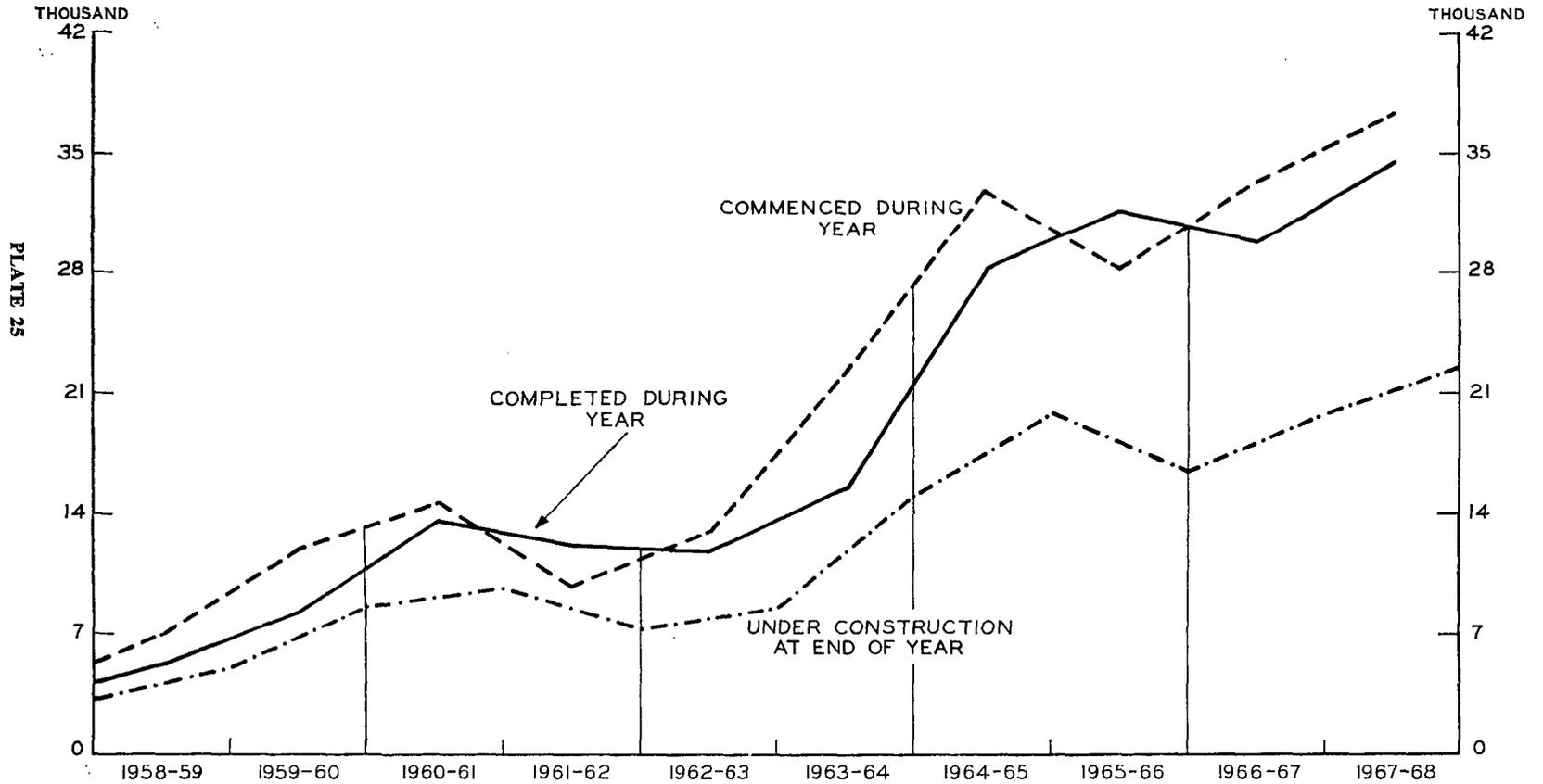
The number of *new flats under construction* at the end of each year 1963-64 to 1967-68 in each State and Territory is shown in the table below.

**NEW FLATS UNDER CONSTRUCTION  
NUMBER, STATES AND TERRITORIES, 1963-64 TO 1967-68**

At end of year—	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1963-64 . . .	7,249	4,951	692	725	1,061	90	121	264	15,153
1964-65 . . .	9,706	6,331	1,041	1,063	950	188	132	488	19,899
1965-66 . . .	7,312	5,374	1,713	754	876	178	123	139	16,469
1966-67 . . .	8,369	7,223	1,357	593	1,589	179	304	181	19,795
1967-68 . . .	8,630	8,914	1,173	798	2,369	254	398	38	22,574

# NEW FLATS: AUSTRALIA

1958-59 TO 1967-68



## Value of new buildings approved, commenced, completed and under construction

The following table summarises, for the years 1963-64 to 1967-68, the values of all new buildings approved, commenced, completed and under construction, and the value of work done, in each State and Territory. For explanation of the breaks in series in the following table see pages 214-5.

**NEW BUILDINGS: VALUE, STATES AND TERRITORIES, 1963-64 TO 1967-68**  
(**\$'000**)

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
<b>APPROVED</b>									
1963-64	469,384	392,928	167,242	157,148	115,720	32,538	10,988	43,376	1,389,324
1964-65	531,344	437,514	203,386	166,010	131,958	42,760	17,658	48,220	1,578,850
1965-66	490,235	458,608	227,756	133,840	122,572	46,901	14,765	44,903	1,539,580
1966-67	597,416	494,050	219,283	116,623	162,937	53,955	17,604	60,594	1,722,462
1967-68	689,070	516,339	268,894	148,672	240,792	72,018	28,488	44,168	2,008,441
<b>COMMENCED</b>									
1963-64	514,054	394,698	150,356	149,776	118,556	34,664	10,164	42,400	1,414,668
1964-65	594,378	419,864	201,704	168,988	122,056	42,040	13,140	54,224	1,616,394
1965-66	558,427	450,737	225,553	145,997	130,982	43,789	15,405	49,935	1,620,825
1966-67	604,641	509,892	231,776	130,268	169,457	62,077	17,807	54,762	1,780,680
1967-68	689,372	504,864	280,536	129,004	242,305	63,152	25,696	54,869	1,989,798
<b>COMPLETED</b>									
1963-64	471,680	334,830	133,018	118,302	92,868	33,976	7,962	40,164	1,232,800
1964-65	531,544	402,280	178,470	154,500	107,100	37,744	11,784	42,986	1,466,408
1965-66	583,236	415,375	209,306	160,301	130,178	39,680	12,065	57,566	1,607,707
1966-67	625,956	471,943	219,098	135,221	162,135	48,218	13,243	57,582	1,733,396
1967-68	638,958	497,370	256,974	138,531	195,403	61,885	20,295	56,268	1,865,684
<b>UNDER CONSTRUCTION AT END OF YEAR</b>									
1963-64	413,202	306,278	87,888	111,514	71,848	29,094	9,770	52,048	1,081,642
1964-65	485,184	327,310	113,222	130,890	88,436	33,366	11,254	66,686	1,256,348
1965-66	473,627	369,747	133,544	120,662	90,982	37,412	14,816	59,615	1,300,405
1966-67	460,701	422,577	150,432	118,940	100,119	51,269	19,811	59,141	1,382,990
1967-68	521,357	443,905	176,917	112,356	148,846	52,506	25,205	60,476	1,854,156
<b>VALUE OF WORK DONE DURING YEAR</b>									
1963-64	490,116	362,740	148,578	135,936	97,692	35,850	9,432	43,510	1,323,854
1964-65	569,752	413,496	186,234	160,364	122,976	38,356	11,778	53,860	1,556,816
1965-66	614,477	442,402	221,780	156,762	133,483	43,201	13,749	55,308	1,681,162
1966-67	597,044	487,403	231,768	143,587	163,726	53,098	16,635	52,163	1,745,424
1967-68	639,226	525,749	255,345	137,506	212,437	60,058	22,510	61,515	1,914,346

The following tables show the value of *all new buildings completed* in each State and Territory during 1967-68 and in Australia during the years 1963-64 to 1967-68, according to the *type of building*.

NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE  
STATES AND TERRITORIES, 1967-68  
(\$'000)

Type of building	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
<b>Houses—</b>									
Brick, brick veneer, concrete and stone	170,743	185,249	52,867	59,885	79,812	17,324	3,968	28,311	598,159
Wood (weatherboard, etc.)	24,037	11,563	44,187	64	115	9,646	..	74	89,686
Fibro-cement	57,971	8,954	17,195	3,668	17,147	1,313	3,166	..	109,414
Other	1,132	2,331	1,727	298	295	22	798	..	6,603
Total, houses	253,883	208,097	115,977	63,915	97,370	28,305	7,932	28,385	803,864
Flats	94,768	80,541	19,762	6,827	12,577	1,773	1,591	1,055	218,894
Total, houses and flats	348,651	288,638	135,739	70,742	109,947	30,078	9,523	29,440	1,022,758
Hotels, hostels, etc.	15,292	7,965	10,785	2,379	8,759	934	1,010	774	47,898
Shops	11,688	16,701	13,364	10,193	5,079	1,903	484	827	60,239
Factories	48,621	55,096	20,498	11,784	15,061	9,686	989	451	162,186
Offices	68,030	48,716	14,294	11,872	14,608	1,409	1,120	9,792	169,841
Other business premises	25,355	13,493	15,391	7,365	6,809	2,339	2,045	619	73,416
Education	50,801	37,140	15,368	13,655	12,051	4,572	1,021	10,390	144,998
Religious	4,511	3,518	1,618	825	683	178	154	1,658	13,145
Health	16,905	10,751	5,967	5,224	3,436	3,836	2,829	755	49,703
Entertainment and recreation	18,999	4,778	3,555	1,868	3,670	616	228	228	33,942
Miscellaneous	30,105	10,574	20,399	2,624	15,299	6,334	892	1,334	87,561
Total, other buildings	290,307	208,732	121,236	67,789	85,456	31,807	10,772	26,828	842,927
Total, new buildings	638,958	497,370	256,974	138,531	195,403	61,885	20,295	56,268	1,865,684

NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE  
AUSTRALIA, 1963-64 TO 1967-68  
(\$'000)

Type of building	1963-64	1964-65	1965-66	1966-67	1967-68
<b>Houses—</b>					
Brick, brick veneer, concrete and stone	398,664	461,528	490,492	537,653	598,159
Wood (weatherboard, etc.)	111,202	100,948	89,318	85,471	89,686
Fibro-cement	90,330	99,474	99,078	103,542	109,414
Other	2,062	3,772	5,005	8,230	6,603
Total, houses	602,258	665,722	683,893	734,896	803,864
Flats	83,560	157,270	185,997	179,891	218,894
Total, houses and flats	685,818	822,992	869,890	914,787	1,022,758
Hotels, hostels, etc.	27,818	29,074	31,279	51,145	47,898
Shops	51,490	46,366	68,396	76,462	60,239
Factories	128,426	152,638	167,867	164,588	162,186
Offices	90,076	116,826	103,867	144,245	169,841
Other business premises	54,004	68,110	66,832	76,136	73,416
Education	80,572	95,336	141,566	128,492	144,998
Religious	13,998	16,572	15,001	14,124	13,145
Health	38,602	43,740	54,460	51,106	49,703
Entertainment and recreation	26,606	31,282	28,797	42,309	33,942
Miscellaneous	35,390	43,472	59,752	70,002	87,561
Total, other buildings	546,982	643,416	737,817	818,609	842,927
Total, new buildings	1,232,800	1,466,408	1,607,707	1,733,396	1,865,684

The following table shows the value of *all new buildings completed* in Australia during the years 1965-66 to 1967-68, classified by *type of building and private and government ownership*.

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING AND OWNERSHIP: VALUE  
AUSTRALIA, 1965-66 TO 1967-68**

(\$'000)

Type of building	Private			Government		
	1965-66	1966-67	1967-68	1965-66	1966-67	1967-68
<b>Houses—</b>						
Brick, brick veneer, concrete and stone . . . . .	434,475	484,364	553,158	56,017	53,289	45,002
Wood (weatherboard, etc.) . . . . .	78,394	75,032	75,857	10,924	10,439	13,829
Fibro-cement . . . . .	69,938	71,220	77,138	29,140	32,322	32,276
Other . . . . .	3,405	5,493	4,588	1,600	2,737	2,014
<b>Total, houses . . . . .</b>	<b>586,212</b>	<b>636,109</b>	<b>710,741</b>	<b>97,681</b>	<b>98,787</b>	<b>93,122</b>
Flats . . . . .	165,462	165,670	198,989	20,535	14,221	19,905
<b>Total, houses and flats . . . . .</b>	<b>751,674</b>	<b>801,779</b>	<b>909,731</b>	<b>118,216</b>	<b>113,008</b>	<b>113,027</b>
Hotels, hostels, etc. . . . .	30,135	36,447	45,472	1,144	14,698	2,426
Shops . . . . .	66,152	75,334	59,624	2,244	1,128	615
Factories . . . . .	155,052	147,060	151,072	12,815	17,528	11,114
Offices . . . . .	60,720	82,820	105,357	43,147	61,425	64,485
Other business premises . . . . .	46,824	46,163	47,316	20,008	29,973	26,100
Education . . . . .	27,578	31,685	24,902	113,988	96,807	120,097
Religious . . . . .	15,001	14,124	13,145	..	..	..
Health . . . . .	8,590	10,471	7,624	45,870	40,635	42,079
Entertainment and recreation . . . . .	22,329	23,698	27,703	6,468	18,611	6,239
Miscellaneous . . . . .	16,893	24,546	26,637	42,859	45,456	60,924
<b>Total, other buildings . . . . .</b>	<b>449,274</b>	<b>492,348</b>	<b>508,848</b>	<b>288,543</b>	<b>326,261</b>	<b>334,079</b>
<b>Total, new buildings . . . . .</b>	<b>1,200,948</b>	<b>1,294,127</b>	<b>1,418,579</b>	<b>406,759</b>	<b>439,269</b>	<b>447,105</b>

**Value of building approved**

The following table shows the values of approvals for houses and flats, other new buildings, and alterations and additions in Australia for the years 1963-64 to 1967-68. Before 1 July 1966 additions of \$10,000 and over were included with new buildings in all States except New South Wales, where they were included in 'alterations and additions'. From 1 July 1966 alterations and or additions of \$10,000 and over are included with new buildings in all States.

**BUILDING APPROVED: VALUE, AUSTRALIA, 1963-64 TO 1967-68**

(\$'000)

Type of building	1963-64	1964-65	1965-66	1966-67	1967-68
Houses and flats . . . . .	794,514	886,324	836,861	953,587	1,100,456
Other new buildings . . . . .	594,810	692,526	702,719	768,875	907,985
<b>Total, new buildings . . . . .</b>	<b>1,389,324</b>	<b>1,578,850</b>	<b>1,539,580</b>	<b>1,722,462</b>	<b>2,008,441</b>
Alterations and additions . . . . .	184,142	212,580	195,182	134,805	143,436
<b>Total, building . . . . .</b>	<b>1,573,466</b>	<b>1,791,430</b>	<b>1,734,762</b>	<b>1,857,267</b>	<b>2,151,877</b>
Private . . . . .	1,161,564	1,380,326	1,314,673	1,397,455	1,613,357
Government . . . . .	411,902	411,104	420,089	459,812	538,520

## 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 at 28 June 1968. It also shows the numbers of these persons classified according to their main building occupations and the type of building on which they were working.

**PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS  
STATES AND TERRITORIES, 28 JUNE 1968**

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.
Contractors . . . . .	5,005	3,475	2,203	619	697	457	92	265	12,813
Sub-contractors . . . . .	9,673	10,811	3,845	2,705	2,882	839	339	1,024	32,118
Wage earners . . . . .	35,737	31,172	17,661	8,046	13,233	4,833	1,135	3,343	115,160
Carpenters . . . . .	16,504	15,425	10,337	3,190	4,569	2,496	433	1,159	54,113
Bricklayers . . . . .	6,153	6,329	1,916	1,898	2,469	505	141	597	20,008
Painters . . . . .	4,012	3,976	1,895	938	1,494	518	114	480	13,427
Electricians . . . . .	3,006	2,841	1,213	640	1,126	369	111	313	9,619
Plumbers . . . . .	4,766	4,157	1,905	1,011	1,577	391	140	388	14,335
Builders' labourers . . . . .	7,453	5,027	3,393	1,576	2,602	998	352	642	22,043
Other . . . . .	8,521	7,703	3,050	2,117	2,975	852	275	1,053	26,546
New houses and flats . . . . .	23,822	23,502	10,489	5,318	8,792	2,498	759	1,978	77,158
Other new buildings <sup>(a)</sup> . . . . .	22,725	20,602	11,418	5,732	6,835	3,200	793	2,368	73,673
Repairs and maintenance <sup>(b)</sup> . . . . .	3,868	1,354	1,802	320	1,185	431	14	286	9,260
<b>Total . . . . .</b>	<b>50,415</b>	<b>45,458</b>	<b>23,709</b>	<b>11,370</b>	<b>16,812</b>	<b>6,129</b>	<b>1,566</b>	<b>4,632</b>	<b>160,091</b>

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

The number of persons in each State and Territory working on jobs *carried out by builders of new buildings* at the end of June of each year 1964 to 1968 is shown in the following table.

**PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS  
STATES AND TERRITORIES, JUNE 1964 TO 1968**

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 1964 . . . . .	48,848	39,697	20,544	14,532	11,553	5,198	902	4,486	145,760
30 " 1965 . . . . .	54,152	42,995	21,666	15,267	12,636	5,392	992	4,735	157,835
30 " 1966 . . . . .	50,368	42,305	23,305	13,506	12,348	5,350	863	4,525	152,570
30 " 1967 . . . . .	46,608	42,931	22,454	12,467	14,505	6,354	1,054	4,474	150,847
28 " 1968 . . . . .	50,415	45,458	23,709	11,370	16,812	6,129	1,566	4,632	160,091

## Government activities in the housing field

### Housing Agreements between Commonwealth and State Governments

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

*The 1945 Agreement.* In November 1945 the Commonwealth Government entered into an Agreement with the Governments of the States whereby the Commonwealth Government would provide finance for, and the State Governments would undertake the building of, housing projects. Between 1945-46 and 1955-56, under this Agreement, the Commonwealth 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. For information on the conditions of sale, etc., under the 1945 Agreement see Year Book No. 48, page 367.

*The 1956 Agreement.* In 1956 the Commonwealth and the States entered into a new Agreement under which added emphasis was placed on the construction of dwellings for private ownership. The Agreement provided that parts of the loans advanced to each State were 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 Commonwealth 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. For features of the 1956 Commonwealth and State Housing Agreement see Year Book No. 48, pages 367-8.

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

*The 1966 Agreement.* A new Agreement was entered into 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 erection of dwellings for rental to servicemen, and the provision of finance to home builders in rural areas.

For further information regarding the above Agreements see Year Book No. 53, pages 276-7.

#### Operations under the various Housing Agreements

The following tables show the operations under the various Housing Agreements during 1967-68 and to 30 June 1968. The earliest single year for which details are given in the tables is 1963-64; for earlier years see Year Book No. 53, pages 278-9.

#### COMMONWEALTH AND STATE HOUSING AGREEMENTS: SUMMARY, 1967-68

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
ADVANCES TO STATES (\$'000)							
Advances to States(a) . . . . .	44,610	33,765	12,627	21,000	11,241	6,700	129,943
State Housing Programme(b) . . . . .	30,156	23,100	6,342	10,150	7,000	4,690	81,438
Home Builders' Account—							
Advances(c) . . . . .	12,924	9,900	2,718	10,850	3,000	2,010	41,402
Amounts drawn by institutions . . . . .	17,944	16,307	3,979	12,288	3,476	2,460	56,454
Service Housing Funds allocated by—							
Commonwealth . . . . .	1,530	765	3,567	..	1,241	..	7,103
States . . . . .	1,500	765	317	..	350	..	2,932

#### NUMBER OF DWELLINGS

State Housing Programme—							
Commenced . . . . .	3,346	2,145	939	1,076	1,064	622	9,192
Completed . . . . .	4,300	2,214	775	1,582	824	676	10,371
Under construction at 30 June 1968 . . . . .	2,484	1,721	299	931	605	311	6,351
Home Builders' Account—							
Purchased—New . . . . .	806	641	187	731	142	84	2,591
Other . . . . .	109	..	..	..	..	64	173
New construction—							
Approved . . . . .	1,357	1,280	360	1,348	383	180	4,908
Commenced . . . . .	1,263	1,786	352	1,284	311	218	5,214
Completed . . . . .	1,333	1,884	350	1,301	324	225	5,417
Service Housing—							
Agreed programme . . . . .	298	128	474	..	163	..	1,063
Completed(d) . . . . .	436	199	160	..	73	..	868
Sold under—							
1945 Agreement . . . . .	407	467	110	6	221	(e)	(e)1,211
1956 to 1966 Agreements . . . . .	1,465	1,326	28	807	260	520	4,406

(a) Includes supplementary advances for Service Housing. (b) The maximum amount is 70 per cent of the Commonwealth advances, other than supplementary advances for Service Housing. (c) The minimum amount must be 30 per cent of the Commonwealth advances other than supplementary advances for Service Housing. (d) Also included in State Housing Programme above. (e) Tasmania did not operate under the 1945 Agreement after August 1950.

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: ADVANCES TO STATES(a)  
1963-64 TO 1967-68 AND TO 30 JUNE 1968**  
(\$'000)

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.(b)</i>	<i>Total</i>
1963-64 . . . . .	34,163	27,628	10,021	19,400	7,052	6,000	104,264
1964-65 . . . . .	38,132	34,360	8,231	20,500	7,492	6,400	115,115
1965-66 . . . . .	44,375	33,566	8,950	21,057	8,846	7,448	124,242
1966-67 . . . . .	43,325	32,960	13,740	20,750	9,478	7,500	127,753
1967-68 . . . . .	44,610	33,766	12,627	21,000	11,240	6,700	129,943
<b>Total from 1 July 1945</b>	<b>574,029</b>	<b>494,001</b>	<b>153,159</b>	<b>211,179</b>	<b>143,326</b>	<b>71,251</b>	<b>1,646,945</b>

(a) Includes supplementary advances (Service Housing) under the 1956 to 1966 Agreements. (b) Tasmania withdrew from the 1945 Agreement in August 1950 and repaid all advances made to it.

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF DWELLINGS  
PROVIDED(a), STATES, 1963-64 TO 1967-68 AND TO 30 JUNE 1968**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.(b)</i>	<i>Total</i>
1963-64 . . . . .	5,553	3,922	1,435	3,429	1,460	824	16,623
1964-65 . . . . .	6,342	4,431	1,121	3,637	1,022	895	17,448
1965-66 . . . . .	6,385	4,248	1,351	3,569	1,435	942	17,930
1966-67 . . . . .	5,866	5,156	1,151	4,029	1,128	1,025	18,355
1967-68 . . . . .	6,548	4,739	1,312	3,614	1,290	1,049	18,552
<b>Total from 1 July 1945(c)</b>	<b>101,810</b>	<b>78,888</b>	<b>24,927</b>	<b>40,597</b>	<b>26,890</b>	<b>10,431</b>	<b>283,543</b>

(a) The total number of houses and flats completed under State Housing Programmes plus, since 30 June 1956, the numbers completed and purchased under the Home Builders' Account. (b) Tasmania withdrew from the 1945 Agreement in August 1950 and repaid all advances made to it. (c) Includes some dwellings erected before 1945-46 to which the 1945 Agreement applied and also 1,130 dwellings completed in Tasmania up to the time of that State's withdrawal from the 1945 Agreement in August 1950.

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF HOUSES SOLD  
1963-64 TO 1967-68 AND TO 30 JUNE 1968**

<i>Year</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>Total</i>
1963-64 . . . . .	1,485	1,799	382	457	220	437	4,780
1964-65 . . . . .	2,350	2,028	230	812	180	531	6,131
1965-66 . . . . .	1,919	2,221	189	886	203	464	5,882
1966-67 . . . . .	1,502	1,859	131	1,002	567	385	5,446
1967-68 . . . . .	1,872	1,793	138	813	481	520	5,617
<b>Total from 1 July 1948</b>	<b>30,611</b>	<b>25,936</b>	<b>5,226</b>	<b>5,352</b>	<b>6,724</b>	<b>4,494</b>	<b>78,343</b>

**War service homes**

The *War Service Homes Act 1918-1968* 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 1914-1918 and 1939-1945 Wars and 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 1962-1968*. 'Special service' includes 'special duty' in an area which

by reason of warlike operations or a state of disturbance has been declared a 'special area' under the Repatriation (Special Overseas Service) Act. The areas declared as a 'special area' under the Act are:

- Vietnam (Southern Zone) from 31 July 1962;
- certain areas of Borneo, Sabah and Sarawak from 8 December 1962 to 30 September 1967;
- certain areas of Malaya from 28 May 1963;
- Malaysia (the remainder) and Singapore from 7 July 1965 to 30 September 1967;
- Vietnamese waters from 1 March 1967.

The categories of eligible persons also include the widow and, in some circumstances, the widowed mother of an eligible person and persons domiciled in Australia and employed in certain sea-going service during the 1914-1918 and 1939-1945 Wars.

The Director of War Service Homes is responsible for the execution of the War Service Homes Act subject to the directions of the Minister for Housing.

#### Operations under the War Service Homes Act

The following tables give details of the operations under the War Service Homes Act in the year 1967-68 and from the inception of the scheme on 6 March 1919 to 30 June 1968. The earliest single year for which details are given in the tables is 1963-64; for earlier years see previous issues of the Year Book. The figures shown include operations in the Territories of Papua, New Guinea and Norfolk Island.

#### WAR SERVICE HOMES ACT: OPERATIONS, AUSTRALIA, 1967-68 AND TO 30 JUNE 1968

	1967-68			From inception to 30 June 1968		
	Eligibility established from service in—			Eligibility established from service in—		
	1914-18 War	1939-45 War, Korea, etc. (a)	Total	1914-18 War	1939-45 War, Korea, etc. (a)	Total
Applications received . No.	426	9,238	9,664	117,718	399,770	517,488
Applications approved . "	261	6,527	6,788	57,608	238,701	296,309
Homes purchased . "	179	4,304	4,483	19,760	123,357	143,117
Homes built, or assistance given to build them . "	37	770	807	24,105	68,313	92,418
Mortgages discharged . "	33	1,129	1,162	4,225	31,530	35,755
<i>Total homes provided</i> . "	249	6,203	6,452	48,090	223,200	271,290
Transfers and resales . "	37	463	500	9,537	14,061	23,598
Total capital expenditure \$'000	n.a.	n.a.	46,019	n.a.	n.a.	1,260,559
Total receipts . "	n.a.	n.a.	69,165	n.a.	n.a.	765,504

(a) Korea, Singapore, Malaysia or Vietnam (Southern Zone) and Vietnamese waters.

#### WAR SERVICE HOMES ACT: OPERATIONS, AUSTRALIA 1963-64 TO 1967-68

Year	Number of—				Total	Total capital expenditure	Total receipts
	Applications received	Homes purchased (a)	Homes built (b)	Mortgages discharged			
1963-64 . . . . .	13,812	6,206	1,784	1,636	9,626	\$'000 70,016	\$'000 55,166
1964-65 . . . . .	12,381	6,727	1,398	1,551	9,676	70,104	60,866
1965-66 . . . . .	10,841	7,252	1,143	1,452	9,847	70,010	62,166
1966-67 . . . . .	10,160	6,007	1,070	1,304	8,381	59,123	67,050
1967-68 . . . . .	9,664	4,483	807	1,162	6,452	46,019	69,165

(a) Homes purchased with assistance under the War Service Homes Act.

(b) Or assistance given to build a home.

**WAR SERVICE HOMES ACT: NUMBER OF HOMES PROVIDED  
STATES AND TERRITORIES, 1963-64 TO 1967-68**

<i>Year</i>	<i>N.S.W.(a)</i>	<i>Vic.</i>	<i>Qld(b)</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
1963-64	3,747	2,787	1,140	695	939	222	3	93	9,626
1964-65	3,901	2,670	1,184	752	885	216	..	68	9,676
1965-66	3,812	2,799	1,350	856	727	229	4	70	9,847
1966-67	3,654	2,164	1,145	575	615	171	5	52	8,381
1967-68	2,761	1,564	974	419	487	171	1	75	6,452

(a) Includes Norfolk Island.

(b) Includes Territories of Papua and New Guinea.

In addition to the homes provided under the War Service Homes Act and shown above, 2,495 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 Commonwealth Department of Housing. The purpose of the Scheme is to assist young married persons, and young widowed persons with dependent children, to purchase or build their own homes. A further objective is to increase the proportion of total private savings available for housing purposes by encouraging young people to save with those institutions which provide the bulk of long-term housing finance. The Scheme is governed by the *Homes Savings Grant Act 1964-1967*. The Act authorises the payment of 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 over a period of at least three years and held in an approved form. The maximum grant to a married couple, or to husband or wife if only one is eligible, or to a widowed person, is \$500 on savings of \$1,500 or more. Smaller grants down to a minimum of \$10 are payable on lesser amounts saved. To be eligible for the grant, a person must be married, or widowed with one or more dependent children, and must have— or must be married to a person who has—entered into a contract to buy a home or have one built, or begun to build a home as an owner-builder. The person must be under 36 years of age at the time of marriage and at the date of the contract to buy or build or the date building began, must have either been an Australian citizen or lived in Australia during the three years immediately preceding that date, and must also have saved in Australia in an approved form throughout that period. Those three years are known as the applicant's 'savings years'. The grant is payable in respect of existing homes and homes being built. Flats and home-units may also be eligible provided separate title can be obtained. The home, including the land, the house itself and any other improvements, must not cost more than \$15,000, or \$14,000 if the contract to buy or build the home was made, or the building of the home as an owner-builder began, before 28 November 1966. Most homes are eligible, the main exception being homes purchased from State housing authorities which have been built with money advanced by the Commonwealth under the Commonwealth-State Housing Agreement at concessional rates of interest.

The main forms of savings acceptable under the Scheme are Home Savings Accounts with savings banks, fixed deposits with trading banks designated Home Savings Accounts, and deposits with or shares in registered building or co-operative housing societies. Savings spent in connection with the purchase or construction of the home prior to the date of the contract to buy or build the home, or the date building began, are also acceptable. In addition, savings in certain other forms up to 31 December 1964 were acceptable up to 31 December 1967. These forms were accounts with savings and trading banks other than Home Savings Accounts, and deposits with registered friendly societies and credit unions. However, all new and additional savings after 1 January 1965 must be in one or more of the forms mentioned earlier to be acceptable. The amount of savings that qualify for a grant is the sum of the amounts saved, in acceptable forms, in each savings year. However, the limit on the amount of savings in any savings year that can qualify for a grant is \$1,120 for savings years commencing before 1 January 1965, \$500 for savings years commencing on or after 1 January 1965, and \$600 for savings years commencing on or after 1 May 1966.

Full details of the Scheme are set out in the official pamphlet *A Grant for Your Home* available from banks, building and housing societies, post offices, and offices of the Commonwealth Department of Housing throughout Australia. Additional statistical information is contained in the Annual Reports by the Secretary, Department of Housing, on the *Homes Savings Grant Act 1964-1967*, which are available from the Government Printer, Canberra.

#### Operations under the Home Savings Grant Scheme

Particulars of applications received and approved during 1967-68 and during the period from 20 July 1964, when the scheme commenced to operate, to 30 June 1968 are set out below.

#### HOME SAVINGS GRANT SCHEME: OPERATIONS, STATES AND TERRITORIES, 1967-68

		N.S.W.	Vic.	Qld	S.A.(a)	W.A.	Tas.	A.C.T. (b)	Aust.
Applications received . . . . .	No.	11,811	11,329	4,819	3,208	2,060	838	347	34,412
Applications approved(c) . . . . .		11,216	10,717	4,548	3,086	1,849	784	318	32,518
Grants approved . . . . .	\$'000	4,681	4,527	1,817	1,241	749	304	128	13,446
Average grant approved . . . . .	\$	417	422	399	402	405	388	402	414
Expenditure from National Welfare Fund . . . . .	\$'000	4,597	4,470	1,820	1,243	740	305	124	13,299

(a) Includes Northern Territory. (b) Includes Municipality of Queanbeyan, N.S.W. (c) Includes applications received on or before 30 June 1967 and approved after that date.

#### HOME SAVINGS GRANT SCHEME: OPERATIONS, 1964-65 TO 1967-68 AND TO 30 JUNE 1968

Year	Applications received	Applications approved	Grants approved	Average grant approved	Expenditure from National Welfare Fund
			\$'000	\$	\$'000
1964-65 . . . . .	35,283	25,079	11,510	458	11,349
1965-66 . . . . .	29,021	29,647	13,348	450	13,346
1966-67 . . . . .	30,829	27,768	11,987	432	11,885
1967-68 . . . . .	34,412	32,518	13,446	414	13,299
Total from 20 July 1964 . . . . .	129,545	115,012	50,292	437	49,879

#### Homes qualifying for grants

The two following tables contain particulars of homes in respect of which grants were approved during 1967-68. As grants are payable only to persons under 36 years of age and in respect of homes costing no more than \$15,000 (or \$14,000 if acquired before 28 November 1966), these statistics should not be regarded as being applicable to home owners in general.

#### HOME SAVINGS GRANT APPLICATIONS APPROVED: MANNER OF ACQUISITION, TOTAL VALUE, AND AVERAGE VALUE OF HOMES (INCLUDING LAND) STATES AND TERRITORIES, 1967-68

State or Territory	Purchase of house(a)			Purchase of flat or home unit			Home built under contract		
	Number of approvals	Total value(b)	Average value(b)	Number of approvals	Total value(b)	Average value(b)	Number of approvals	Total value(c)	Average value(c)
		\$'000	\$		\$'000	\$		\$'000	\$
New South Wales . . . . .	6,714	69,750	10,389	232	2,651	11,425	3,813	44,110	11,568
Victoria . . . . .	5,992	62,550	10,439	60	638	10,639	4,084	47,956	11,742
Queensland . . . . .	2,487	21,414	8,610	8	72	9,034	1,774	17,788	10,027
South Australia(d) . . . . .	1,761	16,964	9,633	1	7	6,700	1,207	13,234	10,964
Western Australia . . . . .	999	9,838	9,847	2	22	11,067	767	8,863	11,556
Tasmania . . . . .	456	4,087	8,963	2	19	9,600	205	2,211	10,785
Australian Capital Territory(e) . . . . .	206	2,749	13,343	..	..	..	89	1,175	13,205
Australia . . . . .	18,615	187,351	10,065	305	3,409	11,178	11,939	135,337	11,336

For footnotes see next page, where table is continued.

**HOME SAVINGS GRANT APPLICATIONS APPROVED: MANNER OF ACQUISITION,  
TOTAL VALUE, AND AVERAGE VALUE OF HOMES (INCLUDING LAND)  
STATES AND TERRITORIES, 1967-68—continued**

State or Territory	Owner-built home			All homes		
	Number of approvals	Total value(f)	Average value(f)	Number of approvals	Total value	Average value
		\$'000	\$		\$'000	\$
New South Wales . . . . .	457	4,732	10,354	11,216	121,242	10,810
Victoria . . . . .	581	6,509	11,204	10,717	117,654	10,978
Queensland . . . . .	279	2,749	9,852	4,548	42,023	9,240
South Australia(d) . . . . .	117	1,282	10,961	3,086	31,486	10,203
Western Australia . . . . .	81	884	10,912	1,849	19,607	10,604
Tasmania . . . . .	121	1,223	10,107	784	7,540	9,618
Australian Capital Territory(e) . . . . .	23	297	12,893	318	4,220	13,272
<b>Australia . . . . .</b>	<b>1,659</b>	<b>17,676</b>	<b>10,654</b>	<b>32,518</b>	<b>343,773</b>	<b>10,572</b>

(a) Includes previously occupied houses. (b) Usually based on the purchase price. (c) Usually based on the cost of the land and the contract price of the dwelling. (d) Includes Northern Territory. (e) Includes Municipality of Queanbeyan, N.S.W. (f) Usually based on the cost of the land and the assessed value of the dwelling.

**HOME SAVINGS GRANT APPLICATIONS APPROVED: METHOD OF FINANCING HOMES,  
AND AVERAGE MORTGAGE LOANS, STATES AND TERRITORIES, 1967-68**

State or Territory	Method of financing homes				Average first mortgage loan (b)	Average second mortgage loan
	With first mortgage loan and without second mortgage loan	With first and second mortgage loans	Others(a)	Total		
	number	number	number	number	\$	\$
New South Wales . . . . .	9,229	1,634	353	11,216	7,373	1,835
Victoria . . . . .	8,341	1,544	832	10,717	7,182	1,542
Queensland . . . . .	3,953	404	191	4,548	6,628	1,551
South Australia(c) . . . . .	1,993	915	178	3,086	7,040	1,735
Western Australia . . . . .	1,295	419	135	1,849	7,211	1,731
Tasmania . . . . .	638	77	69	784	7,065	1,440
Australian Capital Territory(d) . . . . .	78	238	2	318	7,099	3,393
<b>Australia . . . . .</b>	<b>25,527</b>	<b>5,231</b>	<b>1,760</b>	<b>32,518</b>	<b>7,156</b>	<b>1,766</b>

(a) Homes financed without mortgage loan. Includes homes financed from the applicants' own resources only, with personal or unsecured loans, purchased under a terms contract of sale, etc. (b) Includes homes financed with and without second mortgage loans. (c) Includes Northern Territory. (d) Includes Municipality of Queanbeyan, N.S.W.

**Housing loans insurance scheme**

The Housing Loans Insurance Corporation was established by the *Housing Loans Insurance Act* 1965 to insure approved lenders against losses arising from the making of housing loans. The main purpose of the activities of the Corporation is to assist people to borrow, as a single loan at a reasonable rate of interest, the money they need and can afford to repay to obtain a home suited to their requirements.

To encourage the making of high-ratio loans the Corporation will insure loans of up to 95 per cent of valuation for houses valued at \$15,000 or less. Where the valuation of a home exceeds \$15,000 the maximum insurable amount is 95 per cent of the first \$15,000 of valuation plus 70 per cent of the balance, or \$20,000, whichever is the lesser. A once-and-for-all premium of 1½ per cent of the amount of the loan is charged by the Corporation for the insurance of loans representing 80 per cent or more of valuation. The premium rate falls to a minimum of 0.5 per cent on loans of less than 71 per cent of valuation. The premium normally 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 duration of the loan. The maximum rate of interest that may be charged on insured loans is  $7\frac{1}{2}$  per cent (December 1968) per annum and the maximum period for repayment is forty years. The maximum rate of interest is kept under continuing review and may be varied by the Corporation, with the concurrence of the Minister for Housing, whenever changes appear to be warranted by movements in interest rates generally or by other developments.

The Corporation insures loans that are made for a wide range of purposes in addition to the purchase or construction of a dwelling. The other purposes include alterations, extensions or improvements to a dwelling, and the provision or improvement of roads, kerbing and footpaths. 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. The approved classes include banks, housing and building societies, friendly societies, life and general insurance companies, trustee companies, pension and other retirement funds, mortgage management companies and solicitors. The Corporation commenced its operations in November 1965. At the end of June 1968 the face value of insurances current amounted to \$122.7 million.

#### 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 236–9 for their financial advances to persons wishing to purchase or build a home). For summarised figures of total government construction of houses and flats, *see* pages 216, 218, and 220–1. 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 for rental or sale to persons in the lower or moderate income groups.

Advances from the Commonwealth have provided most of the Housing Commission's capital funds and by 30 June 1968 had aggregated \$465,062,266 of which \$50,568,002 had been repaid. Other net funds of the Commission at 30 June 1968 comprised repayable advances from the State, \$13,844,845, public loans raised by the Commission, \$700,000, grants from the State, \$15,794,145 (including \$8,722,249 from consolidated revenue and \$7,000,000 from taxes on poker machines), provision for maintenance of properties, \$4,446,162, and accumulated surplus, \$33,791,640. In addition, the Commission owed \$7,321,252 to creditors, mainly for purchase of land and work-in-progress. These funds were represented by fixed assets, \$486,697,631 (including \$157,348,911 debtors for purchase of homes) and current assets, \$3,694,677. In 1967–68, the Commission's income was \$32,992,004 (including rent \$22,778,562 and interest \$7,742,112), expenditure \$29,923,408 (interest, \$14,988,541), and capital expenditure (including construction of houses for sale on rental purchase terms) \$42,059,000.

Most of the permanent dwellings provided by the Commission have been erected under the Commonwealth-State Housing Agreements. In 1967–68, 5,223 houses and flats, valued at \$30,114,000, 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 are approximately \$2 a week for elderly single persons and \$3 a week for elderly couples, and 4,096 units had been completed at 30 June 1968.

Applicants for Commission housing may elect either to purchase or to rent the dwelling allocated to them. Terms of sale provide for a minimum deposit of \$100 with repayments spread over a maximum period of forty-five years. Further, those tenants who originally elect to rent may subsequently purchase the dwellings occupied by them on similar terms. Applicants may also apply to have a standard type of dwelling erected on their own block of land.

*Victoria—Housing Commission, Victoria.* The Housing Commission, Victoria was set up in 1938 as a result of the Housing Act of the previous year. The objects of the Commission as now laid down are the improvement of existing housing conditions; the provision of suitable rental housing for persons displaced by slum reclamation or living under unsatisfactory conditions, and for other eligible persons; 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; and the

responsibility of maintaining housing standards. Since the signing of the 1945 Commonwealth-State Housing Agreement the construction of dwellings has been financed by the Commonwealth Government and Commission Funds.

At 30 June 1968 the Housing Commission had completed 1,328 dwelling units under the State Housing Scheme, and 60,692 dwelling units under Commonwealth-State Agreements. Specially designed dwelling units are erected by the Commission to provide dwellings for elderly persons at rentals within their means. To 30 June 1968, 3,480 units had been completed.

*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 two Treasury Trust Funds—the Queensland Housing Commission Fund and the Commonwealth-State Housing Fund. In addition, a Home Builders' Deposit Trust Fund is available to assist eligible persons to accumulate money to acquire land and erect a Commission dwelling thereon, or to purchase a dwelling under contract of sale conditions. Total disbursements by the Commission for the year 1967–68 amounted to \$30,845,267, representing \$9,035,236 from the Queensland Housing Commission Fund and \$21,810,031 from the Commonwealth-State Housing Fund, while the Home Builders' Deposit Fund had a balance of \$196 at 30 June 1968.

During 1967–68 the Commission completed 1,716 house units, bringing the total completions under all schemes since the revival of housing construction in 1944–45 to 36,605. Of this number, 21,824 houses, or 59.6 per cent, were for home ownership, and 14,781 or 40.4 per cent, were for rental.

In the field of rental housing the Commission administers and acts as the constructing authority under the Commonwealth-State Housing Agreements. Operating under the provisions of 'The State Housing Acts, 1945 to 1966' 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 1967–68 amounted to 314, making a total of 30,377 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 667 of the Commission's houses during 1967–68.

*South Australia—The South Australian Housing Trust.* The South Australian Housing Trust operates under the South Australian Housing Trust Act, 1936–1965 and the Housing Improvements Act, 1940–1966 for the purpose of providing houses for families of limited means. Houses are built for both rental and sale, and to 30 June 1968, 61,971 had been completed throughout the State, of which some 31,300 had been built and sold under various schemes. At 30 June 1968 the rents of five-roomed (i.e. three bedrooms) double-unit houses ranged from \$4.25 a week for houses of an older type to \$9.00 a week for houses then being completed. Single unit rents ranged between \$4.75 and \$13.00. Two- and three-storey groups of flats with weekly rentals ranging from \$8.25 to \$15.50 per flat have been built in the Metropolitan Area and at Elizabeth; 1,216 of these flats have been completed in the Metropolitan Area and 220 at Elizabeth. In 1953 the Trust began building cottage or pensioner flats for elderly people. At 30 June 1968 it had built 937 cottage flats from its own resources and an additional 619 for charitable and non-profit organisations. As an agent for the South Australian Government, the Trust also constructs houses in country areas for married couples of limited means. Rents charged in these cases are below economic rents.

During 1962–63 the Trust commenced construction of rental-purchase houses. The aim of this scheme is to provide less expensive houses for the lower income groups. It is expected that such houses will, to some extent, replace double-unit type rental houses. The Trust has also undertaken the construction of houses for various State Government Departments which require to house staff in country districts. In addition, 194 houses in country areas have been built for the State Department of Aboriginal Affairs. The letting of these houses to selected Aboriginal families is administered by the Department. In order to assist primary producers the Trust will erect houses on the applicant's own land for his own use or that of his employees, either using local materials or transporting pre-fabricated houses to the site.

*Western Australia—State Housing Commission of Western Australia.* The State Housing Commission was established in January 1947, under the *State Housing Act, 1946*, to replace the Workers' Homes Board. The *State Housing Act, 1946–1966* has as its objects 'the improvement of existing housing conditions' and 'the provision of adequate and suitable housing accommodation for persons of limited means and certain other persons not adequately housed'. It provides for the erection of homes for workers, the making of advances to workers for the purchase of homes, the erection of

homes for letting on a weekly rental basis, the acquisition and development of land, the clearing of slums, the erection of hostels, and the planning of community facilities. The Commission builds houses for letting or sale and lends money for home building. The houses are built by private contract on land provided by the applicant or the Commission. The administration of the Commonwealth and State Housing Agreements and the War Service Homes Act is included in the functions of the Commission. At 30 June 1968, 8,787 dwellings had been completed for purchase under mortgage, contract or sale and leasehold conditions of the State Housing Act. In addition, a further 73 advances were granted during 1967-68 under second mortgage conditions, making a total of 1,776 advances under this form of assistance at 30 June 1968.

The Commission also conducts certain other housing schemes and has completed or is currently engaged in other specific projects, details of which are given in previous Year Books. Included among current activities are the building and maintenance of houses for the Government Employees' Housing Authority, which has taken over 154 homes built in country areas under the former Government Employees' Housing Scheme and acquired 410 houses including 400 previously owned by various Government Departments; the construction of up to 100 houses to be built under the provisions of the *Laporte Industrial Factory Agreement Act, 1961-1965*; the building of up to 30 homes a year until 1969-70 as part of the Broken Hill Proprietary Company's Agreement with the State to establish an integrated steel industry; and the erection of 128 houses at Exmouth as part of the support town and for personnel employed on the United States Navy V.L.F. radio station. A third block of flats for the accommodation of elderly ladies was completed in May 1966 and at 30 June 1968 a fourth block of 34 flats in the Fremantle area was nearing completion. Further projects of this nature are planned in the East Victoria Park, North Beach and Manning areas in 1969-70. The Commission also built during 1966-67 a block of flats for single working women to encourage the various organisations to undertake similar projects themselves.

The Commission administers building society legislation and the *Housing Loan Guarantee Act, 1957-1965*, under which the Government guarantees lenders of funds to building societies and other approved financial organisations making advances to families interested in owning their own home on low deposits, and at an interest rate not exceeding 6½ per cent per annum reducible.

*Tasmania—The Housing Department.* The Housing Department was established in July 1953 and is responsible for administering that portion of the *Homes Act 1935* which relates to the acquisition and development of land for housing purposes and the erection of homes for rental and ultimate sale, and the *Casual Workers' and Unemployed Persons' Homes Act 1936*.

During 1967-68, 665 dwellings were completed. Construction since 1944 has comprised 10,826 dwelling units, of which 10,282 were single units (8,614 of timber), 226 were elderly persons' flatettes, 22 were maisonettes, and 296 were multi-unit flats.

Flats, maisonettes and elderly persons' homes are for rental only. Single unit dwellings are normally allotted on a purchase contract basis, but in some special cases may be occupied on a rental basis. The rental of a newly erected three-bedroom timber house in the Hobart metropolitan area approximated \$14.15 in the June quarter of 1968. In certain necessitous cases rental rebates are allowed. Under the current rental rebate formula a married couple whose only income is the age pension pay \$3.80, while a single person solely dependent on the pension pays \$2 a week.

Allotments are usually made on a no-deposit purchase contract basis, repayments being over a maximum term of fifty-three years. Purchase contracts are sometimes surrendered to the Department. Net of surrenders, 7,220 purchase contracts had been entered into by June 1968. The sale price, excluding land, of a new three-bedroom house in the Hobart metropolitan area was approximately \$7,840 in the June quarter of 1968.

#### Housing schemes in Commonwealth 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 provides rental housing for persons of limited means who are not adequately housed and who are not officers of either the Commonwealth or the Northern Territory Public Service. The Commission was established in 1959 and operates under authority of the *Housing Ordinance 1959-1968*; to 30 June 1968 a total of 1,361 houses and flats had been completed; 878 of these are in Darwin (including 159 flats), 310 in Alice Springs (including 24 flats), 76 in Katherine, and 87 in Tennant Creek (including 9 flats). A further 446 houses and 233 flats were under construction.

*Australian Capital Territory.* The Commonwealth Government provides houses and flats for rental to persons employed in the Australian Capital Territory. At 30 June 1968 the Department of the Interior controlled 7,778 houses and 2,022 flats for rental purposes. Government rental houses may be purchased by tenants. From 1 July 1950 to 30 June 1968, 6,482 houses had been sold to tenants.

*Papua and New Guinea.* In 1960 the Administration, through the Commissioner for Housing, commenced a scheme for providing low-cost houses for rental and eventual sale, where possible, to indigenes, mixed race peoples and Asians. To 30 June 1968, 322 houses had been completed.

A Housing Commission has been established to improve existing housing conditions, to provide adequate and suitable housing for letting and sale to persons who are of limited means or unsatisfactorily housed, to make advances for home purchase, and to develop land for housing. The Housing Commission Ordinance 1967 received the Governor-General's assent on 1 June 1967.

#### Summary of rental activities of government authorities

The first of the two following tables shows the revenue from rental for dwellings under control of government housing authorities each year from 1963-64 to 1967-68, and the second the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year 1963-64 to 1967-68.

#### GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS, STATES AND TERRITORIES, 1963-64 TO 1967-68 (\$'000)

Year	N.S.W.	Vic.	Qld(a)	S.A.(b)	W.A.	Tas.	N.T.	A.C.T.	Aust.
1963-64	16,112	12,024	4,372	8,788	4,792	1,234	800	3,638	51,760
1964-65	17,414	13,322	4,732	9,184	5,177	1,266	905	3,493	55,493
1965-66	18,864	13,918	5,459	9,440	5,532	1,344	1,218	3,708	59,483
1966-67	20,823	15,406	6,181	10,915	6,678	1,522	1,498	3,853	66,876
1967-68	22,779	16,266	6,702	11,603	7,161	1,761	1,717	3,861	71,850

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

#### GOVERNMENT HOUSING AUTHORITIES: NUMBER OF TENANTS PAYING RENT STATES AND TERRITORIES, 1963-64 TO 1967-68

Year	N.S.W.	Vic.	Qld(a)	S.A.(b)	W.A.	Tas.	N.T.	A.C.T.(c)	Aust.
1963-64	44,697	32,870	12,084	26,024	14,875	3,230	1,752	9,143	144,675
1964-65	47,102	33,541	12,605	27,113	15,394	3,238	2,166	9,054	150,213
1965-66	50,346	33,995	13,439	27,632	16,639	3,283	2,398	9,073	156,805
1966-67	54,172	35,307	14,046	28,305	17,393	3,451	2,869	9,143	164,686
1967-68	57,643	35,774	14,781	30,012	17,771	3,590	2,824	9,440	171,835

(a) Excludes tenanted temporary dwellings. (b) Excludes temporary and emergency dwellings. (c) Number of occupied dwellings at 30 June.

### Advances to home purchasers

Many prospective home purchasers wish to borrow for the purpose of constructing or purchasing their own homes. Usually the loan is covered by way of mortgage of the home to be constructed or bought. Such loans are provided from a number of private sources and from agencies owned or guaranteed by the State or Commonwealth Governments. The information in this section concerns the direct loans made to home purchasers by the more important institutional lenders. Loans to institutions which in turn lend moneys to home purchasers and loans to contract builders, etc. are excluded as far as possible. The loans may be for the construction of new dwellings, the purchase of existing dwellings, for additions, renovations, etc., as first or subsequent mortgages, overdrafts and so on. While figures of all loans to home purchasers are not available, the institutions mentioned 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 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 4½ per cent per annum. Total advances under that scheme amounted to \$646,648; at 30 June 1968 the advances outstanding amounted to \$372,173 in respect of 77 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 Commonwealth-State Housing Agreements. The terms of sale provide for a minimum deposit of \$100 and repayment of the balance over a maximum period of forty-five years, with interest rates, since the inception of the scheme, ranging from 4½ to 5½ 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 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  
COMMONWEALTH-STATE HOUSING AGREEMENTS  
1963-64 TO 1967-68**

Year	Advances during year		Advances outstanding at end of year(a)	
	Number of houses	Amount	Number of houses	Amount
		\$'000		\$'000
1963-64 . . .	957	7,362	14,568	94,178
1964-65 . . .	1,777	14,356	16,042	105,648
1965-66 . . .	1,486	12,197	17,126	114,154
1966-67 . . .	1,073	9,005	17,763	119,077
1967-68 . . .	1,444	12,866	18,724	127,288

(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 1956-1966 Housing Agreements. Up to 30 June 1968, 481 houses had been built under this scheme at a cost of \$3,314,207; the balance of indebtedness at that date was \$2,955,961.

*Rural Bank of New South Wales—other loans.* The Rural Bank of New South Wales provides assistance to individuals for the erection or purchase of homes and for other approved purposes associated with homes. Advances are based on the bank's official valuation of the dwelling. The rate of interest on long-term loans for housing purposes is 5½ per cent per annum.

**RURAL BANK OF NEW SOUTH WALES: ADVANCES FOR HOMES  
1963-64 TO 1967-68**

Year	Advances during year(a)		Advances outstanding at end of year(b)	
	Number of dwellings	Amount	Number of dwellings	Amount
		\$'000		\$'000
1963-64 . . .	2,434	15,148	18,972	68,790
1964-65 . . .	2,613	18,250	19,936	76,450
1965-66 . . .	1,406	11,699	19,577	76,286
1966-67 . . .	1,578	13,256	19,398	77,587
1967-68 . . .	1,859	15,972	19,379	80,865

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

### *Victoria*

*Housing Commission, Victoria.* Very few houses were sold by the Commission until 1954. The amendments to the Commonwealth-State Housing Agreement in 1955-56 have had the effect of substantially increasing the number of houses sold. Whereas between 1949 and 1954 only about 100 houses were sold, a total of 25,644 houses were sold on terms to 30 June 1968, the total value of terms sales exceeding \$207 million. Until 1964-65, houses were sold on a minimum deposit of \$200, but during that year provision was made to sell without deposit in very special circumstances. The maximum repayment term is forty-five years with interest currently at 4½ per cent.

*Home Finance Trust.* In 1956 a Home Finance Trust was established with the object of receiving money from institutions and others in order to make loans for the erection or purchase of houses. Applicants for loans must declare that they intend to use the houses as homes for themselves, their families and dependants.

Loans granted are on the basis of a first mortgage over the house. Loans are not to exceed ninety-five per cent of the value of the security (house and land) and are not made if the value of the security exceeds \$11,600. The house must not have been erected more than two years before the date of mortgage. Repayment of loans may be made over a maximum period of thirty years, with interest charges determined by the Trust. At 30 June 1968, 3,406 loans totalling \$22,051,109 were outstanding.

In 1963 the Trust was empowered to make housing loans on the security of second mortgages subject to conditions similar to those applying to the first mortgage loans, except that the maximum term for repayment of a loan is ten years and no restriction is placed on the percentage of loan to valuation. At 30 June 1968, 1,915 second mortgage loans were outstanding, the amount involved being \$2,188,720.

(See Savings Banks, page 241, for activities of the State Savings Bank of Victoria.)

### *Queensland*

*Queensland Housing Commission.* The present maximum advance allowable under the Acts is \$8,000 for a timber, brick veneer, brick, or concrete building. The rate of interest charged on new advances in 1967-68 was 5½ per cent per annum. Repayment may be made at the option of the borrower over either a thirty year or a forty-five year period.

*Workers' dwellings.* From 4 October 1962 the maximum advance under this scheme was increased to \$7,000 for all types of workers' dwellings. This was increased to \$8,000 from 2 June 1966. Total advances made for dwellings since operations commenced in 1910 to 30 June 1968 amounted to \$67,295,327.

### *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 coterminous but not exceeding 30 years. The interest rate is 6½ per cent and the principal is adjusted quarterly. During 1967-68 the Trust commenced 720 second mortgages valued at \$1,205,000. At 30 June 1968 second mortgages totalled 8,979 and the balance outstanding at that date was \$9,400,000. A minimum deposit of \$100 is required for houses built under the Rental Purchase Scheme. The balance of the purchase price is repayable to the Trust in weekly instalments over periods up to 40 years at 4½ per cent interest.

*State Bank of South Australia.* The State Bank, together with the Housing Trust, are the principal agents of the State Government for the distribution through the Home Builders' Fund of moneys received under the Commonwealth-State Housing Agreement. During 1967-68 the Bank opened 1,830 new accounts worth \$12,610,372 in the Home Builders' Fund. The balance of loans in this Fund outstanding at 30 June 1968 totalled \$74,889,425. In addition, during 1967-68, \$721,435 was advanced to the public under the Advances for Homes Act, 1928-1958, which is administered by the Bank on behalf of the State Government. Under this Act 116 new accounts were opened during 1967-68, leaving a balance outstanding at 30 June 1968 of \$24,833,052. The present maximum housing loan under either of these schemes is \$8,000, repayable over a period not exceeding fifty years at a rate of interest of 5½ to 6½ per cent per annum calculated on monthly balances.

*Western Australia*

*State Housing Commission of Western Australia.* Under the State Housing Act and the Commonwealth-State Housing Agreement the maximum loan is \$8,000 by way of mortgage, while under contract of sale the maximum is \$5,800 on the building plus the value of the land in the metropolitan area, and greater amounts in rural areas, depending on the circumstances.

To proceed under the mortgage conditions, a deposit of not less than 10 per cent is required, but under contract of sale the deposit may be as low as \$200. The interest rate on all advances is  $5\frac{1}{4}$  per cent per annum and the repayment period is forty-five years. The income eligibility figure varies according to the movement of the basic wage, and currently an applicant in the Metropolitan Area cannot have an income exceeding \$2,746 a year, plus \$100 for each dependent child under twenty-one years of age. For the country the corresponding amount is \$3,260 per annum plus \$100 for each dependent child under twenty-one years, and north of the twenty-sixth parallel the Minister may allow families with an income of up to \$4,326 plus \$100 for each dependent child under twenty-one years of age to be given financial assistance. A second-mortgage scheme exists under the State Housing Act, which provides that assistance be limited to those applicants who are building or purchasing new homes, the cost of which, excluding land, does not exceed \$10,000. The Commission limits the second mortgage to a maximum of \$2,000.

(See Savings Banks, page 241, for activities of the Savings Bank Division of The Rural and Industries Bank of Western Australia.)

*Tasmania*

*Housing Department.* The interest rate on purchase contract loans from the Housing Department signed after 1 May 1965 is  $4\frac{1}{2}$  per cent. To be eligible for a house on purchase contract terms an applicant must be married or about to be married, or have dependants for whom it is necessary to provide a home. The number of loans outstanding at 30 June 1968 was 6,633, and the amount outstanding \$44,708,000.

*Agricultural Bank of Tasmania.* The Agricultural Bank, as an approved institution under the Commonwealth-State Housing Agreement, receives part of those funds allocated for advances to home builders. To be eligible for a loan an applicant must be married or about to be married, be over the age of twenty-one, and own a block of land. The maximum amount of an advance to an applicant is \$8,000 for all types of houses in certain areas, provided that the total advance does not exceed ninety per cent of the Bank's valuation of land and dwelling. Advances to borrowers are repayable by equated instalments over thirty-one years. Advances made as from 1 July 1965 were at an interest rate of  $5\frac{1}{2}$  per cent.

During 1967-68, 219 advances were approved, valued at \$1,737,000. Since November 1945 a total of 3,675 loans amounting to \$22,290,000 has been approved, of which 3,035 have been for erection of dwellings and 640 for the purchase of existing homes. Total advances outstanding at 30 June 1968 amounted to \$16,172,000. These figures exclude advances to building societies.

**Commonwealth authorities and Territories***Department of Housing*

In December 1963 the Department of Housing was created, and to it were transferred the functions and staff of the War Service Homes Division and the Housing and Building Industry Branch of the Department of National Development. Further details relating to the Department of Housing may be found on page 83 of Year Book No. 50.

*War service homes*

The maximum amount of loan or advance which may be granted under the *War Service Homes Act 1918-1968* is \$8,000. The period of repayment may be up to forty-five years. In the case of a widow or widowed mother of an Australian ex-serviceman, the period may be extended to a maximum of fifty years.

The following table gives details of advances under the War Service Homes Act in each State and Territory of Australia, and the Territories of Papua, New Guinea and Norfolk Island, for the years 1963-64 to 1967-68. (See tables on pages 229-30 for the number of homes provided.)

**WAR SERVICE HOMES ACT: ADVANCES FOR HOUSING, STATES AND TERRITORIES  
1963-64 TO 1967-68**

Period or date	N.S.W.(a)	Vic.	Qld(b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
<b>TOTAL CAPITAL ADVANCED DURING YEAR (\$'000)</b>									
1963-64	26,502	21,300	8,100	5,078	6,770	1,584	22	660	70,016
1964-65	27,680	19,874	8,540	5,510	6,500	1,486	2	512	70,104
1965-66	27,052	19,716	9,667	6,172	5,310	1,562	28	503	70,010
1966-67	25,153	15,350	8,430	4,113	4,500	1,170	37	370	59,123
1967-68	19,635	11,346	6,800	2,997	3,520	1,195	3	523	46,019

**NUMBER OF SECURITIES IN FORCE**

At end of June—	N.S.W.(a)	Vic.	Qld(b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
1964	56,619	51,188	22,237	15,718	18,005	3,827	57	872	168,523
1965	58,899	52,493	22,698	16,008	18,348	3,889	51	927	173,313
1966	61,050	53,839	23,397	16,457	18,579	4,005	52	975	178,354
1967	63,011	54,434	23,894	16,583	18,555	4,035	54	998	181,564
1968	63,840	54,453	24,279	16,581	18,530	4,066	50	1,051	182,850

**VALUE OF ADVANCES OUTSTANDING (\$'000)**

At end of June—	N.S.W.(a)	Vic.	Qld(b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
1964	278,856	233,648	90,326	67,900	83,364	16,976	(c)	(d)	771,070
1965	297,244	244,726	95,076	70,564	86,458	17,798	(c)	(d)	811,866
1966	313,915	255,695	100,938	74,117	88,513	18,684	(c)	(d)	851,862
1967	327,969	260,617	105,308	75,402	89,064	19,025	(c)	(d)	877,385
1968	335,040	261,680	108,139	75,476	88,508	19,277	(c)	(d)	888,120

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

*Northern Territory*

*Loans Scheme.* This scheme was commenced in 1953 and is administered by the Home Finance Trustee under the *Housing Loans Ordinance 1949-1967*. 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 \$8,000. The rate of interest charged is 6½ per cent per annum reducible to 5½ per cent per annum if instalment payments are made by the due date. The maximum period of repayment is forty-five years. Up to 30 June 1968, 1,232 loans totalling \$6,916,530 had been approved. These were for: erection, 747; purchase, 370; enlargement or completion, 60; discharge of mortgage, 55.

*Sales Scheme.* Tenants of government-owned houses under the control of the Administration may purchase the dwellings they occupy either for cash or on terms requiring a minimum deposit of 5 per cent of the first \$4,000 and 10 per cent of the balance of the purchase price with repayments over a maximum period of forty-five years including interest at 4½ per cent per annum.

*Housing Commission Sales Scheme.* Since the November 1963 amendment of the *Housing Ordinance 1959-1968* the Housing Commission has been permitted to sell its houses to tenants in occupation. The terms require a minimum cash deposit of \$200 and repayment of the remainder of the loan over a period not exceeding forty-five years; there is no prescribed limit to the amount of the loan and the rate of interest is fixed by the Commission from time to time.

*Australian Capital Territory*

Loans may be granted by the Commissioner for Housing to enable persons to purchase or build a new house in the Australian Capital Territory. Where the Commissioner's valuation does not exceed \$4,000 the maximum loan may not exceed ninety-five per cent of the valuation. If the Commissioner's valuation exceeds \$4,000 the maximum loan is ninety-five per cent of the first \$4,000 and ninety per cent of the balance (but in no case can the amount lent exceed \$8,000). Repayment may be made over a maximum period of forty-five years. The current rate of interest is 6 per cent per annum with a concession of 1 per cent for payments made on or before the due date. At 30 June 1968, 5,179 houses were under mortgage to the Commissioner.

Government rental houses may be purchased by tenants. The basis of the sale is a minimum deposit of 5 per cent of the purchase price fixed by the Department of the Interior with no limit to the amount which may be held on mortgage from the Department. Repayment of the amount covered by mortgage may be made over a maximum period of forty-five years. The interest rate is 6 per cent per annum with a concession of 1 per cent for payments made on or before the due date. To 30 June 1968, 6,482 houses had been sold to tenants.

#### *Papua and New Guinea*

Under authority of the *Housing Loans Ordinance 1953-1963* the Commissioner for Housing may make advances to any member of the community for the erection of a house, the purchase or enlargement of an existing house, the completion of a partially erected dwelling, or the discharge of a mortgage already existing. The maximum loan is \$7,000. The maximum period of repayment is twenty-five years for timber and thirty-five years for brick dwellings. The Commissioner's responsibilities were transferred to the Housing Commission on 1 July 1968. Minimum cash deposit is 5 per cent of the first \$4,000 plus 10 per cent of the remainder of the Commissioner's valuation. The effective rate of interest is 5 per cent per annum. Up to 30 June 1968, 430 loans totalling \$2,296,635 had been approved.

#### Savings banks

All savings banks lend funds for housing to both individuals and building societies. Separate figures of loans to individuals are not available. The amounts outstanding on housing loans of all savings banks (including loans to building societies) were \$1,359 million, \$1,549 million and \$1,751 million at the end of June 1966, 1967 and 1968 respectively. Some details in respect of three savings banks are shown below.

*State Savings Bank of Victoria.* The Bank grants long-term loans to depositors to enable them to build, purchase or improve homes. These loans are granted by both the Cr dit Foncier and Savings Bank Departments.

The maximum proportion of valuation to be granted as Cr dit Foncier loan is eighty per cent and the maximum loan is \$8,000. Interest is 5½ per cent and the term of the loan is ten years, subject to renewal. The maximum proportion of valuation granted as Savings Bank Department loan is seventy-five per cent and the maximum loan is \$12,000. For a property to be occupied by the borrower the interest rate is 6 per cent to 6½ per cent, depending on the amount of the loan; in other cases the interest rate is 7 per cent. During the year 1967-68 the Bank advanced \$63,232,004 to 9,217 borrowers in addition to \$272,130 to Co-operative Housing Societies and \$250,000 to the Home Finance Trust. At 30 June 1968 the total debt of 64,420 individual borrowers was \$326,805,545, while indebtedness of Co-operative Housing Societies and the Home Finance Trust amounted to \$15,226,431 and \$9,437,689 respectively.

*Savings Bank of South Australia.* The Bank grants mortgage loans for the building or purchase of houses for personal occupation, the maximum loan available being \$8,000 for all types of homes. Normally advances are made up to 85 per cent of the Bank's valuation but, if the loan is granted under the Homes Act, 1941-1962, 95 per cent of such valuation may be advanced (maximum loan, \$6,000). The maximum loan period is thirty years at a rate of interest of 5½ per cent per annum; this rate is subject to review after five years. During 1967-68 the Bank advanced \$16,665,513 by way of housing loans, the number of new loans totalling 2,297. At 30 June 1968 there were 25,768 housing loans current with a balance outstanding of \$124,121,220.

*Rural and Industries Bank of Western Australia (Savings Bank Division).* The Rural and Industries Bank of Western Australia is authorised by the *Rural and Industries Bank Act, 1944-1966* to make loans from moneys on deposit with its Savings Bank Division to a person or body for the purchase or erection of a dwelling. It is the policy of the Bank to provide funds for housing primarily for occupancy by the borrower. There is no fixed limit on the amount of a loan. The average loan in the case of a brick or timber house is \$8,500. The rate of interest varies with the current bank rate and is usually ¾ per cent lower. The rate at 30 June 1968 was 5½ per cent, but on 1 August 1968 it was increased to 6 per cent. The average term of housing loans is twenty-two years.

The bank undertakes the sub-division and development of land and the erection of homes which are sold under conditions which ensure that the purchasers are genuine home seekers. This home building activity commenced in May 1967. The number of homes built to 30 June 1968 was 30, whilst at that date a further 35 were under construction.

#### Trading banks

Apart from loans by certain State banks as Government agencies (*see* pages 236-9) advances for housing to individuals are also provided by the trading banks. Amounts outstanding in respect of advances to individuals for housing purposes made by the major trading banks were \$287 million on the second Wednesday of July 1968 (*see* the chapter Private Finance for further details).

**Life insurance companies**

The life insurance companies are another source of funds for housing. Details of new loans made during the twelve months ended June 1964 to 1968 are given in the following table.

**LIFE INSURANCE COMPANIES: HOUSING LOANS PAID OVER  
STATES AND TERRITORIES, 1963-64 TO 1967-68**

State or Territory	Amount (\$'000)				
	1963-64	1964-65	1965-66	1966-67	1967-68
New South Wales . . . . .	19,976	23,073	24,821	22,486	23,729
Victoria . . . . .	14,742	17,788	17,112	16,843	19,471
Queensland(a) . . . . .	3,510	5,665	5,538	4,856	4,918
South Australia(b) . . . . .	3,334	4,686	4,808	4,371	4,559
Western Australia . . . . .	2,488	3,561	3,563	4,157	5,331
Tasmania . . . . .	1,530	1,396	1,526	1,321	1,171
Australian Capital Territory . . . . .	396	827	869	945	631
<b>Total . . . . .</b>	<b>45,976</b>	<b>56,995</b>	<b>58,237</b>	<b>54,979</b>	<b>59,810</b>

(a) Includes loans made in Papua and New Guinea.

(b) Includes loans made in Northern Territory.

Amounts outstanding at the end of June 1964, 1965, 1966, 1967 and 1968 in respect of housing loans made by insurance companies were \$323 million, \$339 million, \$356 million, \$366 million and \$378 million respectively.

**Registered building societies**

There are 4,203 registered building societies operating in Australia, of which 143 are permanent societies and the remainder terminating societies. The permanent societies are in the main investment societies which make loans for housing purposes, usually on *crédit foncier* terms, and obtain their funds from share capital deposits and borrowings from banks and other lending institutions. The terminating societies are co-operative societies which make loans to members from funds obtained from lending institutions (usually government guaranteed), members' subscriptions, and, since 1956, from moneys provided under the Commonwealth-State Housing Agreements. Details of new loans paid over and net advances outstanding for each of the years ended June 1963 to 1967 are given in the following table (*see also* the chapter Private Finance).

**REGISTERED BUILDING SOCIETIES: STATES, 1962-63 TO 1966-67**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
<b>LOANS PAID OVER DURING YEAR (\$'000)</b>							
1962-63 . . . . .	53,445	29,843	13,164	2,833	7,270	4,072	110,627
1963-64 . . . . .	72,284	30,880	13,184	3,102	10,430	5,721	135,601
1964-65 . . . . .	82,329	37,007	16,550	3,819	13,091	6,445	159,241
1965-66 . . . . .	90,635	34,357	18,559	3,521	12,611	5,425	165,108
1966-67 . . . . .	112,443	37,688	20,641	4,412	14,031	6,337	195,553
<b>NET ADVANCES OUTSTANDING(a) AT END OF YEAR (\$'000)</b>							
1962-63 . . . . .	317,221	189,466	48,776	12,530	28,216	14,464	610,673
1963-64 . . . . .	351,841	199,704	55,543	13,967	35,483	17,798	674,336
1964-65 . . . . .	393,343	214,288	64,449	15,790	44,171	21,413	753,454
1965-66 . . . . .	441,676	225,778	74,659	17,238	52,182	23,767	835,302
1966-67 . . . . .	507,093	238,819	85,730	19,470	61,015	26,659	938,785

(a) Net of borrowing members' funds.

**Other lenders**

Little information is available on advances made by other lenders such as superannuation and other trust funds, private finance and investment companies, etc. In South Australia advances on first mortgage made by the South Australian Superannuation Fund are granted under the Homes Act, 1941-1968, by which the State Government guarantees up to 25 per cent of the value of the mortgage, thus raising the limit of the advance. Loans so made are limited to 95 per cent of the Superannuation Board's valuation to a maximum of \$6,000, or 85 per cent of the Board's valuation to a maximum of \$8,000. The rate of interest is 6½ per cent per annum, calculated on quarterly balances, reducing to 5½ per cent when payments are made within a prescribed period of twenty-one days from the end of the quarter. The term of the mortgage may run for thirty years on a stone or brick home or twenty years on a timber-framed construction. Trustee mortgages may be granted as an alternative to the foregoing. A maximum of 70 per cent of the Board's valuation may be granted for a trustee mortgage, other conditions being those applicable to mortgages granted under the Homes Act. At 30 June 1968 there were 5,796 loans current, the principal outstanding totalling \$25,395,349. During 1967-68 the value of advances made was \$3,015,779.

