

HOUSING, BUILDING, AND CONSTRUCTION

HOUSING IN VICTORIA DURING THE 1970s

There were severe fluctuations in activity in the building industry during the 1970s. The first half of the decade saw an increase in building activity while the latter half were years of restrictions on expenditure and monetary supply, increasing interest rates, and increasing unemployment. Inflationary problems were in evidence throughout the decade.

Changes in government policy, at both Commonwealth and State levels, had significant effects on the building industry. Measures with direct impact on building included changes to the Commonwealth-State Housing Agreement; the allowance of taxation concessions on interest paid on housing loans, and the subsequent removal of these allowances; the discontinuance and subsequent re-introduction of Home Savings Grants; the establishment of Urban Land Councils, with grants of capital funds for purchase and development of land for housing, and subsequent elimination of grants; the grant of funds for development of regional centres and subsequent reduction of those funds; and the grant and subsequent removal of assistance for inner urban redevelopment and conservation of the "national estate".

There were several notable initiatives: the establishment of the Indicative Planning Council for the housing industry, which advises on future levels of housing activity in an attempt to reduce unnecessary fluctuations in the industry; the establishment of Housing Advisory Councils at both Commonwealth and State levels; and the report of the Commonwealth inquiry into the cost of housing.

Major changes to planning policies for Melbourne and for other regional areas of Victoria were implemented. A comprehensive review of uniform building regulations was undertaken, making changes to the rules and regulations relating to construction methods in Victoria; these are still being reviewed and commented on. There was also the implementation, in 1974, of the House Builders Liability Act, which introduced the compulsory registration of house builders, and a concomitant insurance scheme protecting owners against major structural faults in dwellings for a period of six years after completion.

The energy crisis of the late 1970s has had a major impact because of the high energy usage, not so much in construction as in the running costs of all types of buildings.

The following sections deal with specific aspects of major changes during the 1970s.

Location

Victoria

In 1970, some 82 per cent of total new dwellings completed were built in the Melbourne Statistical Division, but this proportion declined steadily over the 1970s to 64 per cent in 1978-79. The proportion of detached houses built in the Melbourne Statistical Division declined from 76 per cent in 1969-70 to 63 per cent in 1978-79, and of other dwellings from 93 per cent to 69 per cent over the same period.

In contrast to a decline of over 40 per cent in the number of dwellings completed in the Melbourne Statistical Division during the 1970s, the numbers built in the rest of Victoria increased by 44 per cent.

Major increases in numbers completed (comparing 1978-79 with 1969-70) occurred in the following regions: Central Highlands, +104 per cent; East Central, +104 per cent; Loddon-Campaspe, +95 per cent; Northern Mallee, +68 per cent; North Eastern, +67 per cent; and Central Gippsland, +63 per cent.

Melbourne Statistical Division

A comparison of the leading house building areas in the Melbourne Statistical Division shows a general extension outwards from the centre of Melbourne, as most areas popular in 1970 have become built out and areas which were newly developing in 1970 have become more closely settled.

Where Waverley was the most popular in 1969-70, Knox was in 1978-79 — the local authority area next east of Waverley. Doncaster-Templestowe was second in 1969-70 but had declined to eleventh in 1978-79, whereas adjoining Lillydale had moved up from twelfth to sixth. Frankston and Springvale (sixth and fourth, respectively, in 1969-70) have been superseded by Berwick (third in 1978-79) and Cranbourne (seventh). Expansion north of Melbourne has been concentrated in Whittlesea which moved up from fifth to second on the leading house building list, while west of the city the "building line" has moved from Broadmeadows (seventh in 1969-70) to Keilor (from tenth in 1969-70 to fourth in 1978-79). The other major growth area has been Flinders (fifth in order of house building in 1978-79).

The ten leading local government areas in 1969-70 accounted for 57 per cent of new houses built in the Melbourne Statistical Division in 1969-70, and for 52 per cent in 1978-79.

The changes in the location pattern of other dwellings during the 1970s have been much more marked than for detached houses. The proportion of other dwellings built in the Melbourne Statistical Division, as a percentage of total new dwellings, declined from 41 per cent in 1969-70 to 17 per cent in 1978-79, and the principal areas have become more widespread and further from the city centre. The ten leading flat building areas in 1969-70 accounted for 56 per cent of total flats built in the Melbourne Statistical Division, and were all within about ten kilometres of the central city — the leaders being St Kilda, Northcote, Prahran, Melbourne, and Caulfield.

In 1978-79, the top areas accounted for only 43 per cent of the Melbourne Statistical Division total and all but two (Melbourne and Camberwell) were much further than ten kilometres from the city's centre — for instance, Springvale (second), Oakleigh (third), Frankston (fifth), Box Hill (sixth), and Preston (seventh).

Average size of dwellings

The average size of houses completed in Victoria during 1969-70 was approximately 128 square metres, and in 1978-79 approximately 149 square metres. For other dwellings, average size increased from 75 square metres in 1969-70 to 92 square metres in 1978-79.

There were notable differences between public sector and private sector houses and between the Melbourne Statistical Division and the rest of Victoria, and these are shown in the table below:

VICTORIA—AVERAGE SIZE OF DWELLINGS

Dwellings	1969-70	1978-79
	square metres	square metres
Melbourne Statistical Division —		
Private sector houses	132	154
Public sector houses	104	110
Private sector other dwellings	76	100
Public sector other dwellings	80	61
Rest of Victoria —		
Private sector houses	123	147
Public sector houses	101	113
Private sector other dwellings	65	83
Public sector other dwellings	52	66

Outer wall material

The principal structural type of new houses, as indicated by material of outer wall, showed some variations during the 1970s. Houses of full brick construction represented 2.6 per cent of total houses completed in Victoria in 1969-70 and increased steadily to 7.5 per cent in 1978-79. Brick veneer houses rose from 85 per cent in 1969-70 to a peak of 88 per cent in 1972-73, then declined to 80 per cent in 1978-79. Timber clad houses declined from 4.6 per cent in 1969-70 to 2.4 per cent in 1972-73, then increased to 5.4 per cent in 1978-79. The share of asbestos-cement clad houses fluctuated between 6 per cent and 8 per cent over the decade.

There were far greater changes in the outer wall materials of other dwellings during the period, with full brick units declining from over 60 per cent of the total numbers in the early 1970s to approximately 20 per cent in 1978-79, while brick veneer units increased from about 35 per cent to approximately 75 per cent. Usage of other outer wall materials was insignificant.

The proportions of outer wall materials show significant differences between the Melbourne Statistical Division and country areas of Victoria, and the figures for 1978-79 of detached houses are shown in the table below:

VICTORIA—OUTER WALL MATERIALS USED IN
DWELLING CONSTRUCTION, 1978-79

Material	Melbourne	Rest of Victoria
	per cent	per cent
Brick	7.3	7.9
Brick veneer	87.6	67.7
Timber	3.1	9.4
Asbestos-cement	1.9	14.0
Other	0.1	1.0

Alterations and additions to dwellings

There has been significant growth in the number of major jobs (defined as value of \$10,000 and upwards) during the 1970s. The number of such jobs commenced in Victoria increased from 241 in 1970-71 to 5,410 in 1978-79. Some of this increase has been the result of inflation (more jobs moving into the "over \$10,000" category) but not all. Total cost increases over the 1970s have aggregated approximately 100 per cent. In 1970-71, the average additional area involved in major alterations and additions jobs was 100 square metres; in 1978-79, the average area was only about half that amount. About 80 per cent of these jobs in 1978-79 were to dwellings in the Melbourne Statistical Division, and approximately 20 per cent in the rest of Victoria.

Total value of alterations and additions jobs approved, valued in excess of \$2,000 each, increased from \$64m in 1973-74 to approximately \$200m in 1978-79. Allowing for cost increases over this period, the rise in "real" terms was nearly 100 per cent.

BUILDING CONSTRUCTION, 1978-79

The value of building work done in Victoria in 1978-79 was \$1,779m and represents 26 per cent of all building work carried out in Australia in that year. While this dollar value is higher than in previous years, it represents a reduction in real terms of 3 per cent compared with 1977-78 and 7 per cent compared with 1976-77. This and other value assessments in this summary are made on the basis of adjusting annual statistics by the *Building Cost Index*, published by the *Building Economist*, to allow for the effect of inflation.

The decline is due to a substantial reduction in new dwelling construction whereas activity in "other building", primarily the commercial sector, increased in real terms by 12 per cent over 1977-78 and by 25 per cent over the lowest level in the decade, recorded in 1976-77.

Reasons which have been put forward to explain the decline in housing include a degree of over-building in the mid-1970s, and changes in migration patterns. While overseas migration to Victoria increased from 7,464 persons in 1975-76 to over 16,000 persons in

1977-78 and 1978-79, net internal migration loss to Victoria of 10,500 persons in 1977-78 and 13,600 persons in 1978-79, particularly to Western Australia and Queensland, largely offset this.

The reduction of new housing breaks the trend of the past two decades, whereby new housing has accounted for more than half the value of total building work done in this sector. Production peaked at 61 per cent of total value in 1976-77 and declined sharply to 49 per cent by 1978-79. The decline in the "other dwellings" component of housing, mainly flats and villa units, has been particularly marked. These now comprise only 6 per cent of the number of new dwellings compared with 15 per cent in the period 1968-69 to 1978-79 and as much as 25 per cent in the mid-1960s. This has resulted in a significant tightening of the rental market in Melbourne in the last two years because many such properties are built for investment purposes. Building approvals for new dwellings since the end of 1979 indicate a continuance of these downward trends.

Private sector projects building accounted for 81 per cent of all building activity in 1978-79, with public sector projects providing the balance. This distribution is similar to that of the early 1970s; in the interim, the proportion of private activity had risen to 86 per cent in 1973-74.

The public sector share of housing has been a steady 5 per cent of the total dwelling programme, a level maintained throughout the 1970s. This same period has seen a doubling of domestic owner building activity, although the proportion of houses so built declined slightly in 1978-79.

Some, but not all, of the decline in the house building work has been re-directed to alterations and additions to existing dwellings. This sector which became solidly established in the early 1970s has increased from 1 per cent of building activity in 1973-74 to a steady 5 per cent of total building in 1977-78 and 1978-79. Several privately sponsored surveys have suggested that these values substantially understate the actual amount of such work, as they exclude projects of less than \$10,000, those for which a permit is not obtained, and those for which a permit is not required. Various estimates have put the size of the total home improvement market, including repairs, maintenance, and renovations, as high as 40 per cent of the expenditure on new dwellings.

There has been a slight increase in commercial buildings, including shops, factories, and offices, but buildings for education, religion, health, entertainment, and hotels increased only slightly as a proportion of total building activity.

The value of work done on shops has increased from 3 to 5 per cent through the early 1970s to 6 per cent in 1978-79. Factories, the current growth area, account for 10 per cent after falling to 6 per cent in 1975-76 and 1976-77. Office building has declined from 13 per cent in the early part of the 1970s to 7 per cent in 1978-79. Although there are indications that the abundance of vacant office space which persisted through the mid-1970s has now been let, building of new offices was not yet increasing in 1980. In the second half of the 1970s, there were only minor changes in the proportion of work allocated to buildings for education (7 per cent of total building in 1978-79), religion (less than 1 per cent), health (7 per cent), entertainment (3 per cent), and hotels (1 per cent).

In Victoria, the overall picture is one of the dwelling construction industry being in a phase of reduced production but commercial building, especially factories and shops, showing a tentative recovery from former low levels of activity.

CENTENARY OF ST PAUL'S ANGLICAN CATHEDRAL, MELBOURNE

Religious associations with the site on the north-east corner of Swanston and Flinders Streets date back to 1836, when Dr Alexander Thompson pitched his large, circular Indian tent under a huge gum tree on this land, and read the first Christian services in this outpost of European civilization. Later the site became the Hay and Corn Market before being granted by the Crown to the Church of England for its use.

Anglicans in Melbourne took a long time to begin building a significant Cathedral. The first in 1893, that of St James, still standing as the parish church of West Melbourne was in need of repairs almost throughout the nineteenth century. Besides being small and inconvenient, it was unpopular with most citizens, who by the late nineteenth century expected their church buildings to be suitably Gothic and rather frowned on the earlier

Colonial architecture of which St James is a notable example. Under the first Anglican Bishop, Charles Perry, the establishment of a new Cathedral was hotly debated, but no conclusion had been reached by the time he departed for England in 1875. It took the arrival of his successor, James Moorhouse, with his commanding personality to instil new life into the project. From the moment of his arrival, Moorhouse lost no opportunity of berating the Anglicans of Melbourne about their inadequate Cathedral, and by 1878, the matter of funding the project was sufficiently advanced for decisions to be made about the site. With the growing interest in land development, this question took some time to resolve. At one stage no less than seven different sites were under consideration, but eventually the decision was made to build on the site of the third Anglican Church of Melbourne, that of St Paul at the north-east corner of Swanston and Flinders Streets.

Having chosen the site, the next debate was over the plans. There was no doubt in anyone's mind that the design should be Gothic, but there was an outcry when Moorhouse appointed William Butterfield as the architect, and thus side-stepped the suggestion of holding a competition. Local architects were angry, but Moorhouse was adamant that he wanted the man he considered the best possible architect in the world for this particular task and that architect he considered to be Butterfield.

Butterfield refused to come to Australia and the whole project was accomplished by correspondence and representatives in Melbourne. The problems were enormous, exacerbated by distance, and by the fact that few in Melbourne really understood what the architect was trying to do. In 1884, in a mood of disappointment on both sides, and yet something too of relief, Butterfield resigned, and the work was continued by Joseph Reed, remaining true to Butterfield's plans.

On 18 April 1880, the then Governor of Victoria, the Marquis of Normanby, laid the foundation stone, nine tonnes of Lethbridge sandstone, under one of the four great piers of the central tower, probably the one near the present pulpit. For the next eleven years the building rose slowly, and these years coincided with the decade of Melbourne's great "boom" period, the era of "Marvellous Melbourne". By the end of it Melbourne faced a very severe depression, possibly the worst in its history, and no more grand buildings were possible. St Paul's Cathedral is the last of the great nineteenth century buildings of Melbourne.

However, the result of the building is a tribute to the tenacity of Bishop James Moorhouse and the vision of William Butterfield, and Melbourne possesses in its Anglican Cathedral an outstanding example of Victorian Gothic Revival architecture.

CENTENARY OF THE ROYAL EXHIBITION BUILDING, MELBOURNE

Introduction

In 1887, the colony of Victoria, experienced a rapid increase in material wealth and prosperity and opinions were expressed that the time had come when foreign nations could be invited, with advantage to take part in an International Exhibition in Melbourne. However, although five exhibitions had previously been held in this city and while the colony has been represented at many great exhibitions throughout the world, there was no local building of sufficient size which could accommodate the planned exhibition.

To remedy this situation, Commissioners appointed to secure representation of Victoria at the Paris Exhibition of 1878 requested the government of the day to erect a permanent and extensive building in a central position with the view to arranging an International Exhibition in Melbourne. The proposition was favourably received by the Ministry, but although the subsequent Bill passed rapidly through the Legislative Assembly, it was rejected by the Legislative Council. However, a later Bill which became law on 14 November 1878 approved construction of the Exhibition Building.

The foundation stone was laid on 19 February 1879 by His Excellency, Sir George Bowen, G.C.M.G., Governor of Victoria, in the presence of members of the Ministry and the Executive and Legislative Councils, the Legislative Assembly, and at least 10,000 persons. Architects were Reed and Barnes, and permanent buildings were constructed by David Mitchell. Temporary pavilions, which stretched northward over the present site of the Carlton Gardens, were built by Messrs Walker and Halliday. A large organ, constructed by George Fincham was installed in the Great Hall. When completed, final costs of all works amounted to \$492,730.

The International Exhibition opened on 1 October 1880 and closed 30 April 1881. Twenty-six countries were represented and exhibits covered an area of 84,300 square metres. Total attendance was 1,330,279 persons.

The Exhibition Trustees assumed control of the building on 30 September 1881 and apart from the period of the Centennial International Exhibition 1888-89, have been responsible for its management, administration, and maintenance.

On 1 October 1980 her Royal Highness, Princess Alexandra, declared open the new Centennial Hall, the Centennial Gardens, and the Melbourne International Centenary Exhibition 1980, and announced that Her Majesty the Queen, had conferred the title of "Royal" on the Building.

The Great Hall

The building is a series of halls, all under one roof. It is a flexible, multi-purpose structure, sections of which may be used conjointly or independently. The Great Hall of 7,489 square metres with a balcony of 4,812 square metres is classified by the National Trust to be preserved for all times. Its design and architecture is Italian renaissance, somewhat divested of ornament. The modern Western and Eastern Annexes of contemporary design, are 5,352 square metres and 3,027 square metres, respectively. Although the building is one, each hall can be said to have its own history, in consequence of which separate records are given.

In the years between International Exhibitions it was planned to utilise the Great Hall for permanent exhibitions of art and industry for periods of up to six months. However, this intention was not realised and the hall became the site of periodical exhibitions, oratorios concerts, bazaars, balls, carnivals, banquets, and meetings. Regular public recitals were played on the grand organ. On the balconies were displayed models, agricultural and engineering exhibits, and entomological specimens. An art gallery and children's theatre were located in this area. It could be said that the hall was fulfilling its role of providing the public with exhibitions and entertainment. This role continued to 1919 when the hall became a hospital for pneumonic influenza patients. Between World Wars, exhibitions, entertainment, examinations, and indoor sports were held in the hall. During the Second World War, the hall became a base of the Royal Australian Air Force. Since the Second World War, the Great Hall has been used mainly for trade and public exhibitions, examinations, and meetings.

Western Annexe

It was intended, at first, to use the original Western Annexe for permanent and periodical exhibitions. However, for almost its entire history, this was not to be. Immediately after the 1880 Exhibition and until 1887, it housed the Government Printing Office. During the Centennial Exhibition, it became a machinery annexe. From 1889 to 1901, exhibitions, examinations, and meetings were held in the annexe. Located here, also, were dining rooms, and a cyclist changing room for those competing on the adjacent cyclist track arena.

Between 1901 and 1927, during the Commonwealth Parliament's occupation of State Parliament House, State Parliament met within the annexe, the Legislative Council meeting in the southern wing and the Legislative Assembly, sitting in the northern section. When State Parliament returned to Spring Street, the southern section became the offices of the Country Roads Board, and the northern wing accommodated the Motor Registration Branch. Other Victorian Government offices located in the building, at various times, were State Rivers and Water Supply, New Settlers League, State Immigration Bureau, Exhibition Police Station, and Liquid Fuel Control Board. The Transport Regulations Board occupied part of the building from 1936 to 1966.

The Country Roads' Board vacated the building in 1960 and the Motor Registration Branch left in February 1967. Each site was developed immediately. First, a new exhibition hall was erected in 1961. Second, the remaining area was landscaped and converted into a car park. The North-Western Pavilion, which previously had formed part of the Transport Regulations Board offices, became a licensed restaurant. After many years, the Western Annexe is still being used for purposes for which it was intended originally. Since re-development, it has been occupied regularly and profitably.

Eastern Annexe

The original Eastern Annexe, which included the Royale Ballroom, was intended originally to be a technological museum and workshop. However, during its early years, it housed exhibits of international and local exhibitions.

In 1885, an aquarium was established immediately to the rear of the building's southern wing and remained here until destroyed by fire on 28 January 1953. The wing accommodated an aquarium hall, art gallery, and museum. During the 1919 influenza epidemic, this area was converted to nurses' quarters. From 1919 to 1926, the art gallery and museum remained in the southern section, after which it became the aquarium dance hall. In 1932, this hall became known as the Palais Royale and in 1952, the name was changed to Royale Ballroom.

The northern section has a varied history. First used for exhibitions, part of it later provided secretary's quarters from 1889 to 1927. From the 1890's to the First World War, a museum and Trust workshop were located here. Adjacent was a cyclorama of Melbourne. Between 1920 and 1924, this area became the Australian War Museum, and in subsequent years, the Museum's Melbourne store and office were located here.

During the Second World War, the Royal Australian Air Force occupied this part of the building. Before and after the Second World War, a youth centre, conducted by the Victorian Association of Youth Clubs was situated in the same area. Prior to its demolition in September 1971 this section was occupied from 1951 by the White Ensign Club, a hostel for sailors on leave. The remaining section, previously the Royale Ballroom, was replaced in 1979.

Surrounding areas

North of the Great Hall, between the Eastern and Western Annexes was the former arena or oval. During the great exhibitions of the nineteenth century, temporary annexes, later acquired by the Victorian Railways Department, were located here. At times other than these, the area was a sports oval, cycle track, and assembly place for the national and industrial marches of the past. During the Second World War, it became an Air Force camp, and from 1948 to 1962, a reception centre for British migrants. In 1962, the area was landscaped and paved and is now the Northern Car Park.

Present activities

Present activities within the building are many and varied in kind. There is no similar building in Australia, and few in the world which has greater occupancy. In the past, exhibitions were few in number, whereas, today they are numerous, and larger in content. The exhibition calendar is booked out for three years in advance, and leading promoters still demand additional space.

Examinations conducted by the University of Melbourne, Royal Melbourne Institute of Technology, Victorian Institute of Secondary Education, and the Insurance Institute occupy the buildings for eleven weeks each year and take place in all halls.

Entertainment in the form of social functions of various kinds, is a regular occurrence in the ballroom, function rooms, and restaurants. In the convention centre, conventions conferences, fashion parades, film screenings, meetings, receptions, and cocktail parties and seminars take place. The licensed restaurant is open daily and another restaurant, open during exhibitions, is also operated as a function room.

The constant use of the Royal Exhibition Building indicates that it has achieved the aims of its founders and stands as a testimony to the initiative, foresight, and confidence of Victoria's early colonists, who saw fit to build a structure which would serve the community so well and for so long.

SACRED HEART CATHEDRAL, BENDIGO

The completed Sacred Heart Cathedral in Bendigo was formally opened on 15 May 1977. It is regarded as one of the finest examples in Victoria of the early English Gothic style and took 80 years to complete after the foundation stone was laid on 25 June 1897. The Cathedral is built of Barrabool freestone on foundations of Harcourt granite. Dressings are of lighter Waurn Ponds stone, while Mount Gambier limestone has been used in carvings and decorative stonework.

The first Roman Catholic priest on the Victorian goldfields, the Rev. Father Henry Backhaus, bought the land in 1854 on which the Cathedral was built. On 30 May 1874, area known as Sandhurst was proclaimed the Diocese of Sandhurst and the first Bishop consecrated on 21 September. The City of Sandhurst was renamed City of Bendigo in 1891 and in 1895, the architects Reed, Smart, and Tappin were engaged to prepare a design for a new Cathedral at a cost of \$60,000.

The completion of the first stage of the nave and side aisles were blessed in 1901 and the organ was installed in 1906. With the completion of the lantern towers at the west end in 1908 and the addition of front steps and a granite fence in 1934, further construction ceased until 26 July 1953. Bates, Smart, and McCutcheon were appointed as the architects for the completion of the Cathedral. On 21 February 1972, the nave was closed for the laying of a new marble floor and the integration of old and new work, which was completed on 21 October 1973. The tower and spire were completed in March 1977 at a cost of \$2.25m. Divided into bays the nave is 70.67 metres wide and 57.42 metres in length. Seating is made from Australian blackwood and the entire floor area is of Calcutta Vagli Extra marble. Sicilian pearl marble sheathes the walls of the Sanctuary and Verdi Tinos marble surrounds the high altar of Dromana granite. The main spire is 84.64 metres high and it is surmounted by a bronze cross.

Further references: Building trends since 1945, *Victorian Year Book* 1963, pp. 345-7; Developments in building methods since 1945, 1964, pp. 365-8; Building materials, 1966, pp. 324-7; Redevelopment of the inner residential areas, 1967, pp. 599-600; Early building in Victoria, 1968, pp. 598-600; Housing for aged persons, 1969, pp. 636-8; Building trends in Melbourne since 1961, 1970, pp. 614-6; Bridges in Victoria, 1971, pp. 592-4; Division of Building Research, C.S.I.R.O., 1972, pp. 308-11; Metrication in the building and construction industry, 1976, p. 302; Historical introduction, 1977, pp. 323-6; The National Estate, 1977, pp. 326-7; Historic Buildings Preservation Council, 1977, p. 328; Victorian Urban Land Council, 1977, pp. 328-9; Residential Land Development Committee, 1977, pp. 329-30; Building and Development Approvals Committee, 1977, p. 330; Use of timber in the housing and construction industry, 1978, pp. 279-81; Dwelling construction in the Victorian building industry, 1959-60 to 1976-77, 1979, pp. 259-61; Building societies, 1980, pp. 269-71

BUILDING LEGISLATION

Supervision and control of building

The *Local Government Act* 1958 and the *Town and Country Planning Act* 1961 provide regulations for the uniform control of building and the preparation of planning schemes throughout Victoria.

Uniform Building Regulations

Under the *Local Government Act* 1958 the power to administer Uniform Building Regulations is vested in the councils of municipalities, except where provided under certain clauses of the Regulations concerning Health Acts, Sewerage Regulations, and Water Supply Regulations, which are subject to the sanction of appropriate government authorities. These powers apply to all municipalities.

The Uniform Building Regulations define detailed provisions for building operations, and prescribe certain minimum standards which councils are bound to observe; however, councils have the power to insist on standards above those prescribed by these Regulations, provided these requirements are not unreasonable and do not cause undue hardship. If any doubt, difference, or dissatisfaction arises between any parties concerned, in respect of any Regulation, by-law, or decision by a council, they may appeal to a panel of referees, appointed pursuant to the provisions of the Act, for a decision which is final. These referees are empowered to modify or vary any Regulation or by-law, provided that a modification or variation might reasonably be made without detriment to the public interest.

Under the provisions of the Uniform Building Regulations, no building may be constructed, erected, placed in position, rebuilt, reconstructed, re-erected, replaced in position, altered, structurally altered, pulled down, or removed, unless it complies with the Local Government Act and Uniform Building Regulations, and is approved by a council. A written permit must be obtained from the council and a fee paid as prescribed in the Regulations. The council is required to ensure that the building, during its course of construction, demolition, or removal, complies with the Act, Regulations, and the plans and specifications it originally approved.

Further references: Urban renewal, *Victorian Year Book* 1976, pp. 303-4; Building development in the City of Melbourne, 1978, 1979, p. 261

BUILDING STATISTICS

General concepts

The statistics in the following pages deal only with the construction of buildings, as distinct from other construction such as railways, bridges, earthworks, water storage, etc. In the following tables, alterations and additions valued at \$10,000 and over to buildings other than dwellings are included in the values stated. With the exception of the table relating to building approvals, particulars of minor alterations and additions are excluded, and in all tables particulars of repairs and maintenance to buildings are excluded, because of the difficulty in obtaining complete lists of persons who undertake such operations. Figures for houses exclude converted military huts, temporary dwellings, flats, and dwellings attached to other new buildings.

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

The collection is based on building permits issued by local government authorities, and contracts let or day labour work authorised by Commonwealth, State, semi-government, and local government authorities. As a complete list of government authorities and building contractors is maintained, details shown in the following tables embrace all local government areas. However, details for building approvals and owner-builders cover only those areas subject to building control by local government authorities.

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

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

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

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

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

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

Under construction (i.e., unfinished). Irrespective of when commenced, and regardless of whether or not work has actually proceeded at all times, once a building has been commenced it continues to be shown in the tables as under construction (i.e., unfinished) until completed. Buildings on which work has been permanently abandoned are excluded.

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

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

Statistics

Building approvals

The following table shows the total value of building approved in Victoria for the years 1975-76 to 1979-80:

**VICTORIA—TOTAL VALUE OF BUILDING APPROVED
(\$'000)**

Year	Houses and other dwellings (a)	Other new buildings (a)	Alterations and additions to buildings (b)	Total all buildings
1975-76	960,489	512,816	103,082	1,576,387
1976-77	1,039,573	536,204	104,631	1,680,408
1977-78	913,392	696,376	111,070	1,720,838
1978-79	886,717	779,119	114,520	1,780,356
1979-80	980,924	749,582	113,769	1,844,275

(a) Includes alterations and additions of \$10,000 and over.

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

In normal circumstances, information concerning building approvals is a primary indicator of building trends and gives some indication of the effect of varying economic conditions on the building industry. However, a complete comparison of buildings approved cannot be made against buildings commenced, since the relationship is affected by some intended buildings never being begun and new building plans being re-submitted, and estimated values recorded for building approvals being affected by rising costs resulting from delays in the commencement of buildings.

Value of building jobs

As with building approvals, increases in the value of buildings commenced, completed, and under construction, and in the value of work done are not wholly attributable to increased building activity, but include increases in the cost of building arising from price inflation. It should also be realised that, in any period, where there are appreciable increases in the value of buildings commenced for industrial, commercial, business, health, etc., purposes, this movement could be misinterpreted to some extent, as these buildings may include the commencement of large scale projects, the completion of which may be spread over several years.

The following tables show the value of all buildings commenced, completed, and the value of work done during the period, and estimated value of work yet to be done on the job, according to the type of building, for the years 1975-76 to 1979-80. The figures include all alterations and additions valued at \$10,000 and over. Renovations and repairs are excluded.

**VICTORIA—VALUE (WHEN COMPLETED) OF BUILDING JOBS
COMMENCED: CLASSIFIED BY TYPE
(\$'000)**

Type of building	1975-76	1976-77	1977-78	1978-79	1979-80
Houses	726,099	867,801	777,175	705,489	777,009
Other dwellings	137,873	167,398	112,335	100,137	93,026
Alterations and additions to dwellings	49,545	78,440	97,922	86,406	101,226
Shops	61,266	59,426	91,130	106,857	116,434
Hotels, guest houses, etc.	11,949	11,411	10,848	19,377	26,202
Factories	75,367	126,890	135,186	159,955	149,714
Offices	56,887	130,306	94,573	87,851	165,440
Other business premises	36,322	41,824	59,354	77,300	75,891
Education	77,224	120,866	109,578	128,077	92,408
Religious	5,491	4,813	5,987	7,542	7,413
Health	42,503	63,685	77,278	78,554	38,972
Entertainment and recreation	34,228	30,298	68,085	41,745	60,664
Miscellaneous	43,424	30,704	52,087	110,083	56,927
Total	1,358,178	1,733,861	1,691,536	1,709,373	1,761,328

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

Type of building	1975-76	1976-77	1977-78	1978-79	1979-80
Houses	610,160	796,043	832,184	769,068	785,744
Other dwellings	129,924	177,775	157,315	111,773	110,680
Alterations and additions to dwellings	37,709	65,343	87,047	91,964	95,387
Shops	49,335	53,597	79,914	107,626	121,310
Hotels, guest houses, etc.	11,292	16,402	12,560	14,837	32,531
Factories	92,067	83,039	114,940	139,621	181,617
Offices	171,339	107,893	114,778	100,086	138,672
Other business premises	35,584	39,553	57,313	62,385	63,307
Education	141,455	126,422	94,202	153,839	113,265
Religious	4,905	7,278	7,357	8,764	5,674
Health	41,946	80,612	71,112	72,847	62,413
Entertainment and recreation	25,341	26,237	33,048	47,842	43,493
Miscellaneous	23,412	37,081	34,272	68,279	51,883
Total	1,374,469	r1,617,273	r1,696,045	1,748,931	1,805,977

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

Type of building	1975-76	1976-77	1977-78	1978-79	1979-80
Houses	683,949	853,456	820,914	759,990	785,371
Other dwellings	146,391	185,903	136,022	107,534	108,274
Alterations and additions to dwellings	44,052	72,860	93,322	90,742	99,206
Shops	50,520	66,329	82,172	112,330	108,794
Hotels, guest houses, etc.	16,404	13,442	11,780	18,645	28,956
Factories	83,643	106,179	128,519	177,999	183,393
Offices	119,532	118,498	128,074	117,648	166,434
Other business premises	38,089	44,023	55,662	66,238	83,322
Education	129,005	105,204	126,975	131,831	105,229
Religious	5,450	5,548	7,382	7,125	7,396
Health	64,655	59,686	75,389	88,277	62,368
Entertainment and recreation	28,024	35,980	36,182	51,268	76,590
Miscellaneous	29,565	40,457	51,568	58,037	62,026
Total	1,439,279	r1,707,568	1,753,961	r1,787,664	1,877,358

**VICTORIA—ESTIMATED VALUE OF WORK YET TO BE DONE ON JOBS
UNDER CONSTRUCTION AT END OF PERIOD: CLASSIFIED BY TYPE
(\$'000)**

Type of building	1975-76	1976-77	1977-78	1978-79	1979-80
Houses	238,952	266,180	246,396	222,089	229,643
Other dwellings	67,198	58,196	40,287	37,557	32,502
Alterations and additions to dwellings	12,764	18,279	23,155	19,657	23,658
Shops	26,662	25,593	38,532	36,995	45,003
Hotels, guest houses, etc.	12,952	11,663	11,305	10,486	9,305
Factories	28,881	50,589	61,225	r59,891	53,419
Offices	102,786	126,825	110,767	86,985	126,284
Other business premises	16,767	15,234	21,152	35,753	33,151
Education	39,574	67,959	57,659	56,890	46,154
Religious	2,320	1,829	1,790	2,199	2,480
Health	36,826	50,409	54,146	45,933	37,423
Entertainment and recreation	15,685	14,611	45,810	40,867	30,406
Miscellaneous	28,556	20,856	25,507	78,885	73,611
Total	629,923	r728,225	737,731	r734,185	743,039

Value of building jobs under construction (i.e., unfinished)

The value of all building work remaining unfinished increased from \$1,276,361,000 at 30 June 1976 to \$1,444,038,000 at 30 June 1977, \$1,496,489,000 at 30 June 1978, increased to \$1,512,684,000 at 30 June 1979, and to \$1,558,910,000 at 30 June 1980.

Number of dwellings

The following tables show the number of houses and other dwellings (excluding conversions to other dwellings) commenced, completed, and under construction classified by geographical distribution and ownership for the years 1975-76 to 1979-80, and the number of houses commenced, completed, and under construction, classified by material of outer walls for the years 1975-76 to 1979-80:

VICTORIA—NUMBER OF HOUSES AND OTHER DWELLINGS: GEOGRAPHICAL DISTRIBUTION

Year	Commenced		Completed		Under construction (i.e., unfinished at end of period)	
	Houses	Other dwellings	Houses	Other dwellings	Houses	Other dwellings
MELBOURNE STATISTICAL DIVISION						
1975-76	18,598	6,167	16,833	6,179	10,478	5,413
1976-77	18,623	6,139	18,705	6,942	10,012	4,447
1977-78	15,053	3,484	16,432	5,281	8,260	2,557
1978-79	13,370	2,790	14,818	3,129	6,559	1,989
1979-80	13,219	2,379	13,601	2,763	5,879	1,603
REMAINDER OF VICTORIA						
1975-76	9,836	1,892	9,302	1,995	6,903	1,411
1976-77	11,165	1,980	10,196	1,982	7,626	1,395
1977-78	9,245	1,578	10,039	1,737	6,661	1,207
1978-79	8,279	1,189	8,627	1,385	6,090	959
1979-80	8,734	1,612	9,016	1,560	5,642	940
STATE TOTAL						
1975-76	28,434	8,059	26,135	8,174	17,381	6,824
1976-77	29,788	8,119	28,901	8,924	17,638	5,842
1977-78	24,298	5,062	26,471	7,018	14,921	3,764
1978-79	21,649	3,979	23,445	4,514	12,649	2,948
1979-80	21,953	3,991	22,617	4,323	11,521	2,543

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

Year	Number of houses and other dwellings erected for —					Total houses and other dwellings
	Public sector	Private sector (a)			Total houses and other dwellings	
		Houses		Other dwellings		
		By contractors	By owner-builders			
Total dwellings (a)						
COMMENCED						
1975-76	2,270	18,860	7,645	7,718	34,223	36,493
1976-77	3,273	18,512	8,740	7,382	34,634	37,907
1977-78	2,082	15,456	7,300	4,522	27,278	29,360
1978-79	1,756	15,445	5,212	3,215	23,872	25,628
1979-80	1,230	15,574	5,570	3,570	24,714	25,944
COMPLETED						
1975-76	3,243	17,712	5,630	7,724	31,066	34,309
1976-77	2,929	19,452	7,234	8,210	34,896	37,825
1977-78	2,886	16,901	7,294	6,408	30,603	33,489
1978-79	1,962	15,659	6,314	4,024	25,997	27,959
1979-80	1,566	15,968	5,726	3,680	25,374	26,940

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

Year	Number of houses and other dwellings erected for —					Total houses and other dwellings
	Public sector	Private sector (a)			Total houses and other dwellings	
		Houses		Other dwellings		
		By contractors	By owner- builders			
	Total dwellings (a)					
UNDER CONSTRUCTION (I.E., UNFINISHED) AT END OF PERIOD						
1975-76	1,898	7,908	7,953	6,446	22,307	24,205
1976-77	2,240	6,876	8,923	5,441	21,240	23,480
1977-78	1,403	5,222	8,630	3,430	17,282	18,685
1978-79	1,195	5,029	7,028	2,345	14,402	15,597
1979-80	860	4,365	6,668	2,171	13,204	14,064

(a) See definitions on page 271.

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

Year	Brick, concrete, and stone	Brick veneer	Wood	Asbestos- cement	Other	Total
COMMENCED						
1975-76	1,708	23,304	1,077	2,230	115	28,434
1976-77	2,015	23,802	1,476	2,329	166	29,788
1977-78	1,458	19,447	1,469	1,773	151	24,298
1978-79	1,541	17,695	1,131	1,199	83	21,649
1979-80	1,839	17,714	966	1,372	62	21,953
COMPLETED						
1975-76	1,228	21,840	841	2,101	125	26,135
1976-77	1,833	23,418	1,196	2,312	142	28,901
1977-78	2,142	20,888	1,385	1,923	133	26,471
1978-79	1,762	18,824	1,265	1,493	101	23,445
1979-80	1,675	18,360	1,011	1,501	70	22,617
UNDER CONSTRUCTION (I.E., UNFINISHED) AT END OF PERIOD						
1975-76	1,751	12,866	861	1,856	47	17,381
1976-77	1,907	12,787	1,087	1,799	58	17,638
1977-78	2,272	9,921	1,119	1,546	63	14,921
1978-79	1,885	8,600	896	1,201	67	12,649
1979-80	2,081	7,521	804	1,056	59	11,521

GOVERNMENT BUILDING AUTHORITIES

Commonwealth Government

General

Commonwealth Government activities in the housing field have, in the main, included the provision of money to State Governments under various agreements; financial assistance to defence (and eligible ex-service) personnel in the erection and purchase of homes; assistance to young married couples under the Homes Savings Grant Act; the operations of the Housing Loans Insurance Corporation; assistance in the provision of accommodation for the aged; and the provision of homes in the Territories.

Commonwealth Government-State Housing Agreements 1945-1978

There have been several Commonwealth-State Housing Agreements since the Second World War, namely, in 1945, 1956, 1961, 1966, 1973, and 1978. In addition, the *States Grants (Housing) Act 1971* made provision for payment of a housing grant to the States amounting to \$5.5m annually and the *Housing Assistance Act 1973* authorised special advances to States of \$6.55m in 1972-73 for rental housing.

1978 Housing Agreement

This Agreement between the Commonwealth and the six States (excluding Northern Territory) is operative for a three year term ending 30 June 1981. Commonwealth

advances to the States are repayable over 53 years at an annual interest rate of 4.5 per cent for Home Purchase Assistance and 5 per cent for Rental Housing Assistance. The allocation of advances to these two programmes each financial year is determined by the Commonwealth Minister in consultation with each State Minister.

Home Purchase Assistance. In the third year of the Agreement at least 40 per cent of total advances made to a State is to be allocated to that State's Home Purchase Assistance Account. Funds available in the Home Purchase Assistance Account are used principally to make loans to terminating building or co-operative housing societies and approved State lending authorities for lending to home purchasers. The annual interest rate charged by a State to societies and approved lending authorities must be not less than 5 per cent per annum in the first full financial year, increasing by 0.5 per cent per annum until a rate equivalent to 1 per cent below the long-term bond rate is reached, and thereafter varying with movements in the long-term bond rate. Eligibility conditions are set by the State ensuring that loans are only made to those who cannot obtain mortgage finance on the open market. Provision is made in the Agreement for a number of flexible lending practices, such as escalating interest loans with income geared starts, to be applied by a State subject to variation in repayment in the event of hardship.

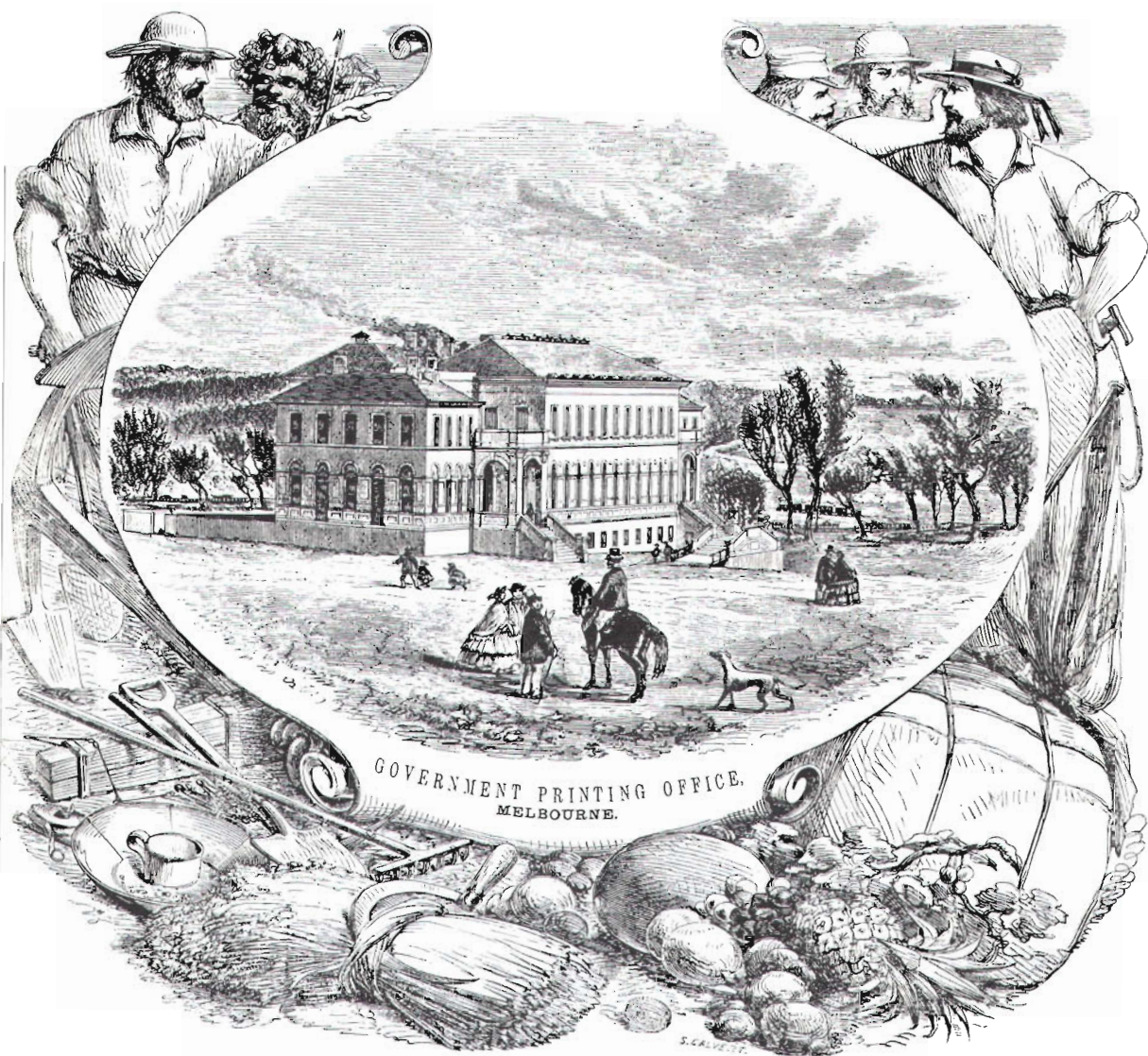
Rental Housing Assistance. Funds are used principally for the provision of rental housing by State housing authorities but may be used for other purposes such as urban renewal, funding of voluntary housing management groups, and allocations to local government bodies to provide rental housing. Each State determines eligibility for rental housing ensuring that assistance is directed to those most in need. The level of rent is also fixed by each State having regard to a policy of generally relating rents to those on the open market. Rental rebates are granted to those tenants who cannot afford to pay the rent fixed. Each State may determine its own policy on sales of rental dwellings but all sales must be at market value or replacement cost and on the basis of a cash transaction. Home purchase assistance funds may be used to finance the purchase of rental dwellings.

Commonwealth-State Housing Agreement (Servicemen) 1972

On expiration of the 1956-66 Housing Agreement on 30 June 1971, a separate agreement was entered into between the Commonwealth and States for the erection of dwellings for servicemen and capital improvements to dwellings built for servicemen under all Housing Agreements.

Operations under the Commonwealth-State Housing Agreements in Victoria to 30 June 1980 are summarised as follows:

	1979-80 \$
Loan funds advanced	1,156,193,000
Allocations from State Loan funds <i>States Grants</i> <i>(Housing) Act 1971</i>	74,000,000
Loan funds allocated to the Housing Commission, Victoria	822,545,000
Loan funds allocated to Home Purchase Assistance Account	407,648,000
Supplementary advances made by Commonwealth Government for housing for defence forces, 1 July 1956 to 30 June 1971	24,558,182
Drawings from Home Purchase Assistance Account by Co-operative Terminating Housing Societies	493,472,227
Dwellings completed by Housing Commission, Victoria	86,633
Dwellings completed or purchased under Home Builders' Accounts	46,275
<i>Commonwealth-State Housing Agreement (Servicemen) 1 July 1971 to 30 June 1980</i>	
Commonwealth Government advances—construction	14,594,088
—improvements	7,493,171



One of the first stone buildings commissioned by the Victorian Government, completed in 1858, housed the Victorian Government Printer as shown in this etching by S. Calvert.

Victorian Government Printer



Bendigo's Sacred Heart Cathedral was finally completed in 1977 with the addition of the main spire, 84.64 metres high.

Sacred Heart Cathedral



"Fortuna Villa" is one of Bendigo's famous residences. It was the home of the George Lansall family from 1871 until 1934. It is now owned by the Australian Army.

Bendigo Development Corporation



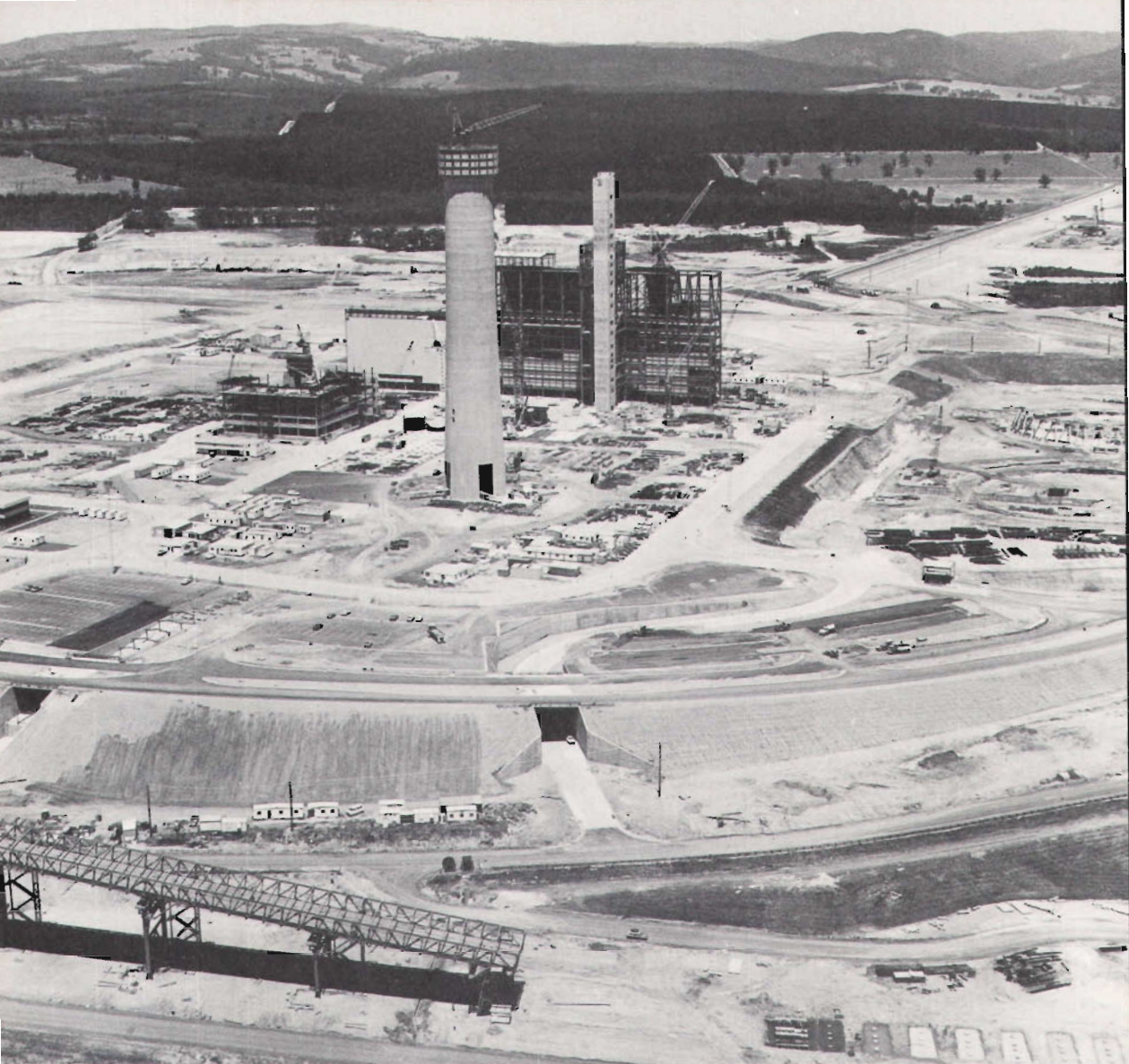
The Melbourne Symphony Orchestra at one of its 121 concerts in 1980-81, under the direction of Kiroyuki Iwaki who has now completed seven years as its Chief Conductor.

Australian Broadcasting Commission



Members of the King's College Chapel choir from Cambridge University arrive at St Paul's Anglican Cathedral, Melbourne, for rehearsals for one of their two Melbourne recitals in 1980.

"The Age"



The first stage of the SEC Loy Yang Project was nearing completion in 1981.

State Electricity Commission

Construction work continued on the Tanjil Dam Project in 1981. Twenty miles north of Moe, the dam was due for completion in 1984 and will augment cooling supplies of water for the Loy Yang power station.

State Rivers and Water Supply



Dwellings completed by Housing Commission, Victoria—construction	731
—improvements	2,608

Housing Assistance Act 1973

Commonwealth Government advances allocated to Housing Commission, Victoria	\$1,500,000
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Defence Service Homes (formerly War Service Homes)

The *Defence Service Homes Act 1918* makes provision for assistance to be granted to persons who satisfy the eligibility conditions set out in the Act, to enable them to acquire homes on concessional terms.

VICTORIA—DEFENCE SERVICE HOMES SCHEME: OPERATIONS

Year	Number of loans granted for—				Total	Capital expenditure during year	Capital receipts during year	Number of loan accounts at 30 June
	Home construction	Purchase of new homes	Purchase of previously occupied homes	Enlargement of existing homes				
						\$'000	\$'000	
1975-76	772	269	1214	4	2,259	32,191	20,824	54,194
1976-77	644	157	641	1	1,443	21,874	20,758	52,887
1977-78	622	156	707	1	1,486	22,417	19,076	51,693
1978-79	382	118	537	5	1,042	14,980	20,670	50,192
1979-80	335	123	645	8	1,111	15,835	21,865	48,090

Home Savings Grant Scheme

The purpose of the Home Savings Grant Scheme is to assist persons to buy or build their first homes. The scheme also aims at increasing the proportion of total savings available for housing by encouraging persons to save with those institutions that provide the bulk of housing finance. The scheme was introduced in 1964 and subsequently replaced by a new scheme which applies to persons who contract to build or buy their first homes on or after 1 January 1977.

The present scheme enables a wide range of persons to qualify for a grant towards their first home. Married, single, widowed, or divorced persons may qualify and there is no age limit provided the person is over eighteen. A grant may be made towards a new or established house, home unit, or flat. The grant is \$1 for each \$3 of acceptable savings held at the contract date. The main forms of acceptable savings are those held with savings banks, building societies, credit unions, or on fixed deposit with trading banks.

The maximum grants are \$667 and \$1,333 for homes acquired in 1977 and 1978, respectively. From 1 January 1979, grants of up to \$2,000 became payable for three years savings ending on the contract date. However, persons with shorter savings periods of one or two years may continue to qualify for the lower maximum grants of \$667 and \$1,333.

A qualifying limit applies to the value of the home, including the land, for persons entering into their contracts after 24 May 1979. The limit is \$35,000-\$40,000 for contracts up to 18 August 1980 and \$45,000-\$55,000 for contracts on and after 19 August 1980. The grant calculated on the basis of savings reduces progressively within these ranges, cutting out completely at the upper limit.

VICTORIA—HOME SAVINGS GRANT SCHEME: OPERATIONS

Year	Applications received	Applications approved	Grants approved	Average granted
	number	number	\$'000	\$
1975-76	2,311	2,043	1,311	642
1976-77	4,882	3,442	2,257	656
1977-78	17,591	15,142	11,446	756
1978-79	16,354	13,849	15,599	1,126
1979-80	12,418	13,650	18,037	1,321

Transitory flats for migrants

A scheme to provide fully furnished flats for occupation by newly arrived migrant families for a maximum of six months was introduced in 1967. At 30 June 1980, there were 378 flats in use of which 104 were located in the Melbourne metropolitan area.

Rental Assistance to Pensioners Scheme

From 1 July 1978, grants are being provided to the States for 3 years to 30 June 1981 under Part III of the *Housing Assistance Act* 1978. The scheme now allows the States to provide rental housing assistance for other persons in need as well as pensioners defined in the Act. In 1979-80, grants were separately allocated to pensioners, Aborigines, and "other persons in need". Grants may be used for purposes other than construction of housing, e.g., leasing from the private sector. To 30 June 1980, grant payments for pensioners in Victoria totalled \$27,194,000. The number of units completed to 30 June 1979 amounted to 1,580 with a further 251 units nominated in 1979-80.

In 1979-80, 44 dwellings were provided for Aborigines from the \$2,000,000 grant allocated to this category.

Housing Loans Insurance Corporation

The Housing Loans Insurance Corporation was established by the *Housing Loans Insurance Act* 1965-1973 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 persons to borrow, as a single loan, the money they need, and can afford to repay to obtain a home. An amendment to the Act in 1977 broadened the scope of the Corporation's activities and in addition to loans for the purchase or construction of homes for owner occupancy, loans for the purchase of vacant land and commercial housing propositions are also insurable. During 1979-80, 12,721 loans for \$391m were insured in Victoria. Comparable figures for 1978-79 were 9,600 loans for \$282.4m.

Further reference: *Victorian Year Book* 1977, pp. 336-43

Victorian Government*Ministry of Housing*

On 5 December 1972, the Victorian Parliament set up a Ministry of Housing in Victoria to co-ordinate all Victorian Government housing activities. The authorities within the Ministry of Housing are the Housing Commission, the Registry of Co-operative Housing Societies and Co-operative Societies, the Home Finance Trust, the Decentralized Industry Housing Authority, and the Teacher Housing Authority. Details of each of these authorities are provided in the following notes.

Housing Commission

Victoria's population at 30 June 1979 was approximately 3,853,300 persons, more than 352,000 of whom were living in Housing Commission houses and flats.

The Commission, since its inception in 1938, has provided modern, low-rental accommodation, for families on limited incomes and pensioners who formerly had to live in the sub-standard dwellings of depressed areas.

Over the years, special projects have been developed for the housing of the aged. In addition to the normal types of accommodation provided for elderly persons, the Commission in 1976 introduced the "Granny Flat" designed to be erected in the householder's backyard for occupancy by pensioner parents and others in special need.

The Commission in recent years has laid greater stress on quality and variety in housing and, to this end, has included in its building programmes different forms of housing, house and land "packages", and contracts for houses to be built to contractors' individual designs on Commission land.

Greater emphasis has also been directed towards the provision, in collaboration with the local municipalities, and other government departments, of community facilities including schools and pre-schools. An example of this co-operation is at Broadmeadows, where on-going negotiations commenced two years ago have resulted in the early establishment of the Bethel Primary School, Broadmeadows Leisure Centre, and the Westmeadows landscaping programme on land owned by the Council, the Commission, and the

Education Department. Work has also started on Broadmeadows Community House, the first combined neighbourhood centre and infant welfare centre, planned as a focal point for the community.

Aware that Victorians are used to the concept of an individual home on its own block of land, the Commission has encouraged home ownership. Of the 89,908 dwellings completed to 30 June 1980, the Commission had sold 49,867 in total throughout Victoria.

The Commonwealth also makes available funds to the Commission for the purchase or construction of homes for Aboriginal families. Ten houses were handed over during 1979-80, bringing to 330 the number of houses provided specifically for Aboriginals.

In addition, under the Commonwealth-State Housing Agreement of 1978, a total of 44 houses were allocated on a rental basis for Aboriginal families.

The Ministry of Housing was preparing a two volume Green Paper on Housing. Volume I, a summary document was released in November 1980. Volume II which will contain detailed background material was due to be completed in early 1981.

The *Urban Renewal Act* 1970, provides for renewal procedures designed to ensure that urban areas can be rehabilitated through a system of co-ordinated research and consultation, which joins the interests and skills of the persons of the area, the councils, and the relevant State authorities. The Housing Commission in its capacity as a renewal authority has prepared over twenty urban renewal proposals in metropolitan and country Victoria.

Neighbourhood stabilisation and revitalisation is also achieved with a variety of housing stock initiatives and redevelopment programmes including renovation and infill programmes in areas of publically owned property (e.g., Emerald Hill Estate), spot purchase and renovation of houses, general housing studies in co-operation with local government, and investigations relating to infill development and upgrading of the public housing stock. A comprehensive article on this topic appears on pages 303-4 of the *Victorian Year Book* 1976.

VICTORIA—HOUSING COMMISSION: DWELLING CONSTRUCTION

Geographical distribution (a)	Houses and flat units				
	1975-76	1976-77	1977-78	1978-79	1979-80
COMPLETED					
Melbourne Statistical Division	1,200	1,167	986	783	427
Remainder of Victoria	1,715	1,365	1,552	1,051	786
Total	2,915	2,532	2,538	1,834	1,213
UNDER CONTRACT AT END OF PERIOD (INCLUDES CONTRACTS LET, WORK NOT STARTED)					
Melbourne Statistical Division	1,191	832	868	606	563
Remainder of Victoria	1,444	1,525	1,179	847	616
Total	2,635	2,357	2,047	1,453	1,179

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

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

Particulars	1975-76	1976-77	1977-78	1978-79	1979-80
REVENUE					
Rentals	39,927	45,840	48,384	53,819	54,441
Gross surplus—house sales	10,529	17,246	15,978	11,665	8,227
Interest—					
House sales (net)	2,792	3,407	4,167	4,428	4,163
Sundry	2,005	3,923	3,524	2,364	3,795
Miscellaneous	2,216	2,103	1,751	1,532	1,695
Total revenue	57,469	72,519	73,804	73,808	72,321

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

Particulars	1975-76	1976-77	1977-78	1978-79	1979-80
EXPENDITURE					
Interest—less amounts capitalised and applied to house sales	13,875	13,799	14,627	15,280	15,696
Loan redemption—					
Commonwealth Government—					
State Agreement	2,753	2,832	2,988	3,257	3,410
Contribution to National Debt Sinking Fund	22	23	25	16	19
Redemption of debentures and debenture Loan Sinking Fund contribution	7	7	7	7	7
Administration—					
General	3,238	4,120	6,523	5,200	6,583
House and land sales	1,879	2,284	2,484	2,129	2,264
Rates—less amount capitalised	6,971	7,415	7,742	8,523	9,679
Provision for accrued maintenance	9,720	13,315	13,170	14,504	17,053
Provision for irrecoverable rents	67	99	74	161	393
Communal services—flats and garden maintenance	2,800	3,072	3,760	4,080	4,527
House purchasers' Death Benefit Fund appropriation	468	503	443	432	476
Transfer to House and Land Sales Reserve Suspense Accounts	7,349	13,021	12,494	Cr. 2,969	Cr. 2,758
Maintenance and repairs on houses sold	500	553	669	638	686
Other	2,147	2,324	2,632	3,257	3,375
Total expenditure	51,796	63,367	67,638	54,515	61,410
Operating surplus	5,673	9,152	6,166	19,293	10,911
Fixed assets at 30 June	535,232	560,702	611,196	650,987	694,444
Loan indebtedness at 30 June (a)—					
Government advances	684,646	756,801	826,647	880,528	902,904
Debenture issues	400	400	400	1,400	2,570
Death Benefit Fund Advances	5,946	7,388	7,388	7,388	8,697

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

Further reference: Report of the Board of Inquiry into certain land purchases by the Housing Commission, *Victorian Year Book* 1979, pp. 272-3

Registry of Co-operative Housing Societies and Co-operative Societies

The *Co-operative Housing Societies Act* 1958 empowers societies to raise money on loan for the purposes of making advances to their members to erect houses; to purchase houses (within certain age limits); to meet street making and sewerage installation charges; to undertake additional permanent improvements to a dwelling acquired through a society; to maintain and keep the house in proper repair; and to purchase a residential flat on the security of a stratum title.

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

The following table, compiled from annual reports published by the Registrar of Co-operative Housing Societies, provides particulars relating to the operations of societies at 30 June for each of the years 1976 to 1980:

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

Particulars	Unit	1976	1977	1978	1979	1980
Societies registered	number	1,817	1,864	1,898	2,062	2,026
Members registered	number	53,108	52,240	52,108	52,401	50,680
Shares subscribed	number	4,066,333	4,311,597	4,818,435	5,251,845	5,501,288
Nominal share capital	\$m	406	431	482	525	550
Advances approved	number	44,943	43,768	43,384	42,701	41,362
Advances approved	\$m	391	425	476	536	544
Government guarantees executed	number	940	925	965	1,020	988
Government guarantees executed	\$m	219	201	221	243	251
Indemnities given and subsisting	number	5,099	5,857	5,968	6,171	6,042
Indemnities subsisting	\$'000	4,785	6,245	7,263	8,063	8,733
Housing loan funds paid into Home Builders' Account	\$m	224	253	283	308	325
Dwelling houses completed to date (a)	number	87,846	90,756	93,936	97,092	99,155
Dwelling houses in course of erection (a)	number	931	838	789	1,056	977

(a) Includes residential flats.

Home Finance Trust

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

The number of loans granted by the Trust to 30 June 1980 and subsisting totalled 2,432 on the security of first mortgages, and 3,257 on second mortgages, the amounts involved being \$23.4m and \$15.5m, respectively. Corresponding information for 1979 was 2,615 on the security of first mortgages, 2,710 on second mortgages, and the amounts involved were \$24.9m and \$12.8m, respectively.

Further reference: *Victorian Year Book* 1967, p. 618

Approved housing institutions

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

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

At 30 June 1980, there were six approved institutions. Guarantees given by the Treasurer and subsisting totalled 104, the amount involved being \$193,337.

Further reference: *Victorian Year Book* 1967, p. 619

Decentralized Industry Housing Authority

The Decentralized Industry Housing Authority is a statutory authority, established by an Act of the Victorian Parliament on 19 April 1973. Its charter is to provide housing assistance to approved decentralised secondary industries established outside an 80 kilometre radius of the Melbourne G.P.O., and their key personnel. Housing loans are made on a first mortgage basis to enable eligible persons to purchase or build residential accommodation in the towns where they are employed.

An amendment to the legislation in 1975 gave the Authority powers to grant housing assistance to persons employed in public administration who are transferred to country locations. The total value of loans approved through the Authority to 30 June 1980 exceeded \$19.6m.

Teacher Housing Authority

The Teacher Housing Authority was created as a statutory authority by an Act of the Victorian Parliament on 22 December 1970. Its objectives are to provide suitable housing accommodation for teachers and to improve existing housing conditions in respect of the accommodation provided by the Authority.

There are five members of the Authority, representing the Ministries of Housing, Education, Treasury, the teacher organisations, and the building industry.

The Authority has a stock of over 2,200 houses and flats spread throughout the country areas of Victoria, with a total value of over \$40m. The Authority has the power to fix its own rents. The average rent charged in respect of residences is approximately \$19.50 per week.

Its capital works programme allows for an expenditure of \$2.7m for the purchase and construction of new housing. Existing houses are being upgraded, while maintenance-intensive houses are being replaced with minimum-maintenance stock. The location of new housing is determined by the Education Department's Residence Selection Committee.

State Bank

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

Loans are made from the Savings Bank and Credit Foncier Departments. Particulars for the years 1975-76 to 1979-80 can be found in Chapter 21 of this *Year Book*.

Other Victorian authorities

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

Other lenders

Details of all loans made to home purchasers are not available. However, particulars of the value of loans approved by major institutions to individuals for the construction or purchase of dwellings in Victoria for owner occupation are shown for the period ending June 1979 and 1980. A dwelling is classified as either a house or other dwelling. Examples of other dwellings are flats, home units, semi-detached cottages, villa units, town houses, etc. The amounts shown are loans approved, as distinct from actual payments, and do not include loans approved to institutions, public authorities, corporate bodies, or to persons constructing or purchasing homes for resale or for investment purposes.

Further reference: Rural Finance and Settlement Commission, *Victorian Year Book* 1978, p. 293

VICTORIA—HOUSING FINANCE STATISTICS: LOANS APPROVED BY MAJOR INSTITUTIONS TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS (\$'000)

Institution	Loan approvals 12 months ending 30 June—	
	1979	1980
Savings banks	891,349	997,807
Trading banks	134,089	137,289
Permanent building societies	476,092	452,596
Terminating building societies	62,821	44,257
Finance companies	47,810	46,012
Government	87,343	78,194
Other	40,933	50,621
Total	1,740,437	1,806,776

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