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## CHAPTER 9

### HOUSING AND BUILDING

Pages 205–12 of this chapter give details of the *characteristics of dwellings obtained from censuses*, pages 212–25 contain a *summary of building activities*, pages 225–36 outline *government activities in the field of housing*, and pages 236–42 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 publications issued for each individual Census. A list of the 1971 Census publications is shown at the end of this volume.

More detailed information on building activity is contained in the annual bulletin *Building and Construction* (3.1) and the *Quarterly Bulletin of Building Statistics* (3.6), and current information is obtainable also in the *Quarterly Summary of Australian Statistics* (1.3), the *Monthly Review of Business Statistics* (1.4), the *Digest of Current Economic Statistics* (1.5), and the mimeographed statements *Building Statistics; Number of Dwellings* (quarterly) (3.5), and *Building Approvals* (monthly) (3.2). Details for particular States are available from publications issued regularly by the Deputy Commonwealth Statistician in each State. The *Housing Quarterly* published by the Department of Housing and Construction contains further information on current trends in housing activity.

The annual reports of the Department of Housing and Construction, the Defence Service Homes Division and of other Australian and State Government Housing Authorities show further details of government activities in the field of housing.

#### 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 self-contained flats*, a great variety of dwellings ranging from a single-roomed shack to a multi-roomed hotel or institution. This section contains particulars of such information on dwellings as is available from the 1971 Census, together with information from earlier censuses. In conformity with the 1967 repeal of section 127 of the Constitution, 1971 Census statistics include Aborigines. In order to provide comparability between the 1971 and 1966 censuses, tables showing 1966 data have been amended to include Aborigines or their dwellings (except where noted to the contrary) and therefore differ from the 1966 tables previously published.

#### Number of dwellings

The following table shows the number of occupied and unoccupied dwellings in Australia at each census from 1911 to 1971. Occupied dwellings are classified into 'private' and 'other than private' dwellings (*see* page 206 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 211 for full explanation of the term 'unoccupied').

DWELLINGS(a): AUSTRALIA, CENSUSES, 1911 TO 1971

Census	Occupied			Unoccupied
	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 . . .	3,155,340	33,917	3,189,257	263,873
1971 . . .	3,670,553	24,006	3,694,559	339,057

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

The following table shows the number of occupied and unoccupied dwellings in the urban and rural areas of Australia at the Census of 30 June 1971. For delimitation of 'urban centres' see this Year Book, pages 140-1.

**DWELLINGS: URBAN AND RURAL, AUSTRALIA, CENSUS 30 JUNE 1971**

Division	Occupied				Unoccupied	
	Private	Other than private	Total Number	Percentage of total	Number	Percentage of total
Urban—						
Major	2,428,912	10,662	2,439,574	66.03	142,731	42.10
Other	755,196	7,734	762,930	20.65	94,183	27.78
Rural	486,445	5,610	492,055	13.32	102,143	30.12
<b>Total</b>	<b>3,670,553</b>	<b>24,006</b>	<b>3,694,559</b>	<b>100.00</b>	<b>339,057</b>	<b>100.00</b>

The total numbers of occupied and unoccupied dwellings in each State and Territory at the Censuses of 1966 and 1971 were as follows.

**DWELLINGS: CENSUSES, 1961 AND 1971**

State or Territory	Census 30 June 1966		Census 30 June 1971	
	Occupied	Unoccupied	Occupied	Unoccupied
New South Wales	1,190,010	101,546	1,364,542	124,522
Victoria	889,053	64,757	1,015,485	88,521
Queensland	450,309	41,818	517,245	51,077
South Australia	302,626	25,110	344,112	30,553
Western Australia	225,701	17,965	286,845	28,274
Tasmania	99,366	10,800	110,420	13,307
Northern Territory	8,637	380	17,792	929
Australian Capital Territory	23,555	1,497	38,118	1,874
<b>Australia</b>	<b>3,189,257</b>	<b>263,873</b>	<b>3,694,559</b>	<b>339,057</b>

**Class of dwelling (1966 and 1971)**

The first of the following tables shows the numbers of the various classes of occupied dwellings in the major urban, other urban, and rural areas of Australia at the Census of 30 June 1971 and totals for the Censuses of 1966 and 1971. The second table shows numbers of the various classes of dwelling for each State and Territory at the 1971 Census.

**Private dwellings** were classified into the following categories for the 1971 Census:

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

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

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

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

**Other than private dwellings** includes hotels; motels; boarding houses and hostels; educational, religious and charitable institutions; hospitals; defence and penal establishments; caravan parks; staff barracks and quarters, etc.

## Occupied dwellings, by class

NUMBERS AND PERCENTAGE DISTRIBUTION, URBAN AND RURAL(a), AUSTRALIA  
CENSUSES, 1966 AND 1971

Class of dwelling	Census 30 June 1966		Census 30 June 1971			Total	Proportion of total occupied dwellings	Inter-censal increase or decrease
	Total	Proportion of total occupied dwellings	Major urban	Other urban	Rural			
Occupied dwellings—								
Private dwellings—								
Private house	2,683,310	84.1	1,949,209	674,203	456,829	3,080,241	83.3	396,931
Villa unit	(b)	(b)	34,131	3,685	1,532	39,348	1.1	n.a.
Self-contained flat	345,645	10.8	389,203	58,759	5,121	453,083	12.3	107,438
Other private dwellings	126,385	4.0	56,369	18,549	22,963	97,881	2.6	-28,504
Total private dwellings	3,155,340	98.9	2,428,912	755,196	486,445	3,670,553	99.3	515,213
Non-private dwellings(c)	33,917	1.1	10,662	7,734	5,610	24,006	0.7	-9,911
Total occupied dwellings	3,189,257	100.0	2,439,574	762,930	492,055	3,694,559	100.0	505,302

(a) Census, 30 June 1971 only. (b) Villa units were not separately identified at the 1966 Census. (c) Details of the number of each of the types of non-private dwellings are available on request.  
Minus sign (-) denotes decrease.

## OCCUPIED DWELLINGS, BY CLASS, CENSUS 30 JUNE 1971

Class of dwelling	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia
Occupied dwellings—									
Private dwellings—									
Private house	1,086,360	854,636	442,985	306,628	247,769	98,749	10,668	32,446	3,080,241
Villa unit	5,995	15,300	1,676	13,430	1,925	647	125	250	39,348
Self-contained flat	225,549	120,857	49,313	16,569	25,473	8,417	2,202	4,703	453,083
Other private dwellings	38,629	19,393	18,626	5,437	9,192	1,784	4,287	533	97,881
Total private dwellings	1,356,533	1,010,186	512,600	342,064	284,359	109,597	17,282	37,932	3,670,553
Non-private dwellings(a)	8,009	5,299	4,645	2,048	2,486	823	510	186	24,006
Total occupied dwellings	1,364,542	1,015,485	517,245	344,112	286,845	110,420	17,792	38,118	3,694,559

(a) Details of the number of each of the types of non-private dwellings are available on request.

## Population according to class of dwelling, etc. (1966 and 1971)

INMATES BY CLASS OF DWELLING: NUMBERS AND PERCENTAGE DISTRIBUTION  
URBAN AND RURAL(a), AUSTRALIA, CENSUSES, 1966 AND 1971

Class of dwelling	Census 30 June 1966		Census 30 June 1971			Total population	Proportion of total population	Inter-censal increase or decrease
	Total population	Proportion of total population	Major urban	Other urban	Rural			
Persons enumerated in—								
Private dwellings—								
Private house	9,836,988	84.8	6,877,496	2,312,620	1,651,101	10,841,217	85.0	1,004,229
Villa unit	(b)	(b)	68,118	8,431	5,690	82,239	0.6	n.a.
Self-contained flat	834,179	7.2	874,268	137,780	13,173	1,025,221	8.0	191,042
Other private dwellings	284,084	2.4	97,339	44,655	64,715	206,709	1.6	-77,375
Total private dwellings	10,955,251	94.4	7,917,221	2,503,486	1,734,679	12,155,386	95.3	1,200,135
Non-private dwellings	594,081	5.1	308,759	181,140	86,130	576,029	4.5	-18,052
Total	11,549,332	99.5	8,225,980	2,684,626	1,820,809	12,731,415	99.8	1,182,083
Persons not enumerated in dwellings—								
Campers out(c)	30,478	0.3	795	2,050	4,155	7,000	0.1	-23,478
Migratory(d)	19,688	0.2				17,223	0.1	-2,465
Total population	11,599,498	100.0	8,226,775	2,686,676	1,824,964	12,755,638	100.0	1,156,140

(a) Census, 30 June 1971 only. (b) Villa units were not separately identified at the 1966 Census. (c) Comprises persons living temporarily (e.g. on holidays) in tents, caravans or house-boats, or who were 'camped out' on Census night. (d) Comprises persons who on Census night were travelling on board ships in Australian waters, or ships which had left an Australian port prior to Census night with a next port of call in Australia. Also includes persons enumerated on long-distance trains, motor coaches or aircraft.

Minus sign (-) denotes decrease.

## Occupied private dwellings

The tables on pages 208-11 show occupied private houses and self-contained flats classified according to various characteristics and facilities.

## Nature of occupancy (1966 and 1971)

## OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS BY NATURE OF OCCUPANCY: AUSTRALIA, CENSUSES, 1966 AND 1971

Nature of occupancy	Private houses				Self-contained flats			
	Census 30 June 1966		Census 30 June 1971		Census 30 June 1966		Census 30 June 1971	
	Total	Percentage of private houses	Total	Percentage of private houses	Total	Percentage of flats	Total	Percentage of flats
Owner or purchaser by instalments	2,124,004	79.2	2,334,391	75.8	72,713	21.0	91,454	20.2
Tenant of government	133,104	5.0	164,284	5.3	27,348	7.9	34,111	7.5
Tenant of employer	} a 361,671	(a)13.5	{ 85,202	2.8	} a 237,488	(a)68.7	{ 7,538	1.7
Other tenant								
Other methods of occupancy	48,446	1.8	99,027	3.2	5,645	1.6	9,651	2.1
Not stated	16,085	0.6	54,034	1.8	2,451	0.7	13,722	3.0
<b>Total</b>	<b>2,683,310</b>	<b>100.0</b>	<b>3,080,241</b>	<b>100.0</b>	<b>345,645</b>	<b>100.0</b>	<b>453,083</b>	<b>100.0</b>

(a) 'Tenant of employer' and 'other Tenant' were not separately identified at the 1966 Census.

## Material of outer walls (1966 and 1971)

## OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS, BY MATERIAL OF OUTER WALLS: AUSTRALIA, CENSUSES, 1966 AND 1971

Material of outer walls	Census 30 June 1966				Census 30 June 1971			
	Private house	Percentage of total	Self-contained flat	Percentage of total	Private house	Percentage of total	Self-contained flat	Percentage of total
Brick	674,335	25.1	224,962	65.1	882,847	28.7	325,952	71.9
Brick veneer	262,160	9.8	16,250	4.7	391,545	12.7	24,212	5.3
Stone	68,919	2.6	6,515	1.9	69,726	2.3	6,362	1.4
Concrete	68,187	2.5	17,678	5.1	68,922	2.2	25,405	5.6
Timber	1,076,967	40.1	50,276	14.5	1,121,288	36.4	45,106	10.0
Metal	28,770	1.1	1,171	0.3	39,042	1.3	1,206	0.3
Fibro-cement	495,718	18.5	28,577	8.3	499,019	16.2	24,410	5.4
Other	8,254	0.3	216	0.1	7,852	0.3	430	0.1
<b>Total</b>	<b>2,683,310</b>	<b>100.0</b>	<b>345,645</b>	<b>100.0</b>	<b>3,080,241</b>	<b>100.0</b>	<b>453,083</b>	<b>100.0</b>

## Number of rooms (1966 and 1971)

OCCUPIED PRIVATE DWELLINGS BY NUMBER OF ROOMS AND CLASS OF DWELLING  
AUSTRALIA, CENSUSES, 1966 AND 1971

Number of rooms per dwelling(a)	Class of dwelling				Total private dwellings
	Private house	Villa unit	Self-contained flat	Other	
CENSUS 30 JUNE 1966					
1 . . . . .	2,235	(b)	7,804	41,954	51,993
2 . . . . .	15,107	(b)	50,859	37,424	103,390
3 . . . . .	63,041	(b)	93,593	23,189	179,823
4 . . . . .	369,582	(b)	113,632	11,081	494,295
5 . . . . .	1,055,840	(b)	50,906	6,090	1,112,836
6 . . . . .	697,273	(b)	18,746	3,420	719,439
7 . . . . .	305,797	(b)	6,104	1,706	313,607
8 and over . . . . .	174,435	(b)	4,001	1,521	179,957
<b>Total private dwellings . . . . .</b>	<b>2,683,310</b>	<b>(b)</b>	<b>345,645</b>	<b>126,385</b>	<b>3,155,340</b>
Average number of rooms per dwelling	5.5	n.a.	3.7	2.4	5.2
CENSUS 30 JUNE 1971					
1 . . . . .	6,087	1,269	19,100	43,771	70,227
2 . . . . .	23,957	4,791	79,502	27,173	135,423
3 . . . . .	95,603	10,437	134,006	13,586	253,632
4 . . . . .	460,652	16,665	152,403	5,189	634,909
5 . . . . .	1,333,989	4,248	46,715	2,735	1,387,687
6 . . . . .	726,508	1,214	13,240	1,816	742,778
7 . . . . .	276,212	326	3,978	968	281,484
8 and over . . . . .	157,233	398	4,139	2,643	164,413
<b>Total private dwellings . . . . .</b>	<b>3,080,241</b>	<b>39,348</b>	<b>453,083</b>	<b>97,881</b>	<b>3,670,553</b>
Average number of rooms per dwelling	5.3	3.6	3.5	2.2	5.0

(a) Bathrooms, toilets, pantries, laundries, storerooms, halls and rooms used only for business purposes are excluded, but permanently enclosed sleep-outs are included. A combined purpose room such as a living-dining or kitchen-dining room is counted as only one room. (b) Villa units were not separately identified at the 1966 Census.

OCCUPIED PRIVATE DWELLINGS BY NUMBER OF BEDROOMS AND CLASS OF DWELLING  
AUSTRALIA, CENSUS 30 JUNE 1971

Number of bedrooms per dwelling	Class of dwelling				Total private dwellings
	Private house	Villa unit	Self-contained flat	Other	
No bedroom . . . . .	9,365	2,162	26,000	39,716	77,243
1 . . . . .	83,586	10,106	152,125	29,371	275,188
2 . . . . .	718,696	21,761	217,283	9,544	967,284
3 . . . . .	1,777,575	4,108	41,526	3,023	1,826,232
4 . . . . .	392,092	477	5,113	1,155	398,837
5 and over . . . . .	77,400	302	2,507	2,304	82,513
Not stated . . . . .	21,527	432	8,529	12,768	43,256
<b>Total private dwellings . . . . .</b>	<b>3,080,241</b>	<b>39,348</b>	<b>453,083</b>	<b>97,881</b>	<b>3,670,553</b>
Average number of bedrooms per dwelling . . . . .	2.9	1.8	1.6	0.8	2.6

## Occupied self-contained flats

## NUMBER OF OCCUPIED SELF-CONTAINED FLATS AND NUMBER OF INMATES BY NUMBER OF FLATS IN BLOCK: CENSUS 30 JUNE 1971

State or Territory	Number of flats in block						Total
	1(a)	2	3-8	9-16	17-32	33+	
<b>New South Wales—</b>							
Number of self-contained flats	19,919	26,794	80,749	55,755	26,399	15,933	225,549
Number of inmates	51,781	69,374	191,739	123,699	53,615	30,140	520,348
<b>Victoria—</b>							
Number of self-contained flats	13,524	12,028	42,117	32,671	12,159	8,358	120,857
Number of inmates	34,243	28,837	97,435	66,780	22,787	20,979	271,061
<b>Queensland—</b>							
Number of self-contained flats	3,775	10,546	29,494	3,402	1,112	984	49,313
Number of inmates	9,388	27,477	65,355	6,576	2,142	1,819	112,757
<b>South Australia—</b>							
Number of self-contained flats	3,234	2,703	6,939	2,035	869	789	16,569
Number of inmates	6,866	6,109	14,385	3,944	1,592	1,366	34,262
<b>Western Australia—</b>							
Number of self-contained flats	1,541	1,208	5,780	5,390	4,956	6,598	25,473
Number of inmates	3,423	2,676	11,952	11,940	10,961	13,257	54,209
<b>Tasmania—</b>							
Number of self-contained flats	1,609	2,431	3,207	714	223	233	8,417
Number of inmates	3,692	5,872	6,523	1,171	464	439	18,161
<b>Northern Territory—</b>							
Number of self-contained flats	244	222	985	241	379	131	2,202
Number of inmates	592	592	2,379	549	893	305	5,310
<b>Australian Capital Territory—</b>							
Number of self-contained flats	589	534	1,067	1,008	670	835	4,703
Number of inmates	1,196	1,267	2,222	2,035	1,294	1,099	9,113
<b>Australia—</b>							
Number of self-contained flats	44,435	56,466	170,338	101,216	46,767	33,861	453,083
Number of inmates	111,181	142,204	391,990	216,694	93,748	69,404	1,025,221

(a) Represents flats that are not part of a multi-flat unit.

## Facilities (1966 and 1971)

## OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS BY GAS ELECTRICITY AND TELEVISION FACILITIES: AUSTRALIA CENSUSES, 1966 AND 1971

Facilities	Census 30 June 1966		Census 30 June 1971	
	Private house	Self-contained flat	Private house	Self-contained flat
With gas only . . . . .	5,193	486	3,078	196
With electricity only . . . . .	1,506,229	128,094	1,833,684	226,114
With gas and electricity . . . . .	1,139,949	214,897	1,215,709	219,164
Neither gas nor electricity . . . . .	24,109	272	9,440	207
Not stated . . . . .	7,830	1,896	18,330	7,402
<b>Total . . . . .</b>	<b>2,683,310</b>	<b>345,645</b>	<b>3,080,241</b>	<b>453,083</b>
With television . . . . .	2,154,520	235,106	2,488,764	305,046
Without television . . . . .	528,790	110,539	236,386	70,071
Not stated . . . . .			355,091	77,966
<b>Total . . . . .</b>	<b>2,683,310</b>	<b>345,645</b>	<b>3,080,241</b>	<b>453,083</b>

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.

**OCCUPIED PRIVATE DWELLINGS BY BATHROOM AND KITCHEN FACILITIES AND CLASS OF DWELLING: AUSTRALIA, CENSUS 30 JUNE 1971**

Facilities	Class of dwelling				Total	Proportion total
	Private house	Villa unit	Self-contained flat	Other		
Bathroom only . . . . .	7,847	325	1,235	7,960	17,367	0.5
Kitchen only . . . . .	14,327	344	1,326	10,447	26,444	0.7
Bathroom and kitchen . . . . .	3,036,856	38,200	443,530	61,543	3,580,129	97.5
Neither bathroom nor kitchen . . . . .	3,930	130	..	8,925	12,985	0.4
Not stated . . . . .	17,281	349	6,992	9,006	33,628	0.9
<b>Total . . . . .</b>	<b>3,080,241</b>	<b>39,348</b>	<b>453,083</b>	<b>97,881</b>	<b>3,670,553</b>	<b>100.0</b>

**OCCUPIED PRIVATE HOUSES AND SELF-CONTAINED FLATS BY NUMBER OF MOTOR VEHICLES: URBAN AND RURAL(a), AUSTRALIA, CENSUSES, 1966 AND 1971**

Number of motor vehicles	Census 30 June 1966		Census 30 June 1971							
	Houses	Flats	Major urban		Other urban		Rural		Total	
			Houses	Flats	Houses	Flats	Houses	Flats	Houses	Flats
No vehicles . . . . .	557,392	131,051	367,305	139,441	110,934	15,386	41,940	976	520,179	155,803
1 . . . . .	1,400,206	164,948	980,979	194,127	365,315	32,923	198,269	2,815	1,544,563	229,865
2 . . . . .	517,566	27,466	461,605	35,472	151,463	6,832	131,455	845	744,523	43,149
3 . . . . .	114,800	4,083	86,338	4,338	27,766	1,033	50,652	197	164,756	5,568
4 or more . . . . .	38,838	1,251	20,949	2,071	8,430	541	28,100	103	57,479	2,715
Not stated . . . . .	54,508	16,826	32,033	13,754	10,295	2,044	6,413	185	48,741	15,983
<b>Total . . . . .</b>	<b>2,683,310</b>	<b>345,645</b>	<b>1,949,209</b>	<b>389,203</b>	<b>674,203</b>	<b>58,759</b>	<b>456,829</b>	<b>5,121</b>	<b>3,080,241</b>	<b>453,083</b>

(a) Census, 30 June 1971 only.

**OCCUPIED PRIVATE DWELLINGS BY METHOD OF SEWAGE DISPOSAL AND CLASS OF DWELLING: AUSTRALIA, CENSUS 30 JUNE 1971**

Method of sewage disposal	Class of dwelling				Total	Proportion of total
	Private house	Villa unit	Self-contained flat	Other		
Mains sewer . . . . .	1,955,150	34,196	402,237	53,250	2,444,833	66.5
Separate . . . . .	786,471	3,947	35,922	12,340	838,680	22.8
Sanitary pan . . . . .	227,984	582	5,342	7,370	241,278	6.6
Other . . . . .	90,300	238	827	14,272	105,637	2.9
Not stated . . . . .	20,336	385	8,755	10,649	40,125	1.1
<b>Total . . . . .</b>	<b>3,080,241</b>	<b>39,348</b>	<b>453,083</b>	<b>97,881</b>	<b>3,670,553</b>	<b>100.0</b>

**Unoccupied dwellings (1971)**

An unoccupied dwelling is defined as a structure built specifically for private living purposes and which is habitable, though unoccupied at the time of the Census. The total number of unoccupied dwellings shown for any area does not represent the number of vacant dwellings available for sale or renting.

**UNOCCUPIED PRIVATE DWELLINGS BY REASON UNOCCUPIED: NUMBERS  
AND PERCENTAGE DISTRIBUTION URBAN AND RURAL, AUSTRALIA  
CENSUS 30 JUNE 1971**

<i>Reason unoccupied</i>	<i>Major urban</i>		<i>Other urban</i>		<i>Rural</i>		<i>Total</i>	
	<i>Number</i>	<i>Per-centage of total</i>	<i>Number</i>	<i>Per-centage of total</i>	<i>Number</i>	<i>Per-centage of total</i>	<i>Number</i>	<i>Per-centage of total</i>
For sale . . . . .	16,480	4.9	6,088	1.8	3,416	1.0	25,984	7.7
To let . . . . .	23,027	6.8	12,154	3.6	6,260	1.8	41,441	12.2
Newly built . . . . .	14,417	4.3	3,820	1.1	1,988	0.6	20,225	6.0
Vacant for repair . . . . .	7,049	2.1	2,925	0.9	3,141	0.9	13,115	3.9
Holiday home . . . . .	13,822	4.1	37,403	11.0	41,257	12.2	92,482	27.3
Condemmed . . . . .	4,555	1.3	2,268	0.7	5,292	1.6	12,115	3.6
Temporarily vacant . . . . .	50,370	14.9	24,084	7.1	18,389	5.4	92,843	27.4
Other reasons . . . . .	8,427	2.5	3,675	1.1	19,474	5.7	31,576	9.3
Not stated . . . . .	4,584	1.4	1,766	0.5	2,926	0.9	9,276	2.7
<b>Total . . . . .</b>	<b>142,731</b>	<b>42.1</b>	<b>94,183</b>	<b>27.8</b>	<b>102,143</b>	<b>30.1</b>	<b>339,057</b>	<b>100.0</b>

**UNOCCUPIED PRIVATE DWELLINGS BY REASON UNOCCUPIED AND CLASS OF  
DWELLING: AUSTRALIA, CENSUS 30 JUNE 1971**

<i>Reason unoccupied</i>	<i>Class of dwelling</i>				<i>Total</i>	<i>Percentage of total</i>
	<i>Private house</i>	<i>Villa unit</i>	<i>Self-contained flat</i>	<i>other</i>		
For sale . . . . .	20,609	1,302	3,952	121	25,984	7.7
To let . . . . .	18,078	552	19,855	2,956	41,441	12.2
Newly built . . . . .	13,354	1,129	5,570	172	20,225	6.0
Vacant for repair . . . . .	11,419	48	1,453	195	13,115	3.9
Holiday home . . . . .	83,654	703	6,537	1,588	92,482	27.3
Condemmed . . . . .	11,485	12	508	110	12,115	3.6
Temporarily vacant . . . . .	71,909	1,963	16,176	2,795	92,843	27.4
Other reasons . . . . .	28,956	203	1,839	578	31,576	9.3
Not stated . . . . .	7,039	86	1,737	414	9,276	2.7
<b>Total . . . . .</b>	<b>266,503</b>	<b>5,998</b>	<b>57,627</b>	<b>8,929</b>	<b>339,057</b>	<b>100.0</b>

### Building

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

#### 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 government authorities. They relate only to approvals for buildings as distinct from the construction of roads, railways, bridges, earthworks, water storages, 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) details obtained from government authorities and buildings 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 the Australian and State Governments, semi-government 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 who undertake the erection of new buildings with day labour.

*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.

*The values of work yet to be done on buildings under construction at the end of period* are the differences between the estimated total value of work done at the end of period and the estimated final value of the building on completion. They therefore represent the values of work which will be carried out in subsequent quarters on buildings already 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 1972-73 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 over a ten year period *see* plate 29, below.

NEW HOUSES: NUMBER, 1972-73

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved . . . . .	35,327	36,333	24,638	10,954	16,996	3,058	920	4,649	132,875
Commenced . . . . .	30,938	32,998	22,549	10,319	15,998	2,795	993	4,306	120,896
Completed . . . . .	28,565	28,260	20,696	8,977	13,780	2,384	973	3,683	107,318
Under construction at end of year . . . . .	14,271	16,396	6,770	5,258	6,668	1,735	793	2,521	54,412

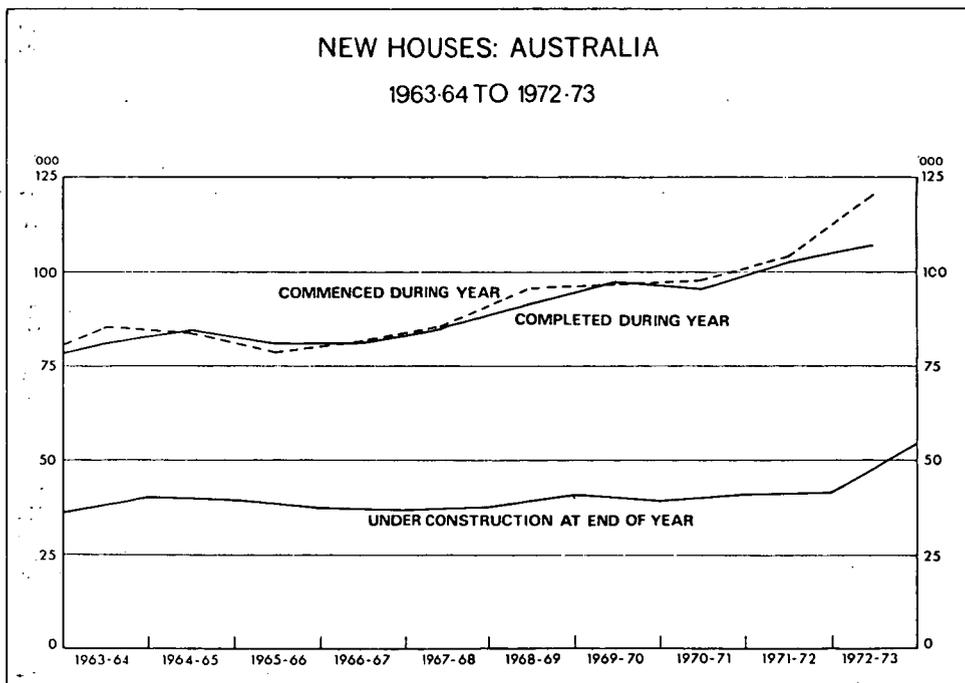


PLATE 29

The following table shows the number of *new houses approved* in each State or Territory, according to *private and government ownership*.

## NEW HOUSES APPROVED, BY OWNERSHIP: NUMBER

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
PRIVATE									
1968-69	28,102	22,357	12,443	5,704	12,912	2,206*	224	1,889	85,837
1969-70	27,496	23,538	13,371	6,335	12,280	2,123	599	2,236	87,978
1970-71	27,066	23,213	14,332	6,594	9,255	1,969	234	2,673	85,336
1971-72	27,535	26,908	18,213	7,245	10,833	1,996	298	2,748	95,776
1972-73	32,273	34,350	22,797	9,559	14,572	2,457	334	3,416	119,758
GOVERNMENT									
1968-69	4,226	1,969	1,856	2,082	1,567	488	633	1,009	13,830
1969-70	4,146	2,050	1,742	1,675	1,685	532	907	933	13,670
1970-71	4,109	1,466	2,049	2,151	2,570	612	889	972	14,818
1971-72	2,393	1,510	1,515	1,105	1,972	488	634	877	10,494
1972-73	3,054	1,983	1,841	1,395	2,424	601	586	1,233	13,117
TOTAL									
1968-69	32,328	24,326	14,299	7,786	14,479	2,694	857	2,898	99,667
1969-70	31,642	25,588	15,113	8,010	13,965	2,655	1,506	3,169	101,648
1970-71	31,175	24,679	16,381	8,745	11,825	2,581	1,123	3,645	100,154
1971-72	29,928	28,418	19,728	8,350	12,805	2,484	932	3,625	106,270
1972-73	35,327	36,333	24,638	10,954	16,996	3,058	920	4,649	132,875

The number of *new houses commenced* is invariably below the number approved due to approvals lapsing and plans being abandoned or replaced by later plans approved. The percentage of owner-built houses to total new houses has been falling continuously; in 1955-56 the percentage was 35.3 per cent compared with 13.1 per cent in 1972-73. This trend may be explained by such factors as the increased complexity of construction methods and the introduction and more strict enforcement of legal building standards.

The number of new houses commenced in each State and Territory by *contractors and owner-builders* is shown in the following table.

## NEW HOUSES COMMENCED, CONTRACT-BUILT OR OWNER-BUILT NUMBER

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
CONTRACT-BUILT(a)									
1968-69	26,465	20,334	12,930	6,881	12,464	1,747	820	2,784	84,425
1969-70	26,155	21,352	13,373	7,542	11,716	1,877	754	3,128	85,897
1970-71	24,431	21,538	14,503	8,444	11,047	1,883	949	3,517	86,312
1971-72	23,879	24,130	16,958	8,512	11,778	1,521	1,162	3,600	91,540
1972-73	24,052	28,441	20,887	9,837	14,853	1,944	807	4,220	105,041
OWNER-BUILT									
1968-69	3,905	3,246	1,250	331	1,384	833	103	87	11,139
1969-70	4,078	3,223	1,093	398	1,283	805	96	48	11,024
1970-71	5,017	3,233	983	325	996	663	122	156	11,495
1971-72	5,678	3,470	1,304	372	800	710	210	120	12,664
1972-73	6,886	4,557	1,662	482	1,145	851	186	86	15,855
TOTAL									
1968-69	30,370	23,580	14,180	7,212	13,848	2,580	923	2,871	95,564
1969-70	30,233	24,575	14,466	7,940	12,999	2,682	850	3,176	96,921
1970-71	29,448	24,771	15,486	8,769	12,043	2,546	1,071	3,673	97,807
1971-72	29,557	27,600	18,262	8,884	12,578	2,231	1,372	3,720	104,204
1972-73	30,938	32,998	22,549	10,319	15,998	2,795	993	4,306	120,896

(a) Includes operations of government authorities.

The number of *new houses completed* represents the gross increase in the stock of houses. When comparing statistics for new houses commenced and completed it should be noted that owner-built houses have generally a longer period of construction than contract-built houses.

The following table shows the number of new houses completed in each State and Territory by *contractors and owner-builders*.

**NEW HOUSES COMPLETED, CONTRACT-BUILT OR OWNER-BUILT: NUMBER**

<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>CONTRACT-BUILT(a)</b>									
1968-69 . . .	24,360	19,390	12,857	6,574	11,616	1,905	674	2,436	79,812
1969-70 . . .	25,582	20,988	13,510	7,128	12,435	1,962	885	3,120	85,610
1970-71 . . .	24,349	21,718	13,685	7,966	10,862	1,719	761	3,099	84,159
1971-72 . . .	24,647	22,488	16,294	8,740	12,303	1,664	1,338	3,587	91,061
1972-73 . . .	22,234	24,729	19,156	8,564	12,842	1,659	815	3,552	93,551
<b>OWNER-BUILT</b>									
1968-69 . . .	4,434	3,341	1,411	380	1,224	799	66	79	11,734
1969-70 . . .	4,097	3,714	1,189	376	1,498	899	69	72	11,914
1970-71 . . .	4,702	3,461	1,000	342	1,059	544	94	70	11,272
1971-72 . . .	5,384	3,139	1,182	321	984	597	153	132	11,892
1972-73 . . .	6,331	3,531	1,540	413	939	725	158	131	13,768

(a) Includes operations of government authorities.

The number of *new houses completed* according to *private and government ownership*, is shown in the following table.

**NEW HOUSES COMPLETED, BY OWNERSHIP: NUMBER**

<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>									
1968-69 . . .	25,503	21,334	12,548	5,110	11,007	1,969	156	1,612	79,239
1969-70 . . .	25,733	23,047	12,837	5,902	12,384	2,178	187	2,044	84,312
1970-71 . . .	24,931	23,110	12,879	6,353	9,648	1,636	244	2,425	81,226
1971-72 . . .	26,185	24,052	15,739	6,956	11,167	1,795	627	2,757	89,278
1972-73 . . .	26,213	27,300	18,968	7,530	11,723	1,842	292	2,883	96,751
<b>GOVERNMENT</b>									
1968-69 . . .	3,291	1,397	1,720	1,844	1,833	735	584	903	12,307
1969-70 . . .	3,946	1,655	1,862	1,602	1,549	683	767	1,148	13,212
1970-71 . . .	4,120	2,069	1,806	1,955	2,273	627	611	744	14,205
1971-72 . . .	3,846	1,575	1,737	2,105	2,120	466	864	962	13,675
1972-73 . . .	2,352	960	1,728	1,447	2,057	542	681	800	10,567
<b>TOTAL</b>									
1968-69 . . .	28,794	22,731	14,268	6,954	12,840	2,704	740	2,515	91,546
1969-70 . . .	29,679	24,702	14,699	7,504	13,933	2,861	954	3,192	97,524
1970-71 . . .	29,051	25,179	14,685	8,308	11,921	2,263	855	3,169	95,431
1971-72 . . .	30,031	25,627	17,476	9,061	13,287	2,261	1,491	3,719	102,953
1972-73 . . .	28,565	28,260	20,696	8,977	13,780	2,384	973	3,683	107,318

**New houses completed by material of outer walls**

The use of certain materials for outer walls is dictated by such factors as cost, durability, appearance and climatic conditions. Changes in the materials used over time indicate changes in the characteristics of the housing stock.

The following tables show the number of *new houses completed* in each State and Territory during 1972-73 and in Australia during the years 1968-69 to 1972-73, classified according to the *material of their outer walls*.

**NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER, 1972-73**

<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 . . . . .	22,736	25,817	12,115	8,124	12,492	2,018	531	3,676	87,509
Wood (weatherboard, etc.) . . . . .	1,824	688	4,825	54	13	204	5	5	7,618
Asbestos-cement . . . . .	5,123	1,724	3,402	756	1,259	125	397	1	12,787
Other . . . . .	317	31	354	43	16	37	40	1	839
<b>Total . . . . .</b>	<b>30,000</b>	<b>28,260</b>	<b>20,696</b>	<b>8,977</b>	<b>13,780</b>	<b>2,384</b>	<b>973</b>	<b>3,683</b>	<b>108,753</b>

**NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER AUSTRALIA**

<i>Material of outer walls</i>	<i>1968-69</i>	<i>1969-70</i>	<i>1970-71</i>	<i>1971-72</i>	<i>1972-73</i>
Brick, brick veneer, concrete and stone . . . . .	64,696	71,816	72,527	80,481	86,421
Wood (weatherboard, etc.) . . . . .	10,554	9,967	8,237	8,204	7,531
Asbestos-cement . . . . .	15,525	14,919	13,763	13,085	12,542
Other . . . . .	771	822	904	1,183	824
<b>Total . . . . .</b>	<b>91,546</b>	<b>97,524</b>	<b>95,431</b>	<b>102,953</b>	<b>107,318</b>

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

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

The following table shows the number of new flats approved, commenced, completed and under construction for the year 1972-73. For a graph showing the number of new flats commenced, completed and under construction over a ten year period *see* plate 30, page 218.

**NEW FLATS: NUMBER, 1972-73**

	<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 . . . . .	24,140	13,669	9,311	3,806	1,145	768	492	542	53,873
Commenced . . . . .	21,208	12,548	7,083	4,112	1,236	765	535	461	47,948
Completed . . . . .	19,348	9,923	5,743	4,217	920	781	448	446	41,826
Under construction at end of year . . . . .	14,309	8,885	3,552	2,334	1,094	599	441	509	31,723

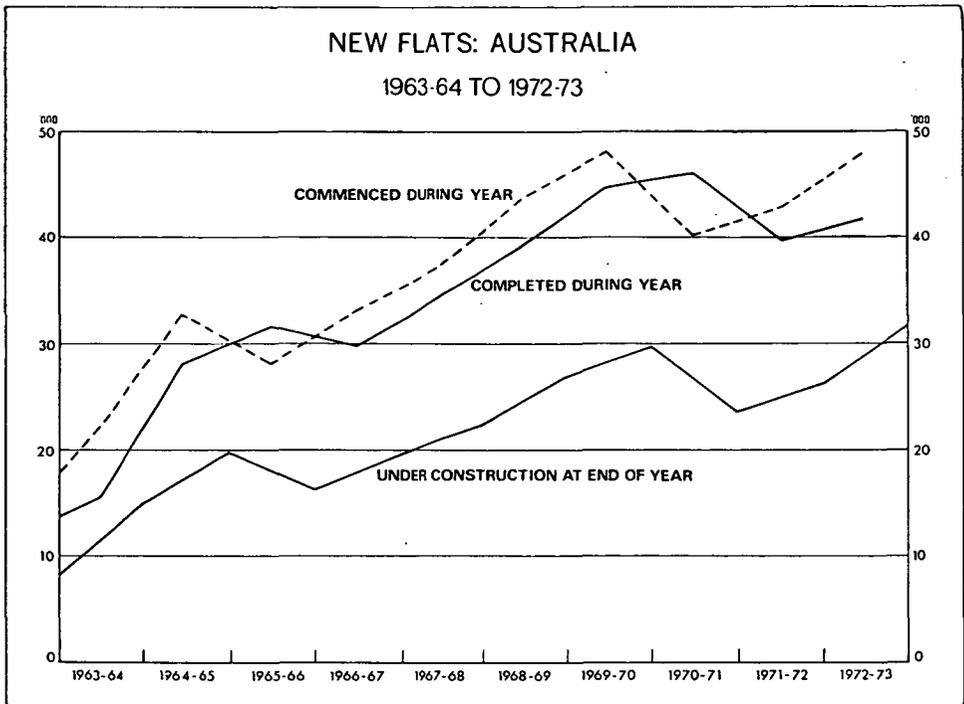


PLATE 30

The following table shows the number of *new flats approved* in each State or Territory according to *private and government ownership*.

## NEW FLATS APPROVED, BY OWNERSHIP: NUMBER

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
<b>PRIVATE</b>									
1968-69	21,258	13,134	2,474	2,419	5,493	432	381	299	45,890
1969-70	22,228	13,437	2,807	4,422	5,349	723	826	293	50,085
1970-71	16,742	8,612	4,409	4,993	1,281	548	179	246	37,010
1971-72	18,660	9,085	5,899	4,579	1,120	642	565	347	40,897
1972-73	22,302	12,872	8,827	3,578	890	719	452	542	50,182
<b>GOVERNMENT</b>									
1968-69	972	939	14	172	699	6	102	..	2,904
1969-70	1,089	1,344	..	74	1,323	58	202	108	4,198
1970-71	1,856	1,059	29	176	612	62	68	..	3,862
1971-72	868	1,218	223	96	135	267	74	198	3,079
1972-73	1,838	797	484	228	255	49	40	..	3,691
<b>TOTAL</b>									
1968-69	22,230	14,073	2,488	2,591	6,192	438	483	299	48,794
1969-70	23,317	14,781	2,807	4,496	6,672	781	1,028	401	54,283
1970-71	18,598	9,671	4,438	5,169	1,893	610	247	246	40,872
1971-72	19,528	10,303	6,122	4,675	1,255	909	639	545	43,976
1972-73	24,140	13,669	9,311	3,806	1,145	768	492	542	53,873

The number of *new flats commenced* in each State and Territory is shown in the following table.

**NEW FLATS COMMENCED: NUMBER**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1968-69 . . .	18,416	14,117	2,586	2,100	5,366	364	488	301	43,738
1969-70 . . .	21,471	13,505	2,438	3,526	5,839	641	350	288	48,058
1970-71 . . .	18,912	10,312	3,639	4,282	1,759	747	435	310	40,396
1971-72 . . .	19,516	10,335	5,324	4,405	1,340	860	634	412	42,826
1972-73 . . .	21,208	12,548	7,083	4,112	1,236	765	535	461	47,948

The following table shows the number of *new flats completed* in each State and Territory, according to *private and government ownership*.

**NEW FLATS COMPLETED, BY OWNERSHIP: NUMBER**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
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**PRIVATE**

1968-69 . . .	15,231	12,921	2,843	1,711	3,337	352	254	74	36,723
1969-70 . . .	17,901	12,672	2,434	2,612	4,915	490	338	259	41,621
1970-71 . . .	19,461	11,071	3,159	3,755	3,608	583	267	333	42,237
1971-72 . . .	16,453	8,821	4,482	4,114	992	598	378	192	36,030
1972-73 . . .	18,145	8,686	5,538	4,039	770	645	425	352	38,600

**GOVERNMENT**

1968-69 . . .	1,131	854	20	30	154	14	215	..	2,418
1969-70 . . .	873	1,320	2	45	681	12	133	1	3,067
1970-71 . . .	885	1,016	..	245	1,405	84	100	..	3,735
1971-72 . . .	1,536	1,270	13	70	603	169	110	..	3,771
1972-73 . . .	1,203	1,237	205	178	150	136	23	94	3,226

**TOTAL**

1968-69 . . .	16,362	13,775	2,863	1,741	3,491	366	469	74	39,141
1969-70 . . .	18,774	13,992	2,436	2,657	5,596	502	471	260	44,688
1970-71 . . .	20,346	12,087	3,159	4,000	5,013	667	367	333	45,972
1971-72 . . .	17,989	10,091	4,495	4,184	1,595	767	488	192	39,801
1972-73 . . .	19,348	9,923	5,743	4,217	920	781	448	446	41,826

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

The following table summarises, the values of all new buildings approved, commenced, completed, under construction, the value of work done, and the value of work yet to be done in each State and Territory.

**NEW BUILDINGS: VALUE**  
(**\$'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>									
1968-69	823,769	560,671	266,056	145,872	305,594	52,289	28,048	71,256	2,253,555
1969-70	975,091	684,134	306,010	189,052	380,681	59,539	68,434	103,384	2,766,325
1970-71	1,017,043	625,908	373,568	209,354	307,680	68,043	51,295	102,266	2,755,157
1971-72	1,097,749	763,836	411,672	238,940	293,340	70,086	53,507	95,716	3,024,846
1972-73	1,263,850	1,087,202	608,823	280,772	389,211	90,422	62,513	146,146	3,928,938
<b>COMMENCED</b>									
1968-69	814,678	575,994	268,821	150,145	297,684	56,200	29,901	65,015	2,258,438
1969-70	975,115	674,588	283,734	181,999	361,594	62,131	44,025	98,638	2,681,824
1970-71	1,104,352	672,037	383,190	217,912	317,880	70,189	57,593	115,726	2,938,879
1971-72	1,180,388	733,418	428,469	226,132	297,701	64,319	67,242	98,994	3,096,663
1972-73	1,365,861	1,048,141	584,517	272,299	363,006	90,607	72,827	145,589	3,942,846
<b>COMPLETED</b>									
1968-69	721,504	578,126	271,264	156,712	254,833	56,948	25,926	71,348	2,136,661
1969-70	808,202	629,109	311,079	147,638	303,396	66,452	43,406	73,036	2,382,318
1970-71	946,552	667,966	333,785	200,895	365,012	59,684	34,006	83,139	2,691,039
1971-72	1,138,253	677,381	397,748	215,036	331,440	69,717	71,132	90,367	2,991,074
1972-73	1,146,793	809,900	509,288	255,394	324,013	78,104	51,524	115,267	3,290,283
<b>UNDER CONSTRUCTION AT END OF YEAR</b>									
1968-69	626,267	451,906	177,913	108,939	194,278	51,896	29,121	54,150	1,694,470
1969-70	813,539	514,808	154,994	145,486	256,543	51,022	29,668	82,615	2,048,675
1970-71	986,280	520,378	211,182	174,376	209,675	63,465	52,971	116,892	2,335,219
1971-72	1,046,784	598,243	252,176	186,408	184,096	61,636	49,487	135,293	2,514,123
1972-73	1,319,571	860,390	335,012	210,844	225,219	76,522	69,708	172,428	3,269,694
<b>VALUE OF WORK DONE DURING YEAR</b>									
1968-69	762,546	580,374	287,704	144,297	270,012	58,785	27,746	63,886	2,195,350
1969-70	905,973	645,477	306,270	165,540	342,942	68,428	43,557	78,486	2,556,673
1970-71	1,028,476	677,474	345,769	209,716	347,022	65,446	47,446	94,284	2,815,633
1971-72	1,179,617	713,369	425,343	229,050	329,811	70,181	73,104	111,958	3,132,433
1972-73	1,277,708	882,786	524,395	262,277	323,806	78,145	60,531	132,723	3,542,369
<b>VALUE OF WORK YET TO BE DONE ON BUILDINGS UNDER CONSTRUCTION AT END OF YEAR</b>									
1968-69	361,832	226,647	84,167	60,346	115,335	28,060	15,512	28,076	919,975
1969-70	454,371	275,232	66,088	78,600	139,430	25,677	17,098	51,395	1,107,891
1970-71	549,064	274,561	110,131	98,807	110,402	32,691	27,352	74,785	1,277,793
1971-72	571,933	320,543	123,509	96,994	86,784	30,464	22,566	71,852	1,324,645
1972-73	718,760	513,407	191,238	114,264	128,519	45,458	37,661	92,092	1,841,398

The following table shows the values of approvals for houses and flats, other new buildings, and alterations and additions in Australia. 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**  
(S'000)

Type of building	1968-69	1969-70	1970-71	1971-72	1972-73
Houses and flats . . . . .	1,314,645	1,485,617	1,437,015	1,633,164	2,268,607
Other new buildings . . . . .	938,910	1,280,708	1,318,143	1,391,684	1,660,326
<i>Total new buildings</i> . . . . .	<i>2,253,555</i>	<i>2,766,325</i>	<i>2,755,157</i>	<i>3,024,846</i>	<i>3,928,938</i>
Alterations and additions . . . . .	156,096	168,810	188,354	223,078	274,487
<b>Total building</b> . . . . .	<b>2,409,651</b>	<b>2,935,135</b>	<b>2,943,503</b>	<b>3,247,925</b>	<b>4,203,415</b>
Private . . . . .	1,902,675	2,317,867	2,300,021	2,605,494	3,468,400
Government . . . . .	506,976	617,268	643,476	642,437	735,007

The following tables show the value of *all new buildings completed* in each State and Territory during 1972-73 and in Australia during the years 1968-69 to 1972-73, according to the *type of building*. The classification of non-residential buildings by type of building is according to the function a building is intended to serve.

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE, 1972-73**  
(S'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	348,424	351,609	176,997	103,300	151,075	26,800	8,087	60,093	1,226,383
Wood, (weather-board, etc)	19,040	6,789	46,921	445	153	1,706	125	68	75,246
Asbestos-cement	47,526	13,400	35,555	6,180	13,785	761	6,507	10	123,724
Other	3,011	303	4,482	431	227	381	719	5	9,558
<b>Total houses</b>	<b>418,000</b>	<b>372,099</b>	<b>263,956</b>	<b>110,357</b>	<b>165,238</b>	<b>29,648</b>	<b>15,437</b>	<b>60,176</b>	<b>1,434,912</b>
<b>Flats</b>	<b>199,628</b>	<b>82,668</b>	<b>52,717</b>	<b>30,333</b>	<b>7,308</b>	<b>6,542</b>	<b>4,365</b>	<b>3,752</b>	<b>387,315</b>
<i>Total houses and flats</i>	<i>617,631</i>	<i>454,768</i>	<i>316,674</i>	<i>140,691</i>	<i>172,546</i>	<i>36,191</i>	<i>19,803</i>	<i>63,927</i>	<i>1,822,228</i>
<b>Hotels, hostels, etc.</b>	<b>29,413</b>	<b>13,194</b>	<b>11,017</b>	<b>3,779</b>	<b>17,510</b>	<b>7,752</b>	<b>6,037</b>	<b>6,739</b>	<b>95,442</b>
<b>Shops</b>	<b>54,527</b>	<b>24,974</b>	<b>14,239</b>	<b>4,633</b>	<b>27,504</b>	<b>2,471</b>	<b>3,309</b>	<b>6,054</b>	<b>137,709</b>
<b>Factories</b>	<b>83,414</b>	<b>63,132</b>	<b>16,292</b>	<b>12,529</b>	<b>15,594</b>	<b>4,448</b>	<b>2,301</b>	<b>1,293</b>	<b>199,001</b>
<b>Offices</b>	<b>122,840</b>	<b>92,278</b>	<b>41,123</b>	<b>14,118</b>	<b>21,245</b>	<b>7,287</b>	<b>5,322</b>	<b>13,989</b>	<b>318,201</b>
<b>Other business premises</b>	<b>62,352</b>	<b>40,280</b>	<b>20,679</b>	<b>25,996</b>	<b>17,965</b>	<b>2,037</b>	<b>2,175</b>	<b>4,309</b>	<b>175,795</b>
<b>Education</b>	<b>69,129</b>	<b>65,226</b>	<b>38,612</b>	<b>23,570</b>	<b>24,767</b>	<b>10,654</b>	<b>6,478</b>	<b>11,750</b>	<b>250,185</b>
<b>Religion</b>	<b>4,777</b>	<b>3,578</b>	<b>1,623</b>	<b>897</b>	<b>680</b>	<b>289</b>	<b>104</b>	<b>315</b>	<b>12,263</b>
<b>Health</b>	<b>31,229</b>	<b>18,521</b>	<b>19,135</b>	<b>16,808</b>	<b>6,342</b>	<b>4,208</b>	<b>2,154</b>	<b>4,602</b>	<b>102,999</b>
<b>Entertainment and recreation</b>	<b>26,414</b>	<b>11,982</b>	<b>6,166</b>	<b>8,767</b>	<b>9,504</b>	<b>1,801</b>	<b>828</b>	<b>514</b>	<b>65,976</b>
<b>Miscellaneous</b>	<b>45,067</b>	<b>21,968</b>	<b>23,727</b>	<b>3,605</b>	<b>10,356</b>	<b>969</b>	<b>3,012</b>	<b>1,778</b>	<b>110,481</b>
<i>Total other buildings</i>	<i>529,162</i>	<i>355,132</i>	<i>192,613</i>	<i>114,702</i>	<i>151,468</i>	<i>41,915</i>	<i>31,721</i>	<i>51,340</i>	<i>1,468,054</i>
<b>Total new buildings</b>	<b>1,146,793</b>	<b>809,900</b>	<b>509,288</b>	<b>255,394</b>	<b>324,013</b>	<b>78,104</b>	<b>51,524</b>	<b>115,267</b>	<b>3,290,283</b>

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE, AUSTRALIA  
(\$'000)**

<i>Type of building</i>	<i>1968-69</i>	<i>1969-70</i>	<i>1970-71</i>	<i>1971-72</i>	<i>1972-73</i>
<b>Houses—</b>					
Brick, brick veneer, concrete and stone . . . . .	705,906	830,364	897,144	1,060,811	1,226,383
Wood (weatherboard, etc.) . . . . .	85,903	84,190	74,037	76,829	75,246
Asbestos-cement . . . . .	116,030	118,190	118,297	119,949	123,724
Other . . . . .	7,033	7,804	8,068	13,737	9,558
<b>Total houses . . . . .</b>	<b>914,871</b>	<b>1,040,543</b>	<b>1,097,548</b>	<b>1,271,329</b>	<b>1,434,912</b>
Flats . . . . .	267,262	338,884	368,427	337,869	387,315
<b>Total houses and flats . . . . .</b>	<b>1,182,133</b>	<b>1,379,426</b>	<b>1,465,974</b>	<b>1,609,195</b>	<b>1,822,228</b>
Hotels, hostels, etc. . . . .	55,454	73,897	79,263	83,767	95,442
Shops . . . . .	77,321	85,984	96,355	100,932	137,709
Factories . . . . .	190,520	196,661	211,204	259,341	199,001
Offices . . . . .	158,191	157,232	243,621	291,234	318,201
Other business premises . . . . .	98,823	118,171	156,774	151,082	175,795
Education . . . . .	161,402	161,256	180,796	214,404	250,185
Religion . . . . .	16,132	11,828	13,719	12,488	12,263
Health . . . . .	56,200	71,347	92,037	96,254	102,999
Entertainment and recreation . . . . .	41,924	44,451	47,929	57,678	65,976
Miscellaneous . . . . .	98,561	82,070	103,370	114,704	110,481
<b>Total other buildings . . . . .</b>	<b>954,529</b>	<b>1,002,888</b>	<b>1,225,064</b>	<b>1,381,885</b>	<b>1,468,054</b>
<b>Total new buildings . . . . .</b>	<b>2,136,661</b>	<b>2,382,318</b>	<b>2,691,039</b>	<b>2,991,074</b>	<b>3,290,283</b>

The following table shows the value of *all new buildings completed* in Australia classified by *type of building and private and government ownership*.

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING AND OWNERSHIP: VALUE  
AUSTRALIA  
(\$'000)**

<i>Type of building</i>	<i>Private</i>			<i>Government</i>		
	<i>1970-71</i>	<i>1971-72</i>	<i>1972-73</i>	<i>1970-71</i>	<i>1971-72</i>	<i>1972-73</i>
<b>Houses—</b>						
Brick, brick veneer, concrete and stone . . . . .	827,511	987,011	1,159,760	69,635	73,801	66,624
Wood (weatherboard, etc.) . . . . .	60,553	61,919	64,118	13,482	14,909	11,129
Asbestos-cement . . . . .	81,726	86,891	99,477	36,570	33,059	24,249
Other . . . . .	6,822	10,894	8,503	1,244	2,843	1,056
<b>Total houses . . . . .</b>	<b>976,616</b>	<b>1,146,715</b>	<b>1,331,856</b>	<b>120,932</b>	<b>124,616</b>	<b>103,057</b>
Flats . . . . .	341,047	309,177	361,524	27,383	28,685	25,791
<b>Total houses and flats . . . . .</b>	<b>1,317,667</b>	<b>1,455,897</b>	<b>1,693,380</b>	<b>148,311</b>	<b>153,297</b>	<b>128,848</b>
Hotels, hostels, etc. . . . .	73,395	75,174	91,582	5,869	8,594	3,858
Shops . . . . .	95,455	99,386	136,430	899	1,546	1,280
Factories . . . . .	192,141	221,519	183,627	19,064	37,822	15,375
Offices . . . . .	167,158	229,314	241,307	76,464	61,918	76,895
Other business premises . . . . .	90,418	99,490	107,535	66,350	51,589	68,260
Education . . . . .	33,611	36,358	30,596	147,189	178,049	219,591
Religion . . . . .	13,719	12,488	12,263	..	..	..
Health . . . . .	23,342	34,683	21,695	68,701	61,568	81,304
Entertainment and recreation . . . . .	40,047	46,233	45,841	7,883	11,447	20,133
Miscellaneous . . . . .	48,041	65,332	53,880	55,334	49,371	56,600
<b>Total other buildings . . . . .</b>	<b>777,323</b>	<b>919,978</b>	<b>924,758</b>	<b>447,747</b>	<b>461,900</b>	<b>543,296</b>
<b>Total new buildings . . . . .</b>	<b>2,094,985</b>	<b>2,375,874</b>	<b>2,618,137</b>	<b>596,054</b>	<b>615,201</b>	<b>672,145</b>

### 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 30 June 1973. 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 30 JUNE 1973

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 . . . . .	3,984	3,699	2,377	710	771	338	79	359	12,317
Sub-contractors . . . . .	11,884	12,737	5,801	4,464	4,274	842	322	2,103	42,427
Wage earners . . . . .	41,369	28,105	22,555	10,809	12,564	4,226	1,751	4,724	126,103
Carpenters . . . . .	16,672	14,097	11,490	3,780	4,001	2,069	598	1,769	54,476
Bricklayers . . . . .	7,590	6,750	3,265	2,555	3,043	550	183	1,006	24,942
Painters . . . . .	3,839	3,551	2,244	1,348	1,484	386	120	599	13,571
Electricians . . . . .	3,596	2,890	1,625	1,088	1,331	383	170	472	11,555
Plumbers . . . . .	5,163	4,651	2,989	1,490	1,657	393	170	513	17,026
Builders' labourers . . . . .	8,909	5,605	4,026	2,195	2,479	731	485	1,304	25,734
Other . . . . .	11,468	6,997	5,094	3,527	3,614	894	426	1,523	33,543
New houses and flats . . . . .	25,833	23,943	16,235	8,357	9,229	2,704	661	3,887	90,849
Other buildings(a) . . . . .	28,273	19,886	13,830	7,349	6,808	2,446	1,474	2,987	83,053
Repairs and maintenance(b) . . . . .	3,131	712	668	277	1,572	256	17	312	6,945
<b>Total . . . . .</b>	<b>57,237</b>	<b>44,541</b>	<b>30,733</b>	<b>15,983</b>	<b>17,609</b>	<b>5,406</b>	<b>2,152</b>	<b>7,186</b>	<b>180,847</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 in recent years is shown in the following table.

#### PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS

INCLUDING CONTRACTOR AND SUB-CONTRACTOR PRINCIPALS ACTUALLY WORKING  
ON JOBS BUT EXCLUDING PERSONS WORKING ON OWNER-BUILT HOUSES

30 June—	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1969 . . . . .	55,909	46,462	26,077	12,019	19,201	5,618	1,662	4,534	171,482
1970 . . . . .	57,928	45,190	23,620	13,282	19,593	5,493	1,668	5,313	172,087
1971 . . . . .	58,816	42,243	25,050	13,474	17,792	5,734	2,643	5,828	171,580
1972 . . . . .	60,376	41,106	26,171	14,509	15,497	4,964	1,875	5,581	170,079
1973 . . . . .	57,237	44,541	30,733	15,983	17,609	5,406	2,152	7,186	180,847

#### Average value and average size of private contract built houses

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

**AVERAGE COMMENCEMENT VALUE, AVERAGE VALUE PER SQUARE METRE AND  
AVERAGE SIZE OF PRIVATE CONTRACT BUILT HOUSES COMMENCED: CAPITAL  
CITIES(a)**

<i>Period</i>	<i>Sydney</i>	<i>Melbourne</i>	<i>Brisbane</i>	<i>Adelaide</i>	<i>Perth</i>	<i>Hobart</i>	<i>Canberra</i>	<i>All capital cities</i>
<b>AVERAGE COMMENCEMENT VALUE OF PRIVATE CONTRACT BUILT HOUSES (\$)</b>								
1970-71	14,106	11,680	10,742	11,100	12,337	13,082	15,587	12,376
1971-72	14,963	12,511	11,662	12,426	12,292	13,731	16,963	13,076
1972-73	16,651	14,056	13,244	13,752	12,944	15,647	19,370	14,422
<b>AVERAGE VALUE PER SQUARE METRE OF PRIVATE CONTRACT BUILT HOUSES COMMENCED (\$)</b>								
1970-71	104.6	88.4	93.0	89.7	97.8	101.3	108.6	95.6
1971-72	108.7	92.8	99.7	96.8	98.0	104.2	115.2	99.6
1972-73	114.5	101.9	109.9	105.3	98.4	114.5	122.0	106.5
<b>AVERAGE SIZE OF PRIVATE CONTRACT BUILT HOUSES COMMENCED (SQUARE METRES)</b>								
1970-71	135	132	115	124	126	129	144	129
1971-72	138	135	117	128	125	132	147	131
1972-73	145	138	121	131	132	137	159	135

(a) Statistical Divisions, except for Canberra.

**Intercensal estimates of stock of dwellings**

The following table shows statistics of the estimated number of private self-contained dwelling units at 30 June 1972 and 1973. For purposes of comparison the number of private self-contained dwelling units at the Censuses of Population and Housing, 30 June 1966 and 1971 are also shown. Private self-contained dwelling units include those private dwellings embraced by the 1971 Census categories 'private house', 'villa unit' and 'self-contained flat'. Dwellings which are embraced by the 1971 Census category 'other private dwellings' are excluded from the statistics. For further detail see page 206.

The estimated number of dwelling units for 1972 and 1973 represents the stock as ascertained at the Census of Population and Housing, 30 June 1971, plus the number of new dwelling units completed, minus an estimate of the net loss resulting from demolitions less conversions since the Census. Intercensal estimates of dwelling stock subsequent to 1971 will be subject to revision following the availability of more accurate benchmark information from the 1976 Census of Population and Housing.

## INTERCENSAL ESTIMATES OF STOCK OF DWELLINGS

State	Census 30 June 1971		30 June 1972 (estimate)		30 June 1973 (estimate)		Annual rate of increase since Census 30 June 1971		Annual rate of increase since Census 30 June 1972	
	Census, 30 June 1966	No.	No.	per cent	No.	per cent	No.	per cent	No.	per cent
Sydney Statistical Division	729,513	870,195	3.6	896,918	3.1	922,430	2.8	3.0		
Remainder of State	494,560	568,234	2.8	584,998	3.0	602,293	3.0	3.0		
<i>Total New South Wales</i>	<i>1,224,073</i>	<i>1,438,429</i>	<i>3.3</i>	<i>1,481,916</i>	<i>3.0</i>	<i>1,524,723</i>	<i>2.9</i>	<i>3.0</i>		
Melbourne Statistical Division	629,288	765,956	4.0	791,108	3.3	816,631	3.2	3.2		
Remainder of State	281,550	311,143	2.1	316,029	1.6	321,822	1.8	1.6		
<i>Total Victoria</i>	<i>910,838</i>	<i>1,077,099</i>	<i>3.4</i>	<i>1,107,137</i>	<i>2.8</i>	<i>1,138,453</i>	<i>2.8</i>	<i>2.8</i>		
Brisbane Statistical Division	216,425	256,732	3.5	267,378	4.1	279,899	4.7	4.4		
Remainder of State	247,224	287,095	3.0	297,150	3.5	309,449	4.1	3.9		
<i>Total Queensland</i>	<i>463,649</i>	<i>543,827</i>	<i>3.2</i>	<i>564,528</i>	<i>3.8</i>	<i>589,348</i>	<i>4.4</i>	<i>4.1</i>		
Adelaide Statistical Division	223,529	261,253	3.1	270,969	3.7	280,703	3.6	3.6		
Remainder of State	91,837	105,413	2.8	107,603	2.1	109,952	2.2	2.1		
<i>Total South Australia</i>	<i>315,366</i>	<i>366,666</i>	<i>3.0</i>	<i>378,572</i>	<i>3.2</i>	<i>390,655</i>	<i>3.2</i>	<i>3.2</i>		
Perth Statistical Division	159,185	212,429	5.9	222,705	4.8	233,675	4.9	4.9		
Remainder of State	72,526	90,224	4.4	94,193	4.4	96,492	2.4	3.4		
<i>Total Western Australia</i>	<i>231,711</i>	<i>302,653</i>	<i>5.4</i>	<i>316,898</i>	<i>4.7</i>	<i>330,167</i>	<i>4.2</i>	<i>4.4</i>		
Hobart Statistical Division	38,918	45,723	3.3	46,840	2.6	48,313	3.1	2.9		
Remainder of State	65,501	73,872	2.4	75,371	1.9	76,812	1.9	1.9		
<i>Total Tasmania</i>	<i>104,419</i>	<i>119,595</i>	<i>2.8</i>	<i>122,211</i>	<i>2.2</i>	<i>125,125</i>	<i>2.4</i>	<i>2.3</i>		
Darwin	4,464	7,994	12.4	9,066	13.4	9,995	10.2	11.8		
Remainder of Territory	2,571	5,866	18.0	6,766	15.3	7,256	7.2	11.3		
<i>Total Northern Territory</i>	<i>7,035</i>	<i>13,860</i>	<i>14.5</i>	<i>15,832</i>	<i>14.2</i>	<i>17,251</i>	<i>9.0</i>	<i>11.6</i>		
Canberra	23,745	38,654	10.3	42,524	10.0	46,567	9.5	9.7		
Remainder of Territory	637	598	-1.3	609	1.8	631	3.6	2.8		
<i>Total Australian Capital Territory</i>	<i>24,382</i>	<i>39,252</i>	<i>10.0</i>	<i>43,133</i>	<i>9.9</i>	<i>47,198</i>	<i>9.4</i>	<i>9.6</i>		
Capital City Statistical Divisions(a)	2,025,067	2,458,936	4.0	2,547,508	3.4	2,638,213	3.6	3.5		
Remainder of States	1,256,406	1,442,445	2.8	1,482,719	3.1	1,524,707	2.8	3.0		
<i>Total Australia</i>	<i>3,281,473</i>	<i>3,901,381</i>	<i>3.5</i>	<i>4,030,227</i>	<i>3.3</i>	<i>4,162,920</i>	<i>3.3</i>	<i>3.3</i>		

(a) Includes Canberra and Darwin.

## Government activities in the housing field

## Housing Agreements between Australian and State Governments

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

On 30 November 1973 the Department of Housing was amalgamated with the Department of Works to form the Department of Housing and Construction. The new Department undertakes the administrative responsibilities of the two former Departments in the fields of housing and Australian Government works, including advice to the Minister on economic, sociological and technological aspects of national housing policy; provision of technical advice to the Australian Government in

respect of individual major works proposals and the building and construction industry in general; provision of specialised architectural and engineering advice to Australian Government Departments; and the carrying out of building research.

Under successive Housing Agreements with the States the Australian Government has made substantial long-term loans to the States for the provision of housing.

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

Initially, dwellings constructed under the 1945 Agreement were only sold to tenants if the tenant was able to arrange payment of the full purchase price to the State immediately on sale. Subsequent amendments to the Agreement progressively eased conditions of sale. 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 Australian and State Governments entered into a new Agreement under which added emphasis was placed on the construction of dwellings for private ownership. The Agreement provided that part of the loans advanced to each State was to be advanced to building societies and other approved institutions for lending to private home builders and purchasers. The balance of the amounts advanced to each State was used by the States for the erection of dwellings for either rental or sale. The Australian Government was entitled to specify that up to five per cent of the moneys allocated for the erection of dwellings by the State be set aside for the erection of dwellings for serving members of the defence forces. 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 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 Australian Government advances.

*The 1966 Agreement.* An 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 standard of dwellings to be built for rental to servicemen, and the provision of finance to home builders in rural areas.

For further information regarding the 1961 and 1966 Agreements see Year Book No. 53, pages 276-7, and Year Book No. 58, pages 208-9.

*States Grants (Housing) Act 1971-1973.* The 1956-66 Housing Agreement expired on 30 June 1971 and was not further renewed. Instead, the Australian and State Governments agreed upon a new arrangement under which the provisions contained in the Housing Agreement would be substantially continued for a period of five years up to 30 June 1976. In accordance with the Act financial assistance is being made available principally in the form of non-repayable interest-free grants for specific purposes.

For further information regarding the *States Grants (Housing) Act 1971* see Year Book No. 59, page 210.

### **Housing Agreement (Servicemen)**

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

### **1973 Housing Agreement**

With effect from 1 July 1973, advances will be made by the Australian Government to the States for welfare housing under this Agreement. This arrangement replaces that contained in the *States Grants (Housing) Act* from that date, with the exception that the Rental Assistance Grant of \$1.25 million will continue to be paid in respect of each financial year to and including 1975-76.

The rate of interest payable on advances made during the five-year term of the Agreement will be constant at the very low figure of 4 per cent for advances to the State Housing Authorities and 4.5 per cent for advances allocated to the States' Home Builders' Accounts for lending to eligible prospective home owners.

Sales of houses completed by the State Housing Authorities in the five years commencing 1 January 1974 are limited to 30 per cent of the total, except in the case of Tasmania where the limit is somewhat higher. The remainder are added to the stock of houses retained for rental to eligible persons and families. Eligibility for State Housing Authority accommodation is limited, in the case of a family, by a needs test whereby the income of the main breadwinner should not be greater than 85 per cent of average weekly earnings, plus \$2 for each child beyond the second. The needs test to determine eligibility for Home Builders' Account loans is slightly higher.

#### Operations under the States Grants (Housing) Act and the Housing Agreement (Servicemen)

The following table shows the results of operations under the *States Grants (Housing) Act 1971-1973* and the *Housing Agreement (Servicemen)* during 1972-73. Corresponding figures for 1971-72 appear in Year Book No. 59, page 211.

#### STATES GRANTS (HOUSING) ACT 1971-73: SUMMARY 1972-73

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
<b>HOUSING FUNDS \$'000</b>							
Allocation of State loan moneys for housing . . . . .	57,200	37,500	15,500	29,500	15,000	8,500	163,200
State housing authorities(a) . . . . .	40,040	26,250	12,150	14,000	8,700	5,950	107,090
Home builders' account(b) . . . . .	17,160	11,250	3,350	15,500	6,300	2,550	56,110
Amounts drawn by institutions . . . . .	31,415	18,202	5,247	18,560	7,048	3,536	84,008
Housing Agreement (Servicemen) advances . . . . .	3,539	2,019	400	44	161	..	6,163
Advances by Australian Government(c) . . . . .	3,500	1,500	350	500	400	300	6,550
<b>NUMBER OF DWELLINGS</b>							
State housing program—							
Commenced . . . . .	2,550	2,222	1,297	1,278	1,577	596	9,520
Completed . . . . .	2,174	1,764	1,440	1,162	848	624	8,012
Under construction at 30 June 1973 . . . . .	2,361	2,032	455	1,334	1,130	293	7,605
Home builders' account—							
Purchased—							
New . . . . .	822	728	299	768	319	116	3,052
Other . . . . .	826	..	..	..	..	163	989
New construction—							
Approved . . . . .	1,077	698	232	2,030	406	140	4,583
Commenced . . . . .	987	892	221	1,911	378	173	4,562
Completed . . . . .	1,002	1,255	234	1,872	293	167	4,823
Service housing—							
Agreed program . . . . .	502	105	319	3	2	6	937
Completed(d) . . . . .	406	59	16	..	13	..	494
Sold under—							
1945 agreement . . . . .	97	592	202	..	99	(e)	990
1956-1966 agreements . . . . .	187	185	831	5	167	333	4,184
States Grants (Housing) Act 1971 . . . . .	886	569					

(a) The maximum amount is 70 per cent of the State loan moneys for housing. (b) The minimum amount must be 30 per cent of the State loan moneys for housing. (c) Special advance by the Australian Government under the *Housing Assistance Act 1973* to enable the State Housing Authorities to commence more dwellings in 1972-73 for rental. (d) Also included in State housing program above and may include completions of houses for servicemen programmed in previous years. (e) Tasmania did not operate under the 1945 Agreement after August 1950.

#### Dwellings for Aged Pensioners Scheme

This Scheme is directed towards those in the community considered to be most in need of housing assistance. These are single eligible pensioners living alone in unsuitable private accommodation and paying too high a proportion of their pensions in rent. Most State housing authorities have for many years been building accommodation for aged persons, and Australian Government assistance under this Scheme was introduced to supplement the States' efforts and to effect a more rapid reduction in the waiting lists with State housing authorities.

Under the *States Grants (Dwellings for Aged Pensioners) Act 1969* an amount of \$25 million is being made available to the States over a period of five years from 1969-70 to 1973-74 for construction by them of single self-contained accommodation for allocation, at rents they can afford to pay, to single eligible pensioners in receipt of supplementary assistance under the *Social Services Act 1947-1972* or the *Repatriation Act 1920-1972*.

Building Schemes approved so far under the Act are shown in the following table. Typical rents for these units are in the vicinity of \$3.00 a week.

**DWELLINGS FOR AGED PENSIONERS SCHEME: APPROVALS**

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
Number of building schemes approved—							
1969-70 . . . . .	19	9	..	8	..	1	37
1970-71 . . . . .	26	13	4	3	9	4	59
1971-72 . . . . .	27	2	20	13	13	6	81
1972-73 . . . . .	16	7	24	1	3	3	54
Number of units in approved schemes—							
1969-70 . . . . .	229	316	..	100	..	20	665
1970-71 . . . . .	269	295	18	50	104	32	768
1971-72 . . . . .	636	192	154	190	108	35	1,315
1972-73 . . . . .	248	96	169	8	27	18	566
Estimated cost of approved schemes—							
1969-70 . . . . . \$'000	1,299	1,675	..	433	..	130	3,537
1970-71 . . . . . \$'000	1,660	2,291	136	238	702	138	5,165
1971-72 . . . . . \$'000	5,871	1,785	1,286	1,068	603	262	10,875
1972-73 . . . . . \$'000	1,894	773	1,444	50	152	108	4,421

**Defence service homes**

The *Defence Service Homes Act 1918-1973*, formerly the *War Service Homes Act 1918-1971*, makes provision for assistance to be granted to persons who satisfy the eligibility conditions set out in the Act, to enable them to acquire on concessional terms a soundly constructed home that they would occupy as a residence.

Persons eligible for assistance under the Act include members of the Australian forces and nursing services enlisted or appointed for or employed on active service outside Australia or on a ship of war during the 1914-18 and 1939-45 Wars 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 1962-1973*. '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 1914-18 and 1939-45 Wars.

In May 1973 the Act was amended and the definition of 'eligible person' was extended to include members of the Forces who serve on continuous full-time service, and national servicemen whose period of service ended not earlier than 7 December 1972 and meets certain prescribed conditions.

The maximum amount of loan or advance which may be granted under the *Defence Service Homes Act 1918-1973* is \$12,000. 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 Director of Defence Service Homes is responsible for the execution of the Defence Service Homes Act subject to the directions of the Minister for Housing and Construction.

## Operations under the Defence Service Homes Act

The following tables give details of the operations under the Defence Service Homes Act in the year 1972-73 and from the inception of the scheme on 6 March 1919 to 30 June 1973. The earliest single year for which details are given in the tables is 1968-69; for earlier years *see* previous issues of the Year Book. The figures shown include operations in Papua New Guinea and Norfolk Island.

DEFENCE SERVICE HOMES ACT: OPERATIONS, AUSTRALIA, 1972-73  
AND TO 30 JUNE 1973

	1972-73			From inception to 30 June 1973		
	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.	220	11,467	11,687	119,319	453,138	572,457
Applications approved . „	156	7,269	7,425	58,699	274,807	333,506
Homes purchased . „	131	4,859	4,990	20,570	146,903	167,473
Homes built, or assistance given to build them . „	7	912	919	24,159	72,607	96,766
Mortgages discharged . „	18	1,449	1,467	4,346	37,703	42,049
<i>Total homes provided</i> . „	<i>156</i>	<i>7,220</i>	<i>7,376</i>	<i>49,075</i>	<i>257,213</i>	<i>306,288</i>
Transfers and resales . „	24	387	411	9,673	16,242	25,915
Total capital expenditure \$'000	n.a.	n.a.	74,326	n.a.	n.a.	1,566,076
Total receipts . . „	n.a.	n.a.	(b)97,622	n.a.	n.a.	(c)1,177,462

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

## DEFENCE SERVICE HOMES ACT: OPERATIONS, AUSTRALIA

Year	Number of—					Total	Total capital expenditure	Total receipts
	Applications received	Homes provided						
		Homes purchased (a)	Homes built(b)	Mortgages discharged				
1968-69 . . .	10,715	4,668	767	1,105	6,540	\$'000	\$'000	
1969-70 . . .	10,940	4,643	796	1,225	6,664	50,191	72,622	
1970-71 . . .	10,174	5,031	1,040	1,231	7,302	55,000	77,911	
1971-72 . . .	11,465	5,025	830	1,266	7,121	61,000	78,483	
1972-73 . . .	11,687	4,990	919	1,467	7,376	65,000	83,496	
						74,326	97,622	

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

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

Period or date	N.S.W. (a)	Vic.	Qld (b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
TOTAL CAPITAL ADVANCED DURING YEAR (\$'000)									
1968-69	19,000	14,000	7,908	3,468	3,750	1,350	2	712	50,190
1969-70	21,300	14,550	8,900	4,048	4,100	1,300	52	750	55,000
1970-71	23,052	16,850	9,721	4,288	4,675	1,530	92	792	61,000
1971-72	21,680	18,770	11,095	5,971	4,623	1,670	89	1,102	65,000
1972-73	23,858	21,497	13,443	6,137	5,986	2,050	71	1,284	74,326

## NUMBER OF SECURITIES IN FORCE

At end of June—									
1969	64,319	54,682	24,642	16,598	18,194	4,124	46	1,103	183,708
1970	64,623	54,804	25,021	16,593	18,017	4,168	49	1,164	184,439
1971	65,028	55,116	25,446	16,621	17,954	4,245	61	1,236	185,707
1972	64,731	55,338	25,683	16,710	17,769	4,295	69	1,318	185,913
1973	63,590	54,933	25,497	16,618	17,597	4,341	68	1,399	184,043

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

At end of June—									
1969	340,331	264,336	111,744	75,916	87,421	19,791	(c)	(d)	899,539
1970	345,620	267,047	115,835	76,575	86,776	20,223	(c)	(d)	912,076
1971	352,150	271,295	120,595	77,469	87,091	20,848	(c)	(d)	929,448
1972	354,389	276,348	125,180	79,367	86,641	21,466	(c)	(d)	943,391
1973	354,216	280,040	128,229	80,762	86,843	22,263	(c)	(d)	952,353

## NUMBER OF HOMES PROVIDED

1968-69	2,492	1,820	1,025	451	486	178	..	88	6,540
1969-70	2,526	1,817	1,092	508	454	168	6	93	6,664
1970-71	2,785	1,989	1,180	537	512	191	11	97	7,302
1971-72	2,330	2,078	1,248	664	463	202	10	126	7,121
1972-73	2,302	2,173	1,298	648	597	218	9	131	7,376

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

In addition to the homes provided under the Defence Service Homes Act and shown above, 2,943 homes, which had been provided originally under the Housing Agreements with the States, have been taken over in accordance with those Agreements.

## Homes Savings Grant Scheme

The administration of the Homes Savings Grant Scheme is a function of the Department of Housing and Construction. The purpose of the Scheme is to assist young married persons, and young widowed or divorced persons with dependent children, to purchase or build their own homes. A further objective is to increase the proportion of total savings available for housing purposes by encouraging young people to save with those institutions which provide the bulk of housing finance. The Scheme is governed by the *Homes Savings Grant Act 1964-1973*. 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 or divorced person, is \$750 on savings of \$2,250 or more (or \$500 on savings of \$1,500 or more if the contract to buy or build the home was

made, or the building of the home as an owner-builder began, before 16 August 1972). 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 or divorced, 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 value of the home, including the land, the house itself and any other improvements, must not exceed \$22,500 (or \$17,500 if the contract to buy or build the home was made, or the building of the home as an owner-builder began, before 16 August 1972). Most homes are eligible, the main exception being homes purchased from State housing authorities which have been built with moneys advanced by the Australian Government under the Housing Agreements at concessional rates of interest or where the terms of purchase have been subsidised by reason of financial assistance to the State under the *States Grants (Housing) Act 1971-1973*.

The main forms of savings acceptable under the Scheme are accounts with savings banks and fixed deposits with trading banks (but not cheque 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. Savings held with a credit union are acceptable provided the particular credit union has become an approved credit union for the purposes of the Scheme. The amount of savings that qualify for a grant is the sum of the amounts by which the acceptable savings have increased each year, up to a limit of \$900 in any one savings year (\$600 if the contract date was before 16 August 1972), added to the acceptable savings held at the start of the three-year savings period.

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 Department of Housing and Construction throughout Australia. Additional statistical information is contained in the Annual Reports by the Secretary, Department of Housing, on the *Homes Savings Grant Act 1964-1973*, which are available from the Australian Government Publishing Service Bookshops.

#### Operations under the Home Savings Grant Scheme

Particulars of applications received and approved during 1972-73 and during the period from 20 July 1964, when the Scheme commenced to operate, to 30 June 1973 are set out below.

#### HOME SAVINGS GRANT SCHEME: OPERATIONS, 1972-73

		N.S.W.	Vic.	Qld	S.A.(a)	W.A.	Tas.	A.C.T. (b)	Aust.
Applications received	No.	11,693	17,375	7,341	5,346	3,640	1,480	385	47,260
Applications approved(c)	"	9,735	15,309	6,624	4,671	2,728	1,451	329	40,847
Grants approved	\$'000	5,121	8,338	3,287	2,388	1,314	716	179	21,343
Average grant approved	\$	526	545	496	511	482	494	543	523
Expenditure from National Welfare Fund	\$'000	5,087	8,331	3,282	2,379	1,314	710	184	21,287

(a) Includes Northern Territory. (b) Includes Queanbeyan, N.S.W. (c) Includes applications received on or before 30 June 1972 and approved after that date.

#### HOME SAVINGS GRANT SCHEME: OPERATIONS, 1968-69 TO 1972-73 AND TO 30 JUNE 1973

Year	Applications received	Applications approved	Grants approved	Average grant approved	Expenditure from National Welfare Fund
			\$'000	\$	\$'000
1968-69	34,485	30,630	12,704	415	13,015
1969-70	33,699	28,828	12,364	429	12,336
1970-71	39,796	35,778	15,763	441	15,200
1971-72	41,735	38,674	16,970	439	17,397
1972-73	47,260	40,847	21,343	523	21,287
<b>Total from 20 July 1964</b>	<b>326,520</b>	<b>289,769</b>	<b>129,435</b>	<b>447</b>	<b>129,115</b>

**Homes qualifying for grants**

The following two tables contain particulars of homes in respect of which grants were approved during 1972-73. As grants are payable only to persons under 36 years of age and in respect of homes costing no more than a prescribed amount (\$17,500 if acquired before 16 August 1972), these statistics should not be regarded as being applicable to home owners in general.

**HOME SAVINGS GRANT APPLICATIONS APPROVED(a): MANNER OF ACQUISITION  
TOTAL VALUE, AND AVERAGE VALUE OF HOMES (INCLUDING LAND), 1972-73**

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.(b)</i>	<i>W.A.</i>	<i>Tas.</i>	<i>A.C.T.(c)</i>	<i>Aust.</i>
<b>Purchase of house(d)—</b>								
Number of approvals	6,046	10,524	4,405	3,296	1,371	1,104	181	26,927
Total value(e) . . . \$'000	89,666	152,269	54,521	44,108	18,767	12,924	3,384	375,639
Average value(e) . . . \$	14,831	14,469	12,377	13,382	13,689	11,706	18,697	13,950
<b>Purchase of flat or home unit—</b>								
Number of approvals	1,086	239	45	59	53	5	2	1,489
Total value(e) . . . \$'000	18,243	3,343	644	714	701	51	25	23,721
Average value(e) . . . \$	16,798	13,985	14,311	12,102	13,229	10,242	12,525	15,931
<b>Home built under contract—</b>								
Number of approvals	2,353	4,189	1,951	1,254	1,256	256	132	11,391
Total value(f) . . . \$'000	36,501	66,025	27,660	19,490	19,835	3,718	2,441	175,670
Average value(f) . . . \$	15,513	15,761	14,177	15,542	15,792	14,524	18,492	15,422
<b>Owner-built home—</b>								
Number of approvals	250	357	223	62	48	86	14	1,040
Total value(g) . . . \$'000	3,164	5,345	2,717	781	679	1,163	228	14,077
Average value(g) . . . \$	12,655	14,976	12,183	12,592	14,138	13,525	16,284	13,536
<b>All homes—</b>								
Number of approvals . . .	9,735	15,309	6,624	4,671	2,728	1,451	329	40,847
Total value . . . \$'000	147,574	226,982	85,542	65,093	39,982	17,856	6,078	589,107
Average value . . . \$	15,159	14,827	12,914	13,935	14,656	12,306	18,475	14,422

(a) Includes applications received on or before 30 June 1972 and approved after that date. (b) Includes Northern Territory. (c) Includes Queanbeyan, N.S.W. (d) Includes previously occupied houses. (e) Usually based on the purchase price. (f) Usually based on the cost of the land and the contract price of the dwelling. (g) 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, 1972-73**

<i>State or Territory</i>	<i>Method of financing homes</i>				<i>Average first mortgage loan(b)</i>	<i>Average second mortgage loan</i>
	<i>With first mortgage loan and without second mortgage loan</i>	<i>With first and second mortgage loans</i>	<i>Others(a)</i>	<i>Total</i>		
	<i>number</i>	<i>number</i>	<i>number</i>	<i>number</i>	<i>\$</i>	<i>\$</i>
New South Wales . . . . .	8,433	1,039	263	9,735	10,970	2,729
Victoria . . . . .	12,889	1,527	893	15,309	10,302	2,531
Queensland . . . . .	6,010	347	267	6,624	9,527	2,561
South Australia(c) . . . . .	3,264	1,246	161	4,671	9,697	2,463
Western Australia . . . . .	2,367	223	138	2,728	11,152	2,570
Tasmania . . . . .	1,295	70	86	1,451	9,464	2,450
Australian Capital Territory(d)	88	239	2	329	9,781	5,620
<b>Australia . . . . .</b>	<b>34,346</b>	<b>4,691</b>	<b>1,810</b>	<b>40,847</b>	<b>10,291</b>	<b>2,717</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 Queanbeyan, N.S.W.

**Housing loans insurance scheme**

The Housing Loans Insurance Corporation was established by the *Housing Loans Insurance Act* 1965-73 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, the money they need and can afford to repay to obtain a home suited to their requirements.

The Corporation will insure loans of up to \$40,000. The maximum loan to valuation ratio is 95 per cent for loans for the purchase or construction of homes. A once-and-for-all premium of 1.4 per cent of the amount of the loan is charged by the Corporation for the insurance of loans representing 94 per cent or more of valuation. The premium rate falls progressively to a minimum of 0.25 per cent on loans of less than 76 per cent of valuation. The premium normally is paid 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 period for repayment of a loan on the purchase or construction of a home is forty years.

The Corporation insures loans for purposes other than the purchase or construction of a dwelling. These include alterations, extensions or improvements to a dwelling. An insured loan may be made only by an approved lender. Approved lenders are appointed by the Corporation from within approved classes of lenders specified by the Minister for Housing and Construction. The approved classes include banks, permanent and terminating building societies and most other sources of housing finance. The Corporation commenced its operations in November 1965. By the end of December 1973, 148,129 loans to a value of \$1,705.8 million had been insured.

### 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 236-39 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, and 219. For a fuller description of the activities of State housing authorities and their financial advances to home purchasers or builders *see* Year Book No. 53, pages 283-91.

*New South Wales—The Housing Commission of New South Wales.* The Housing Commission of New South Wales was constituted in 1942, its principal function being the provision of low-cost housing to persons in the lower or moderate income groups.

Advances from the Australian Government have provided most of the Housing Commission's capital funds and by 30 June 1973 had aggregated \$582,248,000 of which \$74,431,000 had been repaid. Other net funds of the Commission at 30 June 1973 comprised repayable advances from the State, \$99,916,000; public loans raised by the Commission, \$2,289,000; grants from the Australian Government, \$8,204,000; grants from the State, \$21,223,000 (including \$9,115,000 from consolidated revenue and \$12,000,000 from taxes on poker machines); provision for maintenance of properties, \$5,632,000; and accumulated surplus, \$53,641,000. In addition, the Commission owed \$13,900,000 to creditors, mainly for purchase, of land and work-in-progress. These funds were represented by fixed assets, \$690,344,000 (including \$221,149,000 debtors for purchase of homes) and current assets, \$22,278,000. In 1972-73, the Commission's income was \$54,921,000 (including rent \$36,726,000 and interest \$13,184,000), expenditure \$50,843,000 (interest, \$24,784,000), and capital expenditure \$49,007,000.

Most of the permanent dwellings provided by the Commission have been erected under the Federal-State Housing Agreements. In 1972-73, 3,470 houses and flats, valued at \$31,293,000, 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, as at 30 June 1973, are approximately \$4.20 a week for elderly single persons and \$6.50 a week for elderly couples, and 7,090 units had been completed at 30 June 1973.

*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 preparation and implementation of Urban Renewal Proposals. Since the signing of the 1945 Housing Agreement the construction of dwellings has been financed by the Australian Government and Commission Funds.

At 30 June 1973, the Housing Commission had completed 1,328 dwelling units under the State Housing Scheme and 73,079 dwelling units under Federal-State Agreements, Works and Services

Loans, Service Personnel Agreements (Housing) and Grants for Aged Person Housing. Specially designed dwelling units are erected by the Commission to provide dwellings for elderly persons at rentals within their means. To 30 June 1973, 5,666 such units had been completed. These are also included in the figures for total constructions above.

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

The Housing Commission finances its operations through 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 1972–73 amounted to \$42,970,636, representing \$9,761,955 from the Queensland Housing Commission Fund and \$33,208,681 from the Commonwealth-State Housing Fund.

During 1972–73 the Commission completed 1,779 house units, bringing the total completions under all schemes since the revival of housing construction in 1944–45 to 45,245. Of this number 26,614 houses, or 58.8 per cent, were for home ownership, and 18,631 or 41.2 per cent, were for rental.

In the field of rental housing the Commission administers and acts as the constructing authority under the Federal-State Housing Agreements and the *States Grants (Aged Pensioners Housing) Act* 1969 and *States Grants (Housing) Act* 1971–1973. Operating under the provisions of the *State Housing Act* 1945–1972, 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 1972–73 amounted to 99, making a total of 31,242 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 1,142 of the Commission's houses during 1972–73.

*South Australia—The South Australian Housing Trust.* The South Australian Housing Trust operates under the South Australian Housing Trust Act, 1936–1971 and the Housing Improvements Act, 1940–1971 for the purpose of providing houses for families of limited means. Houses are built for both rental and sale, and to 30 June 1973, 74,125 had been completed throughout the State, of which some 38,938 had been built and sold under various schemes. At 30 June 1973 the rents of five-roomed (i.e. three bedrooms) double-unit houses ranged from \$10.00 a week for houses of an older type to \$12.50 a week for houses then being completed. Single units rent ranged between \$14.00 and \$18.50. Two- and three-storey groups of flats with weekly rentals ranging from \$9.00 to \$17.75 per flat have been built in the Metropolitan Area; of these 1,373 flats are situated in the Metropolitan Area and 328 at Elizabeth. In 1953 the Trust began building cottage or pensioner flats for elderly people. At 30 June 1973 it had built 1,492 cottage flats from its own resources and an additional 807 for charitable and non-profit organisations.

During 1962–63 the Trust commenced construction of rental-purchase houses. The aim of this scheme is to provide 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 need to house staff in country districts. 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.

The Trust has now become the operator for Aboriginal housing in South Australia apart from housing on Aboriginal reserves, or where Aboriginal Building Societies are established. Previously, the houses were administered by the Department for Community Welfare. Although the houses are still owned by the Minister of Community Welfare, their administration is now controlled by a Committee called the Aboriginal Housing Committee. This Committee will shortly have a predominantly Aboriginal membership as well as an Aboriginal Chairman. The Trust provides all the usual Housing Management services for the houses, but policy decisions, including the location of houses and types of houses to be purchased or built, are the responsibility of the Committee. The Trust purchases or builds the houses with funds provided by the Australian Government in the form of grants. The houses are called Aboriginal 'funded' houses, and at the end of June 1973 a total of 280 had been built or purchased in South Australia. The Trust still continues to build houses on Aboriginal reserves for the Department for Community Welfare which administers these houses.

*Western Australia—State Housing Commission of Western Australia.* The activities of the State Housing Commission extend throughout the whole State. In addition to construction of a variety of dwellings for its own rental and purchase program as determined under the State Housing Act, the Federal State Housing Agreements prior to 30 June 1971 and subsequently the *States Grants (Housing) Act 1971–1973*, its activities include:

- Construction of houses for other Government Departments (both Australian and State Government, and semi- and local government authorities) in Western Australia;
- Construction and maintenance of houses for the Government Employees' Housing Authority.

At 30 June 1973, the Commission had completed under all schemes since 30 June 1944, a total of 58,622 units of accommodation throughout the State.

During the twelve months ended 30 June 1973, 2,207 units of accommodation were completed: metropolitan area, 1,796; country, 159; and north of 26th parallel, 252; and a further 1,620 units were under construction.

Building Societies are a major source of housing finance in Western Australia. At 30 June 1973, it was estimated that the assets of all societies were about \$524 million. Currently, 11 permanent and 416 terminating societies are operating. As a condition of eligibility for assistance under the *Housing Agreement Act 1973*, the State is required to allocate not less than 20 per cent nor more than 30 per cent of its housing authority new borrowings for advances through terminating building societies.

Under the *Housing Loans Guarantee Act 1957–1972*, the guarantees provided to financial institutions enable loans to be made to lending institutions with full security. The Act enables building societies and other approved bodies to make high ratio advances to families of low and moderate means without additional charge. The interest rate charged to the borrower may not exceed 8.5 per cent reducible. Loans may be made up to 95 per cent of the value of the house and land or a specified sum, whichever is the lesser amount. In respect of the metropolitan region, the maximum loan permitted is \$14,000 and outside the metropolitan region south of the 26th parallel, \$15,000. For a new house situated north of the 26th parallel and in the North West or Eastern Land Divisions, the maximum loan is \$19,000 and in the Kimberley Land Division \$22,500.

*Tasmania—The Housing Department.* The Housing Department was established in 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 sale by purchase contract, and the *Casual Worker's and Unemployed Persons' Homes Act 1936*.

During 1972–73, 642 dwellings were completed. Construction since 1944 has totalled 13,854 dwelling units, comprising 13,017 detached and semi-detached units (9,761 of timber), 519 elderly persons' flatettes, 22 maisonettes, and 296 multi-unit flats.

Flats, maisonettes, villa units, and elderly persons' homes are for rental only. Single unit dwellings may be allotted on either a purchase contract or rental basis. The weekly rental of a newly erected three-bedroom brick veneer house in the Hobart metropolitan area approximated \$20.55 in the June quarter of 1973. In certain necessitous cases rental rebates are allowed. Under the current rental rebate formula, a married couple occupying an elderly persons' unit and whose only income is the age pension, pay \$3.80, while a single person solely dependent on the pension pays \$2 a week.

Most purchase contract allotments are made on a no-deposit basis with repayments over a maximum period of fifty-three years. Purchase contracts are sometimes surrendered to the Department. Net of surrenders, 9,339 purchase contracts had been entered into by June 1973. The sale price, excluding land, of a new three-bedroom house in the Hobart metropolitan area was approximately \$12,000 in June of 1973.

#### **Housing schemes in Australian Territories**

*Northern Territory.* In 1946 control of all government-owned residences in the Territory (excluding those belonging to the Defence Services or Commonwealth Railways, or attached to post offices) was vested in the Administration. The Northern Territory Housing Commission was established in 1959 and operates under authority of the *Housing Ordinance 1959–1971*. The Commission became autonomous on 1 October 1969 and provides rental housing for persons of limited means who are not adequately housed and who are not officers of either the Australian or the Northern Territory Public Service. To 30 June 1973 the Commission had completed a total of 3,553 houses and flats; 2,453 of these are in Darwin (including 490 flats), 691 in Alice Springs (including 191 flats); 182 in Katherine (including 29 flats); 206 in Tennant Creek (including 15 flats); 9 houses in Pine Creek; 8 houses in Adelaide River and 2 each in Elliot and Mataranka. In addition, 49 houses and 8 flats were taken over from the Department of Defence in Alice Springs; 2 houses in Katherine and 1 house in Tennant Creek were acquired from the Department of the Northern Territory; and 1 house in Darwin was purchased privately. A further 1 house and 10 flats were under construction.

*Australian Capital Territory.* The Australian Government provides houses and flats for rental to persons on low incomes who are employed in the Australian Capital Territory. At 30 June 1973 the Department of the Capital Territory controlled 7,677 houses and 2,126 flats for rental purposes. Government rental houses may be purchased by eligible tenants.

#### Summary of rental activities of government authorities

The first of the following two tables shows the revenue from rental for dwellings under control of government housing authorities each year from 1968-69 to 1972-73, and the second, the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year 1968-69 to 1972-73.

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

Year	N.S.W.	Vic.	Qld(a)	S.A.(b)	W.A.	Tas.	N.T.	A.C.T.	Aust.
1968-69	24,661	17,207	7,486	12,506	8,003	1,902	1,261	4,137	77,163
1969-70	27,048	18,062	8,403	13,493	8,120	2,008	1,703	4,459	83,296
1970-71	29,851	20,618	9,286	14,300	10,076	2,152	(c)3,387	5,300	94,970
1971-72	32,813	22,274	10,405	15,700	11,378	2,315	3,366	5,744	103,995
1972-73	36,726	22,778	11,407	17,150	12,209	2,578	4,335	5,598	112,781

(a) Excludes rentals in respect of tenanted temporary dwellings. (b) Excludes rentals in respect of temporary and emergency dwellings. (c) Includes undercharges in respect of 1969-70.

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

Year	N.S.W.	Vic.	Qld(a)	S.A.(b)	W.A.	Tas.(c)	N.T.	A.C.T.(c)	Aust.
1968-69	60,293	36,403	15,693	31,322	18,340	3,644	2,939	9,904	178,538
1969-70	62,293	37,591	16,202	31,993	19,226	3,741	3,400	10,311	184,757
1970-71	63,983	38,237	17,038	33,378	22,056	3,951	3,710	10,567	192,920
1971-72	66,740	39,694	17,670	34,382	23,236	4,158	4,261	10,048	200,189
1972-73	69,178	40,335	18,463	35,155	24,055	4,560	4,826	9,651	206,223

(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 Australian or State Governments. The information in this section concerns the direct loans made to home purchasers by the more important institutional lenders. Loans to institutions which in turn lend moneys to home purchasers and loans to contract builders, etc. are excluded as far as possible. The loans may be for the construction of new dwellings, the purchase of existing dwellings, for additions, renovations, etc., as first or subsequent mortgages, overdrafts and so on. While figures of all loans to home purchasers are not available, the institutions mentioned account for a significant proportion of total loans. Details of the terms and conditions of lending are given, together with available information on the number and value of loans made.

#### State and Territory authorities and agencies

##### *New South Wales*

*Rural Bank of New South Wales—Sale of Homes Agency.* A Sale of Homes Agency was established in 1954 to arrange for the sale on terms of houses erected by the Housing Commission of New South Wales. The Agency's operations began with the sale to selected purchasers of 100 houses made available by the Commission during 1954-55 and 1955-56. The sales were made on the basis of 10 per cent deposit and repayment of the balance over a maximum period of forty years, with interest at 4.5 per cent per annum. Total advances under that scheme amounted to \$646,648; at 30 June 1973 the advances outstanding amounted to \$243,790 in respect of 58 houses.

Since 1956 the Sale of Homes Agency has acted as the agent of the Housing Commission in arranging the sale on terms of houses erected under the Federal-State Housing Agreements. The terms of sale provide for a minimum deposit of \$200 and repayment of the balance over a maximum period of forty-five years, with interest rates, since the inception of the scheme, ranging from 4.25 to 6.75 per cent per annum. Particulars of the advances made by the Agency in connection with the sale of houses erected under the 1956, 1961 and 1966 Agreements and the *States Grants (Housing) Act* of 1971-1973 are given in the following table.

**RURAL BANK OF NEW SOUTH WALES—SALE OF HOMES AGENCY ADVANCES FOR  
HOMES SOLD UNDER THE 1956, 1961 AND 1966 FEDERAL-STATE HOUSING  
AGREEMENTS AND THE STATES GRANTS (HOUSING) ACT OF 1971-1973**

Year	Advances during year		Total advances to end of year		Advances outstanding at end of year(a)	
	Number of houses	Amount	Number of houses	Amount	Number of houses	Amount
		\$'000		\$'000		\$'000
1968-69 . . . .	1,227	11,167	22,036	161,141	19,406	133,363
1969-70 . . . .	1,751	17,074	23,787	178,215	20,523	144,511
1970-71 . . . .	2,080	22,144	25,867	200,359	21,953	160,426
1971-72 . . . .	1,978	24,827	27,845	225,186	23,130	177,309
1972-73 . . . .	974	13,970	28,819	239,156	22,942	180,438

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

The Sale of Homes Agency also acts as agent for the Housing Commission in arranging the sale of houses erected by the Commission on applicants' land. Under this scheme persons who have established a housing need may apply to the Commission to have a standard-type dwelling erected on their own land. The houses are sold, at a price equivalent to their capital cost, on the same terms as for houses erected under the 1956 to 1966 Housing Agreements and the *States Grants (Housing) Act* of 1971-1973. Up to 30 June 1973, 712 houses had been built at a cost of \$5,761,000, the balance of indebtedness at that date was \$4,668,000.

*Rural Bank of New South Wales—Other loans.* The Rural Bank of New South Wales provides assistance to individuals for the erection of purchase of homes and for other approved purposes associated with homes. Advances are based on the bank's official valuation of the dwelling. The current rate of interest on long-term loans for housing purposes is 6.75 per cent per annum.

### Victoria

*Housing Commission of Victoria.* Very few houses were sold by the Commission until 1954 but the added emphasis given to the construction of houses for private ownership by the amendments in the Federal State Housing Agreement in 1955-56 had the effect of substantially increasing the number of houses sold.

Of the 74,407 dwelling units built up to 30 June 1973, under the State Housing Scheme, the Federal State Agreements and Housing Grant, a total of 34,492 houses have been sold (18,217 in the metropolitan area and 16,275 in the country).

*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 \$16,500. 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 1973, 3,565 loans totalling \$25,865,699 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 1973, 1,350 second mortgage loans were outstanding, the amount involved being \$2,030,040.

(See Savings Banks, page 240, for activities of the State Savings Bank of Victoria.)

*Queensland*

*Queensland Housing Commission.* The present maximum advance allowable under the Act is \$12,000 for a timber, brick veneer, brick, or concrete building. The rate of interest charged on new advances was increased from 5.5 per cent to 6.125 per cent per annum from 3 November 1969, and was further increased to 7.125 per cent per annum from 30 July 1970. The rate charged on new advances was reduced to 5.5 per cent per annum from 1 October 1971. Repayments 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, to \$9,000 from 22 May 1969, to \$10,000 from 23 September 1971 to \$10,500 from 1 July 1972, and \$12,000 from 8 March 1973. Total advances made for dwellings since operations commenced in 1910 to 30 June 1973 amounted to \$75,013,734.

*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 7.5 per cent and the interest is adjusted quarterly. During 1972-73 the Trust commenced 404 second mortgages valued at \$606,000. At 30 June 1973 second mortgages totalled 7,900 and the balance outstanding at that date was \$8,300,000. 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 5.5 per cent interest per annum.

*State Bank of South Australia.* The State Bank, together with the Housing Trust, are the principal agents of the State Government for the distribution of moneys received under housing assistance arrangements with the Australian Government. During 1972-73 the Bank opened 2,320 new accounts worth \$20,717,251 in the Home Builders' Account. The balance of loans outstanding on this account at 30 June 1973, totalled \$126,870,758. The Bank administers the Advances for Homes Act, 1928-1970 on behalf of the State Government. However, advances under this Act have virtually ceased and the only funds being made available are for repairs to tenancy houses and for extra bedroom accommodation. The balance outstanding under this Act at 30 June 1973 was \$16,892,537. The present maximum housing loan is \$12,500, repayable over a period not exceeding fifty years at a rate of interest of 6.5 per cent per annum calculated on monthly balances.

(See Savings Banks, page 240 for activities of the Savings Bank of South Australia.)

*Western Australia*

*State Housing Commission of Western Australia.* Under the State Housing Act (and the Federal State Housing Agreement up to 30 June 1971) the maximum loan is \$8,000 by way of mortgage, while under contract of sale the maximum is \$6,500 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 5.375 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 \$5,675 a year, plus \$100 for each dependent child under twenty-one years of age. The remainder of the State is divided into 5 zones and the income eligibility varies from \$5,714 to \$6,221 plus \$100 for each dependent child under twenty-one years of age. 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 240, 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 as at 1 July 1973, was 5 per cent. The number of loans outstanding at 30 June 1973, was 8,111, and the amount outstanding \$61,422,128

*Agricultural Bank of Tasmania.* The Agricultural Bank, as an approved lending authority under the Federal-State Housing Agreement 1973, receives part of those funds allocated for loans to prospective home owners. To be eligible for a loan, an applicant, whose income is subject to a needs test, must be married, about to be married or have dependants for whom it is necessary to provide a home. Loans up to a maximum of \$12,000, or ninety per cent of the Bank's valuation of land and dwelling, whichever is the lesser, will be considered on acceptable proposals throughout Tasmania. Such loans, currently bearing interest at 5.5 per cent are repayable by equated monthly instalments over periods up to thirty years. Other limited funds, not subject to a needs test, are currently available at 6 per cent.

During 1972-73, 317 loans totalling \$3,018,000 were approved. Since November, 1945, a total of 5,217 loans amounting to \$35,676,000 has been approved of which 3,712 have been for the erection of dwellings, and 1,505 for the purchase of existing homes. Total loans outstanding at 30 June 1973 amounted to \$23,219,000. The figures exclude advances to co-operative housing societies.

#### *Northern Territory*

*Loans Scheme.* This scheme was commenced in 1953 and is administered by the Home Finance Trustee under the *Housing Loans Ordinance 1949-1967*. 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 \$12,000. The rate of interest charged is 8.25 per cent per annum reducible to 7.25 per cent per annum if instalment payments are made by the due date. The maximum period of repayment is forty-five years for brick houses and twenty-five years for other houses. Up to 30 June 1973, 1,456 loans totalling \$8,601,250 had been approved. These were for: erection, 811; purchase, 463; enlargement or completion, 114; discharge of mortgage, 68.

*Sales Scheme.* Tenants of government-owned houses under the control of the Department of the Northern Territory may purchase the dwellings they occupy either for cash or on terms requiring a minimum deposit of 5 per cent of the purchase price with repayments over a maximum period of forty-five years including interest at 6.25 per cent per annum.

*Housing Commission Sales Scheme.* Since the November 1963 amendment of the *Housing Ordinance 1959-1971* 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 \$12,000). Repayment may be made over a maximum period of thirty-two years. The current rate of interest is 7.25 per cent per annum with a concession of 1 per cent for payments made on or before the due date. At 30 June 1973, 9,515 houses were under mortgage to the Commissioner.

Government rental houses may be purchased by persons who were tenants prior to 7 July 1972. The basis of the sale is a minimum deposit of 5 per cent of the purchase price fixed by the Department of the Capital Territory with no limit to the amount which may be held on mortgage from the Department. Repayment of the amount covered by mortgage may be made over a maximum period of forty-five years. In addition, persons who were registered on the housing waiting list before 7 July 1972 can use facilities similar to the Commissioner for Housing loans scheme, except that the term is forty-five years. The interest rate is 7.25 per cent per annum with a concession of 1 per cent for payment made on or before the due date. To 30 June 1973, 11,073 houses had been sold to tenants.

## Savings banks

All savings banks lend funds for housing to both individuals and building societies. Details of savings banks housing finance transactions during the years 1969-70, 1970-71, 1971-72 and 1972-73 are shown in the following table. (See the chapter Private Finance for further details.)

**SAVINGS BANKS: HOUSING LOANS APPROVED AND BALANCES OUTSTANDING TO INDIVIDUALS**  
(\$'000)

Year	N.S.W.	Vic.	Qld	S.A.(a)	W.A.	Tas.	A.C.T.	Total
<b>LOANS APPROVED DURING YEAR</b>								
1969-70	140,535	190,079	52,612	46,164	27,200	9,188	3,404	469,181
1970-71	180,112	200,372	65,486	54,168	47,283	14,085	5,701	567,207
1971-72	209,365	229,581	81,192	75,768	48,198	18,298	8,090	670,492
1972-73	332,826	389,262	142,221	120,878	76,418	26,630	16,017	1,104,251
<b>BALANCES OUTSTANDING AT END OF YEAR</b>								
1969-70	524,010	748,483	196,498	254,401	120,144	45,487	9,258	1,898,281
1970-71	588,020	826,435	226,709	275,201	145,274	50,879	12,389	2,124,907
1971-72	663,869	915,839	260,540	307,357	166,540	59,782	18,115	2,392,042
1972-73	787,277	1,056,771	320,361	360,280	203,418	70,825	26,344	2,825,276

(a) Includes Northern Territory.

*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 Credit Foncier and Savings Bank Departments.

The maximum proportion of valuation to be granted as Credit Foncier loan is eighty per cent and the maximum loan is \$8,000. Interest is 7.25 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 eighty per cent with no limit on the maximum loan. For a property to be occupied by the borrower the interest rate is at least 7.75 per cent, depending on the amount of the loan. The above conditions are those current as at 21 September 1973 but are subject to review and alteration by the Bank at any time. During the year 1972-73 the Bank advanced \$114,896,540 to 11,616 borrowers. At 30 June 1973 the total debt of 81,202 individual borrowers was \$521,220,900, while indebtedness of Co-operative Housing Societies and the Home Finance Trust amounted to \$7,508,961 and \$9,335,302 respectively.

*Savings Bank of South Australia.* The bank grants mortgage loans for the building or purchase for personal occupation, of existing houses, houses not previously occupied and those to be erected. Normally advances are made up to 85 per cent of the Bank's valuation or 95 per cent where the borrower elects to insure the loan with the Housing Loan Insurance Corporation and pay the necessary premium which may be added to the loan if so desired. The maximum loan period is thirty years and the rate of interest on loans of up to \$12,500 is 7.25 per cent per annum; this rate is subject to review at any time. Loans above \$12,500 are available at slightly higher interest rates.

During 1972-73 the Bank advanced \$28,153,841 by way of housing loans, the number of new loans totalling \$2,979. At 30 June 1973 there were 27,656 housing loans current with a balance outstanding of \$158,684,664.

*The 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. At 30 June 1973 the basic rate for housing loans, whether for new homes or existing dwellings, was 6.5 per cent per annum reducible. Higher rates, usually in the range of 7 per cent to 8 per cent per annum reducible, may be charged for loans for substantial amounts, high loan-to-value ratio loans, and other loan where special circumstances exist. Loans may be approved up to terms of thirty years but the averages term of housing loans is eighteen to twenty 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 activity commenced in May 1967. The number of homes built to 30 June 1973 was 439, whilst another 33 were under construction. In addition, 390 building lots (under certain restrictions) were made available to project builders for the erection and sale of houses. A further 1,081 building lots have been auctioned to the public under restrictions designed to favour genuine home seekers.

### 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 \$475 million on the second Wednesday of July 1973 (*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 paid over during the twelve months ended June 1969 to 1973 and amounts outstanding at end of June 1969 to 1973, are given in the following table.

**LIFE INSURANCE COMPANIES: HOUSING LOANS PAID OVER AND  
AMOUNTS OUTSTANDING**  
(\$'000)

	(a)1968-69	1969-70	1970-71	1971-72	1972-73
Housing loans paid over during period—					
New South Wales . . . . .	29,130	33,151	29,686	30,419	29,348
Victoria . . . . .	22,549	23,791	21,145	20,004	20,859
Queensland . . . . .	(b)6,098	6,135	6,921	7,159	6,521
South Australia . . . . .	(c)5,366	5,415	6,033	5,908	6,216
Western Australia . . . . .	6,446	5,283	5,335	5,086	4,747
Tasmania . . . . .	1,530	1,588	1,728	1,751	1,456
Northern Territory . . . . .	(c)	132	40	133	92
Australian Capital Territory . . . . .	666	874	991	1,459	2,372
<b>Total . . . . .</b>	<b>(b)71,784</b>	<b>76,369</b>	<b>71,879</b>	<b>71,918</b>	<b>71,607</b>
Amounts outstanding on housing loans at end of period(b) . . . . .	397,958	422,284	442,567	454,476	447,958

(a) Excludes the business of the State Government Insurance Office of New South Wales and the Queensland State Government Insurance Office. (b) Includes Papua New Guinea. (c) Loans made in Northern Territory included in South Australia.

### Registered building societies

There were 5,627 registered building societies operating in Australia during the year ending 30 June 1972 of which 193 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 credit foncier terms, and obtain their funds from share capital, deposits and borrowings from banks and other lending institutions. The terminating societies make loans to members from funds obtained from lending institutions (usually government guaranteed), members' subscriptions and, since 1956, from moneys provided under the Federal-State Housing Agreements. Details of new loans paid over and net advances outstanding for each of the years ended June 1968 to 1972 are given in the following table (*see also* the chapter Private Finance).

HOUSING AND BUILDING  
REGISTERED BUILDING SOCIETIES  
(\$'000)

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
<b>LOANS PAID OVER DURING YEAR</b>							
1967-68 . . .	142,084	49,456	29,369	5,121	24,436	9,545	260,011
1968-69 . . .	176,282	53,059	38,044	7,901	48,650	7,914	331,850
1969-70 . . .	225,151	54,212	49,276	12,135	91,481	12,008	444,263
1970-71 . . .	232,138	61,229	54,428	12,951	84,150	8,142	453,038
1971-72 . . .	309,014	107,627	102,071	14,053	107,007	10,831	650,603
<b>NET ADVANCES OUTSTANDING(a) AT END OF YEAR</b>							
1967-68 . . .	593,438	259,574	103,194	22,388	77,254	32,204	1,088,052
1968-69 . . .	715,029	284,894	127,830	27,529	113,812	35,542	1,304,636
1969-70 . . .	861,985	309,186	162,363	36,466	189,482	42,603	1,602,085
1970-71 . . .	995,647	338,445	194,708	45,439	253,389	44,930	1,872,558
1971-72 . . .	1,188,587	408,360	269,939	54,134	331,636	49,473	2,302,129

(a) Net of borrowing members' funds.

#### Other lenders

At this time there is little statistical information 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 on a credit foncier basis. Loans are limited to 70 per cent of value unless repayments are insured with an approved insurer, in which case loans of up to 90 per cent of value are made. The interest rate may be varied from time to time, the present minimum rate being 8.75 per cent per annum. The maximum term is 30 years for homes of solid construction, and 20 years for timber-framed homes. At 30 June 1973 there were 4,859 loans current, the principal outstanding totalling \$26,020,954. During 1972-73 the value of advances made was \$4,199,500.