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CHAPTER 10

HOUSING AND BUILDING

On pages 271-8 of this chapter details are given of the *characteristics of dwellings as obtained from censuses*, pages 278-88 contain a *summary of building activities*, pages 288-300 outline *government activities in the field of housing*, and pages 300-7 relate to *financial arrangements associated with the erection or purchase of homes*.

Further information on dwellings obtained from censuses is available in the detailed tables of the 1961 census and earlier censuses and in the mimeographed statements of the 1961 census (see the chapter Miscellaneous of this Year Book.) More detailed information on building activity is contained in the annual bulletin *Building and Construction*, and the *Quarterly Bulletin of Building Statistics*, and current information is obtainable also in the *Quarterly Summary of Australian Statistics*, the *Monthly Review of Business Statistics*, the *Digest of Current Economic Statistics*, and the mimeographed statements *Building Statistics: Number of New Houses and Flats* (quarterly), and *Building Approvals* (monthly). Details for particular States are available from publications issued regularly by the Deputy Commonwealth Statisticians.

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

Census dwellings

At each census of the population, in addition to the questions relating to personal particulars, there have been a number of questions relating to dwellings. A 'dwelling' is defined as any habitation occupied by a household group living together as a domestic unit, whether comprising the whole or only part of a building, and includes, *in addition to houses and flats*, a great variety of dwellings ranging from a single-roomed shack to a multi-roomed hotel or institution. All statistics in this section are exclusive of particulars of dwellings occupied solely by full-blood Aboriginals.

Number of dwellings

The following table shows the number of occupied and unoccupied dwellings in Australia at each census from 1911 to 1961. Occupied dwellings are classified into 'private' and 'other than private' dwellings (see page 273 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 278 for full explanation of the term 'unoccupied').

DWELLINGS: AUSTRALIA, CENSUSES, 1911 TO 1961

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

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 1961. (For definitions of 'urban' and 'rural' see page 195).

DWELLINGS, BY DIVISION OF STATE: AUSTRALIA, CENSUS, 30 JUNE 1961

Division	Occupied				Unoccupied	
	Private	Other than private	Total		Number	Proportion of total
			Number	Proportion of total		
				Per cent		Per cent
Urban—						
Metropolitan	1,607,392	18,304	1,625,696	57.70	59,096	30.44
Other	706,535	9,208	715,743	25.41	58,577	30.18
Rural	468,018	7,813	475,831	16.89	76,441	39.38
Total	2,781,945	35,325	2,817,270	100.00	194,114	100.00

The total numbers of occupied and unoccupied dwellings in each State and Territory at the censuses of 1954 and 1961 were as follows.

**DWELLINGS: STATES AND TERRITORIES, CENSUSES
1954 AND 1961**

State or Territory	Census 30 June 1954		Census 30 June 1961	
	Occupied	Un-occupied	Occupied	Un-occupied
New South Wales	912,877	42,831	1,061,609	72,432
Victoria	660,690	27,491	790,529	47,389
Queensland	339,328	21,473	398,233	33,969
South Australia	215,301	8,524	261,908	17,061
Western Australia	162,823	6,614	194,317	13,705
Tasmania	78,789	5,288	91,258	8,582
Northern Territory	3,427	47	5,479	179
Australian Capital Territory	7,118	326	13,937	797
Australia	2,380,353	112,594	2,817,270	194,114

Class of dwelling

The following table shows the numbers of the various classes of occupied dwellings in the metropolitan urban, other urban, and rural areas of Australia at the censuses of 1954 and 1961. The boundaries of the metropolitan urban and other divisions of State differ from census to census, and consequently accurate comparison cannot be made between figures for corresponding divisions (see page 195).

Private dwellings are classified into the following four categories:

Private house—includes houses, sheds, huts, garages, etc., used for dwelling purposes, and shared private houses for which only one householder's schedule was received;

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

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

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

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

OCUPIED DWELLINGS, BY CLASS OF DWELLING AND DIVISION OF STATE: AUSTRALIA, CENSUSES, 1954 AND 1961

Class of occupied dwelling	Census, 30 June 1954				Census, 30 June 1961				Increase 1954-61
	Urban(a)		Rural (a)	Total, Australia	Urban(a)		Rural (a)	Total, Australia	
	Metro-politan	Other			Metro-politan	Other			
<i>Private house(b)</i> —									
House	1,067,674	506,128	433,069	2,006,871	1,324,627	630,072	438,470	2,393,169	386,298
Shed, hut, etc.	14,259	12,276	22,613	49,148	10,740	11,338	19,919	41,997	-7,151
Total	1,081,933	518,404	455,682	2,056,019	1,335,367	641,410	458,389	2,435,166	379,147
<i>Share of private house(c)</i>	77,344	22,747	7,125	107,216	59,727	15,248	4,575	79,550	-27,666
Flat(d)	104,603	20,784	2,033	127,420	169,934	43,134	4,518	217,586	90,166
Other	45,308	6,744	714	52,766	42,364	6,743	536	49,643	-3,123
<i>Total private dwellings</i>	1,309,188	568,679	465,554	2,343,421	1,607,392	706,535	468,018	2,781,945	438,524
Caretaker's quarters	998	264	194	1,456	(e)	(e)	(e)	(e)	-1,456
Licensed hotel	1,720	2,457	2,015	6,192	1,759	2,447	1,877	6,083	-109
Motel					61	301	137	499	
Boarding house, etc. }	14,110	4,120	1,041	19,271	13,572	4,094	826	18,492	-280
Educational institution(f)	523	488	251	1,262	308	275	102	685	-577
Religious institution (non-educational)(f)	142	31	24	197	559	422	201	1,182	985
Hospital	559	517	353	1,429	638	488	318	1,444	15
Charitable institution (other than hospital)	299	107	104	510	317	117	78	512	2
Other	852	1,091	4,672	6,615	1,090	1,064	4,274	6,428	-187
<i>Total dwellings other than private</i>	19,203	9,075	8,654	36,932	18,304	9,208	7,813	35,325	-1,607
Total occupied dwellings	1,328,391	577,754	474,208	2,380,353	1,625,696	715,743	475,831	2,817,270	436,917
Total occupied dwellings per square mile	592.77	123.32	0.16	0.80	661.12	173.77	0.16	0.95	0.15

(a) See text on page 195 regarding comparability as between censuses. (b) Includes shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) Prior to 1961 single self-contained dwellings attached to, or situated above, offices, shops, etc., were classified as private houses irrespective of the description stated in the householder's schedule. In 1961 such dwellings, if described as self-contained flats, were classified as flats. (e) Included with private dwellings. (f) Certain institutions previously classified as 'Educational' were in 1961 classified as 'Religious'.

Minus sign (-) denotes decrease.

Population according to class of dwelling, etc.

The following table shows the number of the various classes of occupied dwellings at the censuses of 1954 and 1961, together with the number of inmates therein.

OCCUPIED DWELLINGS AND INMATES, BY CLASS OF DWELLING: AUSTRALIA
CENSUSES, 1954 AND 1961

	Census, 30 June 1954			Census, 30 June 1961		
	Number of dwellings	Inmates		Number of dwellings	Inmates	
		Number	Proportion of total		Number	Proportion of total
Private house(a)—			per cent			per cent
House	2,006,871	7,448,978	82.89	2,393,169	8,881,128	84.51
Shed, hut, etc.	49,148	134,187	1.49	41,997	116,458	1.11
Total	2,056,019	7,583,165	84.38	2,435,166	8,997,586	85.62
Share of private house(b)	107,216	290,579	3.23	79,550	224,066	2.13
Flat(c)	127,420	329,265	3.67	217,586	552,596	5.26
Other	52,766	111,353	1.24	49,643	96,246	0.92
Total, private dwellings(d)	2,343,421	8,314,362	92.52	2,781,945	9,870,494	93.93
Dwellings other than private(d)	36,932	618,743	6.89	35,325	596,412	5.68
Total occupied dwellings	2,380,353	8,933,105	99.41	2,817,270	10,466,906	99.61
Campers out . . . . .	..	30,056	0.33	..	15,994	0.15
Migratory(e) . . . . .	..	23,369	0.26	..	25,286	0.24
Total population . . . . .	..	8,986,530	100.00	..	10,508,186	100.00

(a) Includes shared private houses for which only one householder's schedule was received. (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (c) See footnote (d) to table on page 273. (d) See footnote (e) to table on page 273. (e) Shipping, railway and air travellers.

Occupied private dwellings

The tables on pages 274-7 show occupied private dwellings classified according to material of outer walls; number of rooms; number of inmates; nature of occupancy; date of building; and facilities. Previous Year Books contain additional detail concerning these classifications.

OCCUPIED PRIVATE DWELLINGS, BY MATERIAL OF OUTER WALLS AND DIVISION OF STATE: AUSTRALIA, CENSUSES, 1954 AND 1961

Material of outer walls	Census, 30 June 1954				Census, 30 June 1961				Increase, 1954-61
	Urban(a)		Rural (a)	Total Australia	Urban(a)		Rural (a)	Total Australia	
	Metro-politan	Other			Metro-politan	Other			
Brick	674,165	86,254	25,089	785,508	807,311	113,392	32,291	952,994	167,486
Stone	35,907	18,049	33,604	87,566	32,828	19,919	30,325	83,072	-4,488
Concrete	24,299	13,497	13,639	51,435	40,779	19,111	15,455	75,345	23,910
Wood	422,010	341,145	276,584	1,039,739	507,775	386,555	258,257	1,152,587	112,848
Iron, tin	7,387	19,652	31,177	58,216	4,556	17,235	24,870	46,661	-11,555
Fibro-cement	140,542	84,835	71,176	296,553	208,271	146,003	97,996	452,270	155,717
Calico, canvas, hessian	426	1,843	5,446	7,715	105	585	1,918	2,608	-5,107
Other	3,644	2,686	7,750	14,080	4,328	2,958	5,841	13,127	-953
Not stated	808	718	1,089	2,615	1,439	777	1,065	3,281	666
Total	1,309,188	568,679	465,554	2,343,421	1,607,392	706,535	468,018	2,781,945	438,524

(a) See text on page 195 regarding comparability as between censuses.

Minus sign (-) denotes decrease.

The following table gives particulars of occupied private dwellings by number of rooms. For a dissection of these figures into metropolitan urban, other urban, and rural areas see page 359 of Year Book No. 50.

OCCUPIED PRIVATE DWELLINGS, BY NUMBER OF ROOMS AND CLASS OF DWELLING: AUSTRALIA, CENSUSES, 1954 AND 1961

Number of rooms(a) per dwelling	Census, 30 June 1954					Census, 30 June 1961				
	Private house (b)	Share of private house (c)	Flat (d)	Other	Total private dwellings	Private house (b)	Share of private house (c)	Flat (d)	Other	Total private dwellings
1	24,052	12,129	769	16,336	53,286	17,303	6,941	2,282	13,306	39,832
2	45,117	23,761	7,333	18,675	94,886	28,607	17,606	20,635	19,644	86,492
3	87,137	25,716	27,270	9,955	150,078	70,945	21,280	53,585	9,732	155,542
4	380,138	19,284	49,548	4,250	453,220	387,737	16,524	77,531	3,536	485,328
5	692,044	12,728	27,701	1,520	733,993	903,227	11,906	39,914	1,224	956,271
6	534,420	7,663	10,752	687	553,522	656,348	2,168	15,723	245	674,484
7	181,312	2,788	2,525	218	186,843	231,841	609	4,471	97	237,018
8	64,092	1,130	806	100	66,128	80,911	230	1,674	45	82,860
9	22,430	341	244	47	23,062	28,070	70	572	28	28,740
10 and over	20,808	163	98	18	21,087	24,196	97	160	38	24,491
Not stated	4,469	1,513	374	960	7,316	5,981	2,119	1,039	1,748	10,887
Total private dwellings	2,056,019	107,216	127,420	52,766	2,343,421	2,435,166	79,550	217,586	49,643	2,781,945
Average number of rooms(a) per private dwelling	5.26	3.38	4.14	2.22	5.04	5.39	3.26	3.97	2.20	5.16

(a) Includes kitchen and permanently enclosed sleep-out but does not include bathroom, pantry, laundry or storehouse. (b) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) See footnote (d) to table on page 273.

The following table gives particulars of occupied private dwellings by number of inmates. For a dissection of these figures into metropolitan urban, other urban, and rural areas see page 361 of Year Book No. 50.

OCCUPIED PRIVATE DWELLINGS BY NUMBER OF INMATES AND CLASS OF DWELLING: AUSTRALIA, CENSUSES, 1954 AND 1961

Number of inmates per dwelling	Census, 30 June 1954					Census, 30 June 1961				
	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings
1	147,308	22,082	22,507	21,191	213,088	198,150	17,215	46,890	23,105	285,360
2	444,179	35,626	49,303	16,678	545,786	537,599	23,572	82,194	15,128	658,493
3	435,679	22,920	29,351	7,904	495,854	465,895	16,176	43,051	6,267	531,389
4	446,687	14,258	16,468	4,185	481,598	512,229	11,371	26,638	3,053	553,291
5	291,706	6,673	6,335	1,578	306,292	356,874	5,801	11,571	1,264	375,510
6	154,691	3,171	2,263	654	160,779	196,328	2,940	4,476	499	204,243
7	72,955	1,429	796	294	75,474	91,405	1,367	1,779	180	94,731
8	35,243	704	256	160	36,363	44,096	765	683	91	45,635
9	14,268	207	92	67	14,634	17,279	204	173	30	17,686
10 and over	13,303	146	49	55	13,553	15,311	139	131	26	15,607
Total private dwellings	2,056,019	107,216	127,420	52,766	2,343,421	2,435,166	79,550	217,586	49,643	2,781,945
Total inmates	7,583,165	290,579	329,265	111,353	8,314,362	8,997,586	224,066	552,596	96,246	9,870,494
Average number of inmates per private dwelling	3.69	2.71	2.58	2.11	3.55	3.69	2.82	2.54	1.94	3.55

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (c) See footnote (d) to table on page 273.

The following table gives particulars of the nature of occupancy of occupied private dwellings. For a dissection of these figures into metropolitan urban, other urban and rural areas see page 363 of Year Book No. 50.

**OCCUPIED PRIVATE DWELLINGS, BY NATURE OF OCCUPANCY
AND CLASS OF DWELLING: AUSTRALIA, CENSUS, 1954 AND 1961**

Nature of occupancy	Census, 30 June 1954					Census, 30 June 1961				
	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings	Private house (a)	Share of private house (b)	Flat (c)	Other	Total private dwellings
Owner	1,074,696	28,772	15,974	2,372	1,121,814	1,260,221	22,572	35,998	2,817	1,321,608
Purchaser by instalments	343,625	7,099	1,816	553	353,093	607,444	8,175	7,529	866	624,014
Tenant (Governmental housing)(d)	91,968	560	4,935	1,913	99,376	102,087	488	13,925	579	117,079
Tenant	481,813	67,964	103,142	46,935	699,854	400,489	45,943	155,110	44,195	645,737
Caretaker	25,307	772	888	460	27,427	25,982	659	2,813	468	29,922
Other methods of occupancy	27,285	869	435	241	28,830	27,327	675	1,523	244	29,769
Not stated	11,325	1,180	230	292	13,027	11,616	1,038	688	474	13,816
Total private dwellings	2,056,019	107,216	127,420	52,766	2,343,421	2,435,166	79,550	217,586	49,643	2,781,945

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (b) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (c) See footnote (d) to table on page 273. (d) At the 1954 Census, figures were compiled from the answers furnished in response to the instruction on the householder's schedule 'Tenant paying rent to a Government Authority to write 'Tenant (G)'. At the 1961 Census, householders were instructed on the schedule to write 'Tenant (G)' if they paid rent to the Governmental Housing Authority in their State or Territory.

The numbers of occupied private dwellings in Australia at the census of 30 June 1961, classified according to date of building, are shown below. This information was derived from replies of occupants of dwellings at 30 June 1961. For a number of reasons, the figures shown on the first line of the table do not agree with the number of dwellings by class recorded at the census of 30 June 1954, e.g., demolitions, conversion from one class of dwelling to another and errors of memory regarding date of building. Also, the figures are not precisely comparable with 1954 data because of changes in classification of dwellings adopted at the 1961 census, as indicated in footnotes (d) and (e) to the table on page 273.

OCCUPIED PRIVATE DWELLINGS, BY DATE OF BUILDING AND CLASS OF DWELLING AND DIVISION OF STATE: AUSTRALIA, CENSUS, 30 JUNE 1961

Date of building	Class of dwelling				Division			Total Australia
	Private house (a)	Share of private house	Flat	Other	Urban		Rural	
					Metropolitan	Other		
<i>Before 1 July 1954</i>	<i>1,861,262</i>	<i>68,823</i>	<i>168,615</i>	<i>44,358</i>	<i>1,231,462</i>	<i>537,953</i>	<i>373,643</i>	<i>2,143,058</i>
<i>After 30 June 1954—</i>								
1954 (July–Dec.)	30,398	397	1,121	94	19,116	8,375	4,519	32,010
1955	80,293	975	3,375	194	49,571	22,374	12,892	84,837
1956	73,095	999	3,937	213	46,215	20,398	11,631	78,244
1957	68,340	939	3,596	351	43,353	18,953	10,920	73,226
1958	78,573	1,143	5,603	381	51,970	22,203	11,527	85,700
1959	81,110	1,220	7,657	366	54,747	24,002	11,604	90,353
1960	82,968	1,231	11,117	234	57,188	25,705	12,657	95,550
1961 (Jan.–June)	30,618	367	4,124	130	19,943	9,466	5,830	35,239
Not stated(b)	18,131	730	2,841	491	12,484	6,085	3,624	22,193
<i>Total, after 30 June 1954</i>	<i>543,526</i>	<i>8,001</i>	<i>43,371</i>	<i>2,454</i>	<i>354,587</i>	<i>157,561</i>	<i>85,204</i>	<i>597,352</i>
Other not stated	30,378	2,726	5,600	2,831	21,343	11,021	9,171	41,535
Grand total	2,435,166	79,550	217,586	49,643	1,607,392	706,535	468,018	2,781,945

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (b) After 30 June 1954, but year not stated.

At the 1961 census a question was asked regarding the facilities gas, electricity, and television. Similar information was not compiled for the 1954 census, but a summary of information obtained at the 1947 census was published on page 571 of Year Book No. 38.

OCCUPIED PRIVATE DWELLINGS, BY FACILITIES AND CLASS OF DWELLING AND DIVISION OF STATE: AUSTRALIA, CENSUS, 30 JUNE 1961

Facilities	Class of dwelling				Division			Total, Australia
	Private house (a)	Share of private house	Flat	Other	Urban		Rural	
					Metro-politan	Other		
Gas or electricity—								
With gas only	5,386	105	171	103	1,578	614	3,573	5,765
With electricity only	1,322,300	28,580	63,378	9,565	546,588	517,038	360,197	1,423,823
With gas and electricity	1,008,763	49,769	153,231	39,428	1,052,980	177,974	20,237	1,251,191
Without gas or electricity	87,839	773	277	163	3,239	8,665	77,148	89,052
Not stated	10,878	323	529	384	3,007	2,244	6,863	12,114
Total	2,435,166	79,550	217,586	49,643	1,607,392	706,535	468,018	2,781,945
With television set(b)	1,139,578	30,126	97,226	11,732	1,038,837	168,875	70,950	1,278,662

(a) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (b) So stated in census schedules.

Tenanted private dwellings—weekly rent

Information tabulated from census results concerning rents was restricted to the actual rent paid per week by tenants for unfurnished private dwellings. Particulars of rents shown in the following tables are therefore on an *unfurnished* basis. Dwellings shown as 'Not stated' include those whose rents were shown on householders' schedules on a *furnished* basis, and those whose rents were not applicable (e.g., for shop and dwelling combined). In this section information on 'tenanted private dwellings' *excludes particulars of dwellings occupied by 'Tenants (Governmental Housing)' in each State*, i.e. those householders who at the 1954 Census furnished answers in response to the instruction on the census householder's schedule 'Tenant paying rent to a Government Authority to write 'Tenant (G)'' and those householders who at the 1961 Census furnished answers in response to the instruction on the census householder's schedule 'Tenant paying rent to the Governmental Housing Authority in their State to write 'Tenant (G)'''. For the Australian Capital Territory and the Northern Territory particulars of all tenanted private dwellings are included.

TENANTED PRIVATE DWELLINGS, BY WEEKLY RENT (UNFURNISHED) AND CLASS OF DWELLING: AUSTRALIA, CENSUSES, 1954 AND 1961

Weekly rent (unfurnished)	Census, 30 June 1954(a)					Census, 30 June 1961(a)				
	Private house (b)	Share of private house (c)	Flat (d)	Other	Total tenanted private dwellings	Private house (b)	Share of private house (c)	Flat (d)	Other	Total tenanted private dwellings
Under \$2	71,092	4,960	1,191	1,573	78,816	24,925	665	1,043	426	27,059
\$2 and under \$3	116,836	9,155	6,559	3,019	135,569	41,731	1,649	2,798	860	47,038
\$3 " " \$4	94,619	8,971	17,187	2,955	123,732	41,920	1,942	5,424	1,261	50,554
\$4 " " \$5	50,869	5,827	18,180	1,815	76,691	44,659	2,662	9,482	1,431	58,234
\$5 " " \$6	22,487	2,963	11,874	1,061	38,385	32,137	2,011	10,598	1,068	45,814
\$6 " " \$7	14,770	1,830	6,980	686	24,266	31,174	2,776	10,239	1,158	45,347
\$7 " " \$8	6,584	685	3,561	324	11,154	18,189	1,787	7,147	810	27,933
\$8 " " \$9	3,751	481	2,370	182	6,784	15,590	1,824	6,669	718	24,801
\$9 " " \$10	1,279	137	1,352	70	2,838	7,469	915	4,205	433	13,022
\$10 and over	3,636	316	3,523	177	7,652	43,482	4,050	38,306	1,596	87,434
Not stated(e)	100,253	32,756	30,607	35,087	198,703	106,808	25,791	60,608	34,439	227,646
Total tenanted private dwellings	486,176	68,081	103,384	46,949	704,590	408,084	46,072	156,519	44,207	654,882
Average weekly rent (unfurnished) per private dwelling	\$ 3.22	\$ 3.42	\$ 5.05	\$ 3.62	\$ 3.50	\$ 5.77	\$ 6.62	\$ 9.47	\$ 6.25	\$ 6.65

(a) These figures exclude dwellings occupied by 'Tenants (Governmental housing)' except those in the Northern Territory and the Australian Capital Territory. (b) Includes houses, sheds, huts, etc., and shared private houses for which only one householder's schedule was received. (c) Portion of a shared private house which is occupied separately and for which portion a separate householder's schedule was received. (d) See footnote (d) to table on page 273. (e) Includes tenanted dwellings which were rent-free, those rented on a furnished basis, and those for which the rents were not applicable (e.g., for shop and dwelling combined).

For similar particulars to the above for metropolitan urban, other urban, and rural areas and for further detail *see* Year Book No. 50, pages 365-7.

Unoccupied dwellings

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

UNOCCUPIED DWELLINGS, BY REASON FOR BEING UNOCCUPIED AUSTRALIA, CENSUS, 30 JUNE 1961

Reason for being unoccupied	Urban		Rural	Total, Australia	
	Metro- politan	Other		Number	Per cent
For sale or for renting	16,159	10,920	7,189	34,268	17.65
Holiday home, week-ender, seasonal workers' quarters	5,814	20,975	36,567	63,356	32.64
Occupants temporarily absent	22,896	16,196	14,984	54,076	27.86
To be demolished, condemned	1,828	912	1,800	4,540	2.34
Other and not stated	12,399	9,574	15,901	37,874	19.51
Total	59,096	58,577	76,441	194,114	100.00

Building

Statistics of building approved

Statistics of building approvals have been compiled 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 authorized by governmental authorities. They relate only to approvals for buildings as distinct from the construction of roads, railways, bridges, earthworks, water storage, etc. Values shown represent the estimated cost when completed (excluding cost of land) of new buildings and alterations and additions to existing buildings. Additions of \$10,000 and over are included with new buildings in all States except New South Wales, where they are included in 'alterations and additions'. These statistics are available from the year 1953-54.

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) major new additions to existing buildings are included as new buildings (for New South Wales, major alterations also are included as new building); (c) minor additions, alterations, renovations and repairs are excluded because of the difficulty of obtaining details of this work; (d) temporary dwellings, sheds, huts, etc., are excluded; (e) figures for houses exclude flats and dwellings attached to other new buildings (the value of dwellings attached to other new buildings is included with the value of buildings to which they are attached); figures for flats include 'home units'; (f) imported prefabricated houses are included; (g) details obtained from government authorities and building contractors refer to all areas, whereas details for owner-builders cover only areas subject to building control by local government authorities.

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

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

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

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

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

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

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

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

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

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

Persons working. Figures relate to persons working on the jobs of contractors who undertake the erection of new buildings and of government authorities which erect new buildings on their own account. They include persons actually 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 1964-65 of the number of new houses approved, commenced, completed and under construction in each State and Territory. For a graph showing the number of new houses commenced, completed and under construction for the period 1955-56 to 1964-65, see plate 26.

NEW HOUSES: NUMBER, STATES AND TERRITORIES, 1964-65

Particulars	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved . . .	28,925	22,508	11,729	9,808	7,570	2,669	774	2,043	86,026
Commenced . . .	26,624	21,767	11,657	11,220	7,467	2,546	605	1,910	83,796
Completed . . .	26,764	22,821	11,546	11,050	7,445	2,579	473	1,806	84,484
Under construction at end of year . . .	12,851	11,858	3,027	5,809	2,945	1,600	491	1,055	39,636

The following table shows the number of new houses approved in each State or Territory, according to private and government ownership, during the years 1960-61 to 1964-65.

**NEW HOUSES APPROVED, BY OWNERSHIP
NUMBER, STATES AND TERRITORIES, 1960-61 TO 1964-65**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
PRIVATE									
1960-61	24,410	16,509	8,776	5,614	4,421	1,860	142	639	62,371
1961-62	22,558	16,829	8,630	6,373	4,424	1,910	175	842	61,741
1962-63	23,412	19,894	8,347	7,438	4,738	1,921	156	943	66,849
1963-64	24,926	22,417	9,333	8,025	5,571	2,064	130	995	73,461
1964-65	24,685	20,301	10,269	7,289	5,512	2,062	203	1,189	71,510
GOVERNMENT									
1960-61	3,844	1,923	1,583	4,332	1,264	413	216	878	14,453
1961-62	4,335	1,285	1,302	1,603	1,867	617	229	590	11,828
1962-63	3,980	1,925	1,197	2,537	1,655	550	240	741	12,825
1963-64	5,243	2,301	1,643	4,085	1,876	584	333	569	16,634
1964-65	4,240	2,207	1,460	2,519	2,058	607	571	854	14,516
TOTAL									
1960-61	28,254	18,432	10,359	9,946	5,685	2,273	358	1,517	76,824
1961-62	26,893	18,114	9,932	7,976	6,291	2,527	404	1,432	73,569
1962-63	27,392	21,819	9,544	9,975	6,393	2,471	396	1,684	79,674
1963-64	30,169	24,718	10,976	12,110	7,447	2,648	463	1,564	90,095
1964-65	28,925	22,508	11,729	9,808	7,570	2,669	774	2,043	86,026

The number of new houses commenced in each State and Territory by contractors and owner-builders during the years 1960-61 to 1964-65 is shown in the following table.

**NEW HOUSES COMMENCED, CONTRACT- OR OWNER-BUILT: NUMBER, STATES
AND TERRITORIES, 1960-61 TO 1964-65**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
CONTRACT-BUILT(b)									
1960-61	19,950	15,261	7,364	8,448	4,902	1,405	321	962	58,613
1961-62	18,764	15,292	7,715	8,136	5,491	1,643	369	1,388	58,798
1962-63	20,667	17,632	7,949	9,130	5,443	1,641	326	1,461	64,249
1963-64	23,545	20,873	8,917	11,014	6,448	1,756	395	1,561	74,509
1964-65	22,764	18,900	10,202	10,639	6,537	1,791	557	1,793	73,183
OWNER-BUILT									
1960-61	7,704	3,256	1,834	820	791	843	94	215	15,557
1961-62	6,594	3,247	1,451	593	825	832	58	202	13,802
1962-63	4,478	3,179	1,078	480	779	801	42	131	10,968
1963-64	4,412	2,775	1,264	550	872	794	35	92	10,794
1964-65	3,860	2,867	1,455	581	930	755	48	117	10,613
TOTAL									
1960-61	27,654	18,517	9,198	9,268	5,693	2,248	415	1,177	74,170
1961-62	25,358	18,539	9,166	8,729	6,316	2,475	427	1,590	72,600
1962-63	25,145	20,811	9,027	9,610	6,222	2,442	368	1,592	75,217
1963-64	27,957	23,648	10,181	11,564	7,320	2,550	430	1,653	85,303
1964-65	26,624	21,767	11,657	11,220	7,467	2,546	605	1,910	83,796

(a) Includes flats for 1960-61. (b) Includes operations of government authorities.

The following table shows the number of new houses completed in each State and Territory by contractors and owner-builders during the years 1960-61 to 1964-65.

NEW HOUSES COMPLETED, CONTRACT- OR OWNER-BUILT: NUMBER, STATES AND TERRITORIES, 1960-61 TO 1964-65

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
CONTRACT-BUILT(b)									
1960-61	20,099	17,276	7,564	8,309	4,997	1,520	286	1,123	61,174
1961-62	18,593	14,982	7,648	8,302	5,009	1,574	335	1,298	57,741
1962-63	19,939	16,355	7,827	9,059	5,661	1,649	381	1,508	62,379
1963-64	21,658	19,358	8,681	9,884	6,342	1,615	262	1,601	69,401
1964-65	22,976	19,544	10,158	10,490	6,396	1,779	424	1,673	73,440
OWNER-BUILT									
1960-61	9,679	4,818	1,827	1,067	976	967	117	150	19,601
1961-62	7,818	3,987	1,492	834	1,073	823	59	217	16,303
1962-63	5,652	3,973	1,192	587	932	855	51	175	13,417
1963-64	4,296	3,441	1,331	604	934	896	48	163	11,713
1964-65	3,788	3,277	1,388	560	1,049	800	49	133	11,044
TOTAL									
1960-61	29,778	22,094	9,391	9,376	5,973	2,487	403	1,273	80,775
1961-62	26,411	18,969	9,140	9,136	6,082	2,397	394	1,515	74,044
1962-63	25,591	20,328	9,019	9,646	6,593	2,504	432	1,683	75,796
1963-64	25,954	22,799	10,012	10,488	7,276	2,511	310	1,764	81,114
1964-65	26,764	22,821	11,546	11,050	7,445	2,579	473	1,806	84,484

(a) Includes flats for 1960-61.

(b) Includes operations of government authorities.

The number of new houses completed in each State and Territory during the years 1960-61 to 1964-65, according to private and government ownership, is shown in the following table.

NEW HOUSES COMPLETED, BY OWNERSHIP: NUMBER, STATES AND TERRITORIES, 1960-61 TO 1964-65

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
PRIVATE									
1960-61	26,540	20,384	7,694	6,374	4,701	2,014	225	544	68,476
1961-62	22,241	17,066	7,393	6,013	4,678	1,850	142	703	60,086
1962-63	21,727	19,125	7,962	6,921	4,843	1,941	133	962	63,614
1963-64	22,174	21,129	8,375	7,795	5,330	1,957	129	1,028	67,917
1964-65	21,935	20,781	10,117	7,873	5,612	2,000	117	1,086	69,521
GOVERNMENT									
1960-61	3,238	1,710	1,697	3,002	1,272	473	178	729	12,299
1961-62	4,170	1,903	1,747	3,123	1,404	547	252	812	13,958
1962-63	3,864	1,203	1,057	2,725	1,750	563	299	721	12,182
1963-64	3,780	1,670	1,637	2,693	1,946	554	181	736	13,197
1964-65	4,829	2,040	1,429	3,177	1,833	579	356	720	14,963
TOTAL									
1960-61	29,778	22,094	9,391	9,376	5,973	2,487	403	1,273	80,775
1961-62	26,411	18,969	9,140	9,136	6,082	2,397	394	1,515	74,044
1962-63	25,591	20,328	9,019	9,646	6,593	2,504	432	1,683	75,796
1963-64	25,954	22,799	10,012	10,488	7,276	2,511	310	1,764	81,114
1964-65	26,764	22,821	11,546	11,050	7,445	2,579	473	1,806	84,484

(a) Includes flats for 1960-61.

The following table shows the number of new houses completed in each State and Territory during 1964-65, classified according to the material of their outer walls.

NEW HOUSES COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER, STATES AND TERRITORIES, 1964-65

Material of outer walls	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Brick, brick veneer, concrete and stone	11,774	17,835	2,947	10,438	5,871	1,352	268	1,800	52,285
Wood (weatherboard, etc.)	4,361	2,901	6,005	38	27	1,142		6	14,480
Fibro-cement	10,526	1,854	2,482	572	1,454	78	205		17,171
Other	103	231	112	2	93	7			548
Total	26,764	22,821	11,546	11,050	7,445	2,579	473	1,806	84,484

The following table shows the number of new houses completed in Australia during the years 1960-61 to 1964-65, classified according to the material of their outer walls.

NEW HOUSES^(a) COMPLETED, BY MATERIAL OF OUTER WALLS: NUMBER, AUSTRALIA, 1960-61 TO 1964-65

Material of outer walls	1960-61	1961-62	1962-63	1963-64	1964-65
Brick, brick veneer, concrete and stone	35,786	34,990	40,194	47,754	52,285
Wood (weatherboard, etc.)	24,764	20,896	19,212	16,678	14,480
Fibro-cement	19,830	17,776	16,083	16,358	17,171
Other	395	382	307	324	548
Total	80,775	74,044	75,796	81,114	84,484

(a) Includes Northern Territory flats for 1960-61.

The number of new houses under construction at the end of each year 1960-61 to 1964-65 in each State and Territory is shown in the following table.

NEW HOUSES UNDER CONSTRUCTION: NUMBER, STATES AND TERRITORIES 1960-61 TO 1964-65

At end of year—	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T.	Aust.
1960-61	12,487	12,010	2,713	5,006	3,016	1,578	274	1,078	38,162
1961-62	11,434	11,580	2,739	4,599	3,250	1,656	303	1,153	36,714
1962-63	10,988	12,063	2,747	4,563	2,879	1,594	239	1,062	36,135
1963-64	12,991	12,912	2,916	5,639	2,923	1,633	359	951	40,324
1964-65	12,851	11,858	3,027	5,809	2,945	1,600	491	1,055	39,636

(a) Includes flats for 1960-61.

New flats

The figures in the foregoing tables, except those for the Northern Territory for periods prior to 1961-62, do not include particulars of new flats. It should be noted: (a) that the figures hereunder are additional to the numbers of houses shown in other tables, (b) that each flat is counted as a separate unit, and the numbers shown therefore relate to individual flats, (c) that new flats only are included, i.e., conversions of old buildings into flats are omitted, and (d) 'home units' are included as flats. For a graph showing the number of new flats commenced, completed and under construction for the period 1955-56 to 1964-65 see plate 27.

Approved, commenced, completed and under construction

The summary following shows the number of new flats approved, commenced, completed and under construction for the year 1964-65.

NEW FLATS: NUMBER, STATES AND TERRITORIES, 1964-65

—	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Approved	17,989	10,400	3,144	2,526	1,795	252	165	494	36,765
Commenced	15,583	10,054	2,428	2,158	1,730	251	148	561	32,913
Completed	13,126	8,674	2,079	1,820	1,841	153	137	337	28,167
Under construction at end of year	9,706	6,331	1,041	1,063	950	188	132	488	19,899

The following table shows the number of new flats approved in each State or Territory during the years 1960-61 to 1964-65, according to private and government ownership.

NEW FLATS APPROVED, BY OWNERSHIP
NUMBER, STATES AND TERRITORIES, 1960-61 TO 1964-65

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

1960-61	7,773	4,700	1,454	526	370	128	32	..	14,983
1961-62	4,418	2,447	793	479	592	117	43	..	8,889
1962-63	6,511	3,269	785	787	999	145	27	102	12,625
1963-64	12,210	6,446	1,539	1,634	1,830	163	65	177	24,064
1964-65	16,337	9,418	3,132	2,488	1,718	224	90	368	33,775

GOVERNMENT

1960-61	674	456	100	230	63	24	..	262	1,809
1961-62	1,329	844	27	81	..	..	24	28	2,333
1962-63	797	934	99	14	74	28	..	144	2,090
1963-64	1,105	878	68	..	..	2	84	128	2,265
1964-65	1,652	982	12	38	77	28	75	126	2,990

TOTAL

1960-61	8,447	5,156	1,554	756	433	152	32	262	16,792
1961-62	5,747	3,291	820	560	592	117	67	28	11,222
1962-63	7,308	4,203	884	801	1,073	173	27	246	14,715
1963-64	13,315	7,324	1,607	1,634	1,830	165	149	305	26,329
1964-65	17,989	10,400	3,144	2,526	1,795	252	165	494	36,765

The number of new flats commenced in each State or Territory during the years 1960-61 to 1964-65 is shown in the following table.

NEW FLATS COMMENCED: NUMBER, STATES AND TERRITORIES, 1960-61 TO 1964-65

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1960-61	7,578	4,672	1,153	571	358	129	(a)	258	14,719
1961-62	4,927	3,001	588	605	493	166	62	28	9,870
1962-63	6,730	3,662	699	683	876	125	14	263	13,052
1963-64	10,210	7,089	1,311	1,386	1,743	120	128	290	22,277
1964-65	15,583	10,054	2,428	2,158	1,730	251	148	561	32,913

(a) Included with houses for 1960-61.

The following table shows the number of new flats completed in each State and Territory during the years 1960-61 to 1964-65, according to private and government ownership.

**NEW FLATS COMPLETED, BY OWNERSHIP
NUMBER, STATES AND TERRITORIES, 1960-61 TO 1964-65**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
PRIVATE									
1960-61 . . .	6,244	3,575	1,198	590	401	123	(a)	35	12,166
1961-62 . . .	4,750	3,450	829	473	241	138	2	13	9,896
1962-63 . . .	5,037	2,864	684	545	642	91	33	33	9,929
1963-64 . . .	6,894	3,515	920	907	1,221	156	26	114	13,753
1964-65 . . .	12,150	7,884	1,946	1,775	1,826	131	53	191	25,956

GOVERNMENT									
1960-61 . . .	375	608	14	297	39	52	(a)	139	1,524
1961-62 . . .	1,188	620	99	120	24	16	..	256	2,323
1962-63 . . .	716	908	96	141	..	6	26	129	2,022
1963-64 . . .	882	755	29	82	74	8	..	36	1,866
1964-65 . . .	976	790	133	45	15	22	84	146	2,211

TOTAL									
1960-61 . . .	6,619	4,183	1,212	887	440	175	(a)	174	13,690
1961-62 . . .	5,938	4,070	928	593	265	154	2	269	12,219
1962-63 . . .	5,753	3,772	780	686	642	97	59	162	11,951
1963-64 . . .	7,776	4,270	949	989	1,295	164	26	150	15,619
1964-65 . . .	13,126	8,674	2,079	1,820	1,841	153	137	337	28,167

(a) Included with houses for 1960-61.

The number of new flats under construction at the end of each year 1960-61 to 1964-65 in each State and Territory is shown in the table below.

**NEW FLATS UNDER CONSTRUCTION
NUMBER, STATES AND TERRITORIES, 1960-61 TO 1964-65**

At end of year—	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1960-61 . . .	4,849	3,311	751	319	151	94	(a)	264	9,739
1961-62 . . .	3,838	2,242	411	331	379	106	64	23	7,394
1962-63 . . .	4,815	2,132	330	328	613	134	19	124	8,495
1963-64 . . .	7,249	4,951	692	725	1,061	90	121	264	15,153
1964-65 . . .	9,706	6,331	1,041	1,063	950	188	132	488	19,899

(a) Included with houses for 1960-61.

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

The following table summarizes, for the years 1960-61 to 1964-65, the values of all new buildings approved, commenced, completed and under construction in each State and Territory.

NEW BUILDINGS: VALUE, STATES AND TERRITORIES, 1960-61 TO 1964-65

(\$'000)

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
APPROVED									
1960-61 .	370,032	295,384	128,588	121,418	65,914	28,568	5,756	31,824	1,047,484
1961-62 .	371,696	278,622	112,376	100,120	72,822	35,864	7,458	37,368	1,016,326
1962-63 .	403,234	328,342	128,688	115,124	78,116	35,752	9,254	45,584	1,144,094
1963-64 .	469,384	392,928	167,242	157,148	115,720	32,538	10,988	43,376	1,389,324
1964-65 .	531,344	437,514	203,386	166,010	131,958	42,760	17,658	48,220	1,578,850
COMMENCED									
1960-61 .	427,474	310,752	115,640	115,846	66,564	28,280	8,868	30,614	1,104,038
1961-62 .	419,156	304,186	105,834	103,492	73,524	35,386	7,964	38,070	1,087,652
1962-63 .	436,668	316,482	124,652	111,716	81,918	34,612	8,246	40,620	1,154,914
1963-64 .	514,054	394,698	150,356	149,776	118,556	34,664	10,164	42,400	1,414,668
1964-65 .	594,378	419,864	201,704	168,988	122,056	42,040	13,140	54,224	1,616,394
COMPLETED									
1960-61 .	418,372	326,304	118,608	107,732	72,050	34,028	6,236	26,310	1,109,640
1961-62 .	416,086	296,350	110,108	104,630	68,072	33,454	7,006	31,516	1,067,222
1962-63 .	411,526	333,568	112,694	121,120	86,428	34,128	8,872	38,124	1,146,460
1963-64 .	471,680	334,830	133,018	118,302	92,868	33,976	7,962	40,164	1,232,800
1964-65 .	531,544	402,280	178,470	154,500	107,100	37,744	11,784	42,986	1,466,408
UNDER CONSTRUCTION AT END OF YEAR									
1960-61 .	315,864	244,374	59,922	83,454	41,844	25,928	6,820	36,160	814,366
1961-62 .	334,816	256,592	56,896	83,016	49,006	27,776	7,856	43,650	859,608
1962-63 .	365,276	243,910	69,994	75,732	45,372	28,412	7,354	48,762	884,812
1963-64 .	413,202	306,278	87,888	111,514	71,848	29,094	9,770	52,048	1,081,642
1964-65 .	485,184	327,310	113,222	130,890	88,436	33,366	11,254	66,686	1,256,348
VALUE OF WORK DONE DURING YEAR									
1960-61 .	443,134	326,804	116,280	106,596	67,930	33,830	7,422	28,948	1,130,944
1961-62 .	413,436	298,472	108,718	105,408	75,014	34,776	7,888	33,260	1,076,972
1962-63 .	426,376	316,650	115,440	116,020	81,586	34,136	7,844	42,626	1,140,678
1963-64 .	490,116	362,740	148,578	135,936	97,692	35,850	9,432	43,510	1,323,854
1964-65 .	569,752	413,496	186,234	160,364	122,976	38,356	11,778	53,860	1,556,816

The following table shows the value of all new buildings completed in each State and Territory during 1964-65, according to the type of building.

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE
STATES AND TERRITORIES, 1964-65
(\$'000)**

Type of building	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Houses—									
Brick, brick veneer, concrete and stone	119,604	154,908	28,612	77,326	47,094	11,746	2,420	19,818	461,528
Wood (weather-board, etc.)	31,660	18,712	42,842	368	148	7,158		60	100,948
Fibro-cement	59,434	10,340	14,454	3,242	9,700	266	2,038		99,474
Other	898	1,732	796	4	296	46			3,772
Total, houses	211,596	185,692	86,704	80,940	57,238	19,216	4,458	19,878	665,722
Flats	77,300	47,564	10,240	9,318	9,046	844	1,006	1,952	157,270
Total, houses and flats	288,896	233,256	96,944	90,258	66,284	20,060	5,464	21,830	822,992
Hotels, hostels, etc.	9,570	3,398	8,156	1,950	2,744	980	1,146	1,130	29,074
Shops	16,136	11,518	6,928	7,132	2,890	1,216	216	330	46,366
Factories	55,322	54,612	11,106	17,010	6,816	2,536	370	4,866	152,638
Offices	57,302	34,082	9,398	7,162	2,820	1,246	1,502	3,314	116,826
Other business premises	18,862	18,596	14,218	5,756	5,102	2,332	638	2,606	68,110
Education	35,168	17,394	15,238	10,858	8,044	2,586	254	5,794	95,336
Religious	5,254	5,380	2,214	1,642	1,300	308	46	428	16,572
Health	16,576	8,848	4,560	6,080	3,076	3,272	1,024	304	43,740
Entertainment and recreation	14,574	7,858	2,086	1,698	1,952	1,008	280	1,826	31,282
Miscellaneous	13,884	7,338	7,622	4,954	6,072	2,200	844	558	43,472
Total, other buildings	242,648	169,024	81,526	64,242	40,816	17,684	6,320	21,156	643,416
Total, new buildings	531,544	402,280	178,470	154,500	107,100	37,744	11,784	42,986	1,466,408

The following table shows the value of all new buildings completed in Australia during the years 1960-61 to 1964-65, according to type of building.

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING: VALUE
AUSTRALIA, 1960-61 TO 1964-65
(\$'000)**

Type of building	1960-61	1961-62	1962-63	1963-64	1964-65
Houses—					
Brick, brick veneer, concrete and stone	287,512	287,482	330,048	398,664	461,528
Wood (weatherboard, etc.)	155,542	133,296	124,182	111,202	100,948
Fibro-cement	101,248	92,932	84,252	90,330	99,474
Other	2,486	2,108	2,068	2,062	3,772
Total, houses	546,788	515,818	540,550	602,258	665,722
Flats ^(a)	80,644	77,352	69,666	83,560	157,270
Total, houses and flats	627,432	593,170	610,216	685,818	822,992
Hotels, hostels, etc.	29,160	30,128	37,068	27,818	29,074
Shops	46,290	47,340	49,112	51,490	46,366
Factories	129,576	102,068	115,822	128,426	152,638
Offices	64,688	62,114	71,796	90,076	116,826
Other business premises	46,906	43,210	43,792	54,004	68,110
Education	70,636	82,686	85,554	80,572	95,336
Religious	14,318	14,520	16,904	13,998	16,572
Health	28,144	35,406	44,972	38,602	43,740
Entertainment and recreation	19,498	23,244	33,782	26,606	31,282
Miscellaneous	32,992	33,336	37,442	35,390	43,472
Total, other buildings	482,208	474,052	536,244	546,982	643,416
Total, new buildings	1,109,640	1,067,222	1,146,460	1,232,800	1,466,408

(a) Prior to 1961-62, the value of Northern Territory flats was included with houses.

The following table shows the value of all new buildings completed in Australia during the years 1962-63 to 1964-65, classified by type of building and private and government ownership.

**NEW BUILDINGS COMPLETED, BY TYPE OF BUILDING AND OWNERSHIP
VALUE, AUSTRALIA, 1962-63 TO 1964-65
(\$'000)**

Type of building	Private			Government		
	1962-63	1963-64	1964-65	1962-63	1963-64	1964-65
Houses—						
Brick, brick veneer, concrete and stone	290,246	355,364	411,346	39,802	43,298	50,182
Wood (weatherboard, etc.)	113,646	98,886	89,370	10,536	12,318	11,578
Fibro-cement	64,678	68,496	69,430	19,574	21,834	30,044
Other	2,010	1,948	3,472	58	114	300
Total, houses	470,580	524,694	573,618	69,970	77,564	92,104
Flats	58,328	72,962	145,284	11,338	10,598	11,986
Total, houses and flats	528,908	597,656	718,902	81,308	88,162	104,090
Hotels, hostels, etc.	35,602	26,628	27,664	1,466	1,190	1,410
Shops	48,334	50,076	44,912	778	1,414	1,454
Factories	104,546	112,136	135,554	11,276	16,290	17,084
Offices	51,810	61,412	76,340	19,986	28,664	40,486
Other business premises	32,014	41,216	48,912	11,778	12,788	19,198
Education	16,362	19,230	18,574	69,192	61,342	76,762
Religious	16,904	13,998	16,572			
Health	3,740	4,434	6,660	41,232	34,168	37,080
Entertainment and recreation	22,326	21,874	24,730	11,456	4,732	6,552
Miscellaneous	11,946	13,250	15,992	25,496	22,140	27,480
Total, other buildings	343,584	364,254	415,910	192,660	182,728	227,506
Total, new buildings	872,492	961,910	1,134,812	273,968	270,890	331,596

Value of building approved

The following table shows the values of approvals for houses and flats, other new buildings, and alterations and additions in Australia for the years 1960-61 to 1964-65. Additions of \$10,000 and over are included with new buildings in all States except New South Wales, where they are included in alterations and additions.

**BUILDING APPROVED: VALUE, AUSTRALIA, 1960-61 TO 1964-65
(\$'000)**

—	1960-61	1961-62	1962-63	1963-64	1964-65
Houses and flats	600,786	558,584	632,732	794,514	886,324
Other new buildings	446,698	457,742	511,362	594,810	692,526
Total, new buildings	1,047,484	1,016,326	1,144,094	1,389,324	1,578,850
Alterations and additions	156,800	156,210	172,256	184,142	212,580
Total, building	1,204,284	1,172,536	1,316,350	1,573,466	1,791,430
Private	936,558	891,050	1,004,310	1,161,564	1,380,326
Government	267,726	281,486	312,040	411,902	411,104

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 1965. It also shows the numbers of these persons classified according to their main building occupations and the type of building on which they were working.

PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS, STATES AND TERRITORIES, 30 JUNE 1965
(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	4,027	3,365	2,285	713	576	509	87	250	11,812
Sub-contractors	9,491	9,421	2,852	3,662	2,451	742	187	788	29,594
Wage earners	40,634	30,209	16,529	10,892	9,609	4,141	718	3,697	116,429
<i>Total</i>	<i>54,152</i>	<i>42,995</i>	<i>21,666</i>	<i>15,267</i>	<i>12,636</i>	<i>5,392</i>	<i>992</i>	<i>4,735</i>	<i>157,835</i>
Carpenters	17,943	15,282	9,934	3,933	3,573	2,306	316	1,305	54,592
Bricklayers	5,919	5,347	1,529	2,648	1,546	490	137	515	18,131
Painters	4,404	3,950	1,794	1,406	1,195	453	87	480	13,769
Electricians	3,295	2,462	1,004	804	886	269	68	267	9,055
Plumbers	4,909	3,998	1,754	1,353	1,164	383	101	376	14,038
Builders' labourers	8,571	5,229	3,323	2,193	1,982	862	168	933	23,261
Other	9,111	6,727	2,328	2,930	2,290	629	115	859	24,989
<i>Total</i>	<i>54,152</i>	<i>42,995</i>	<i>21,666</i>	<i>15,267</i>	<i>12,636</i>	<i>5,392</i>	<i>992</i>	<i>4,735</i>	<i>157,835</i>
New houses and flats	24,296	21,621	8,742	8,684	5,595	2,294	566	2,068	73,866
Other new buildings(a)	26,655	19,960	11,623	6,273	5,911	2,636	418	2,412	75,888
Repairs and maintenance(b)	3,201	1,414	1,301	310	1,130	462	8	255	8,081
<i>Total</i>	<i>54,152</i>	<i>42,995</i>	<i>21,666</i>	<i>15,267</i>	<i>12,636</i>	<i>5,392</i>	<i>992</i>	<i>4,735</i>	<i>157,835</i>

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

The number of persons in each State and Territory working on jobs *carried out by builders of new buildings* at the end of June of each year 1961 to 1965 is shown in the following table.

PERSONS WORKING ON JOBS CARRIED OUT BY BUILDERS OF NEW BUILDINGS, STATES AND TERRITORIES, JUNE 1961 TO 1965
(INCLUDING CONTRACTOR AND SUB-CONTRACTOR PRINCIPALS ACTUALLY WORKING ON JOBS BUT EXCLUDING PERSONS WORKING ON OWNER-BUILT HOUSES)

At—	N.S.W. (a)	Vic. (a)	Qld	S.A.	W.A. (a)	Tas.	N.T.	A.C.T.	Aust. (a)
30th June, 1961	39,981	32,195	18,192	12,416	8,456	4,793	608	2,973	119,614
29th " 1962	42,420	35,188	19,407	12,346	10,250	5,402	667	3,932	129,612
28th " 1963	44,693	37,878	19,923	12,948	9,964	5,312	578	4,397	135,693
30th " 1964	48,848	39,697	20,544	14,532	11,553	5,198	902	4,486	145,760
30th " 1965	54,152	42,995	21,666	15,267	12,636	5,392	992	4,735	157,835

(a) Prior to 29 June 1962, excludes the number of persons working on certain private buildings, other than houses, which were erected without the services of a contractor responsible for the whole job.

Government activities in the housing field

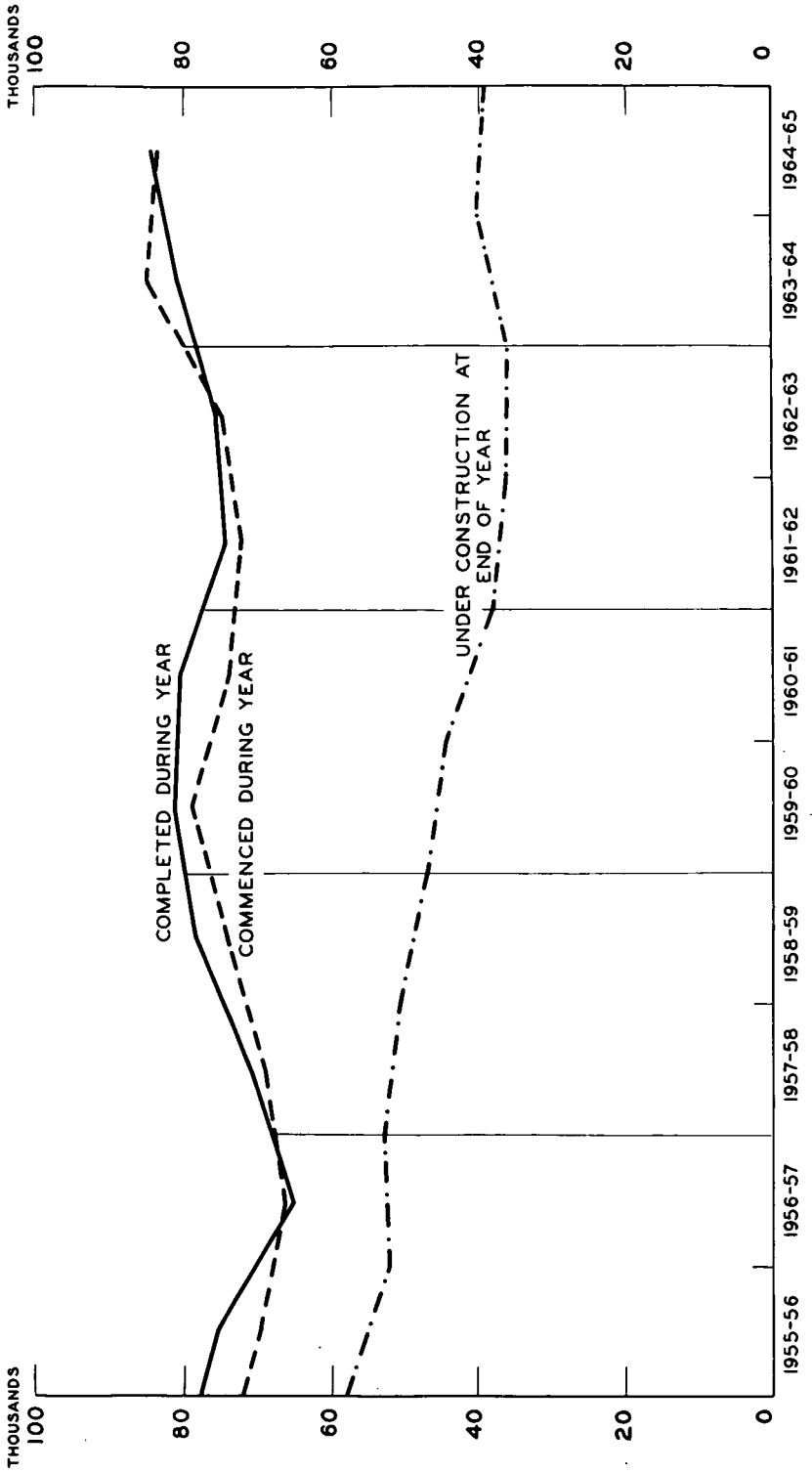
Housing Agreements between Commonwealth and State Governments

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

The 1945 Agreement. In November 1945 the Commonwealth Government entered into an Agreement with the Governments of the States whereby the Commonwealth Government would provide finance for, and the State Governments would undertake the building of, housing projects. Tasmania withdrew from the Agreement in August 1950, and South Australia did not begin to operate under it until July 1953. Between 1945-46 and 1955-56, under this Agreement, the Commonwealth Government advanced \$177,698,000 to New South Wales; \$171,562,000 to Victoria; \$48,688,000 to Queensland; \$23,400,000 to South Australia; \$54,100,000 to Western Australia; and \$5,670,000 to Tasmania. When Tasmania withdrew from the Agreement, it repaid all advances made to it.

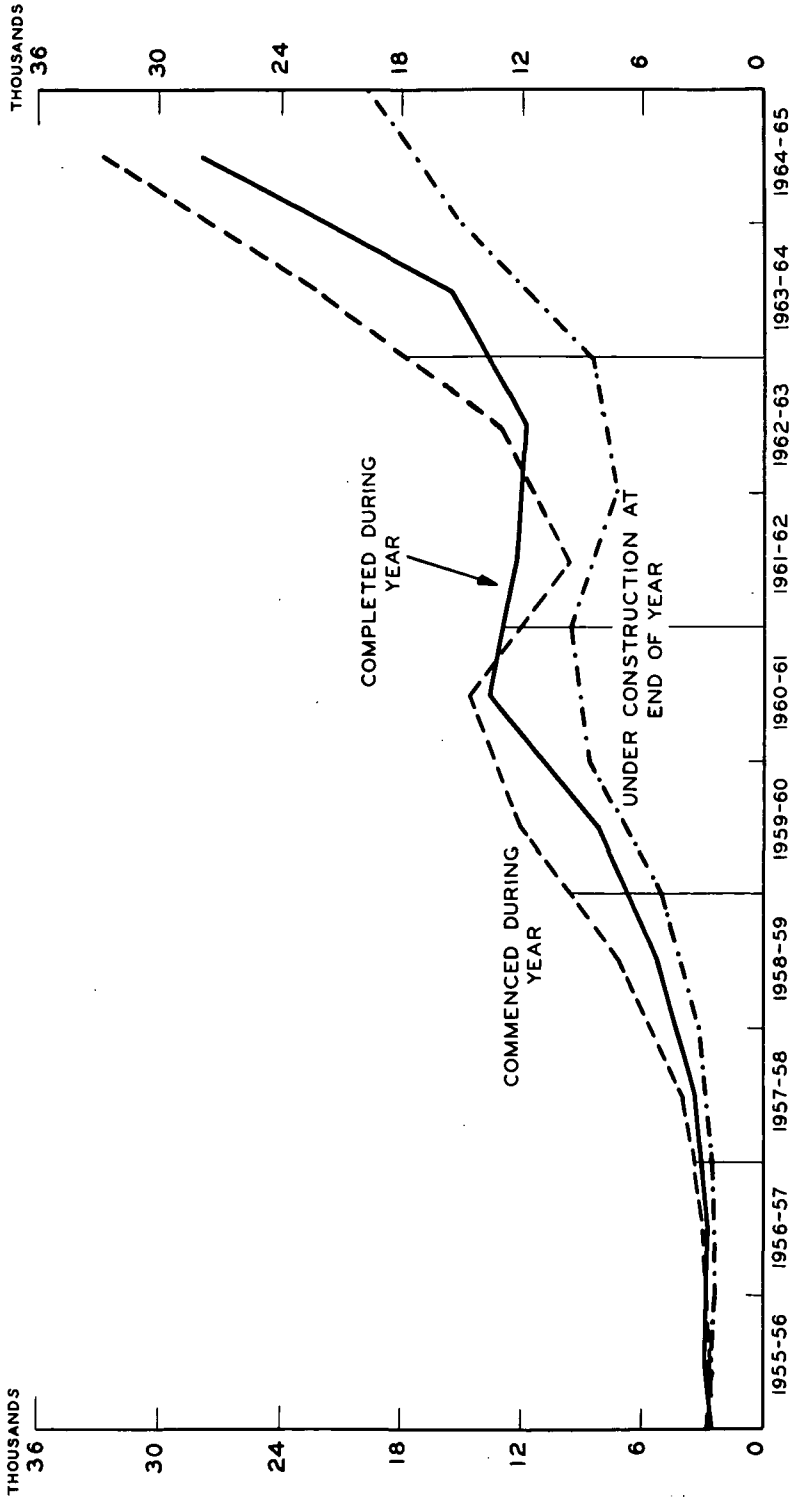
NEW HOUSES: AUSTRALIA

1955-56 TO 1964-65



NEW FLATS: AUSTRALIA

1955-56 TO 1964-65



Initially, dwellings constructed under the 1945 Agreement were sold only to tenants provided the tenant was able to arrange payment of the full purchase price to the State immediately on sale. Under this arrangement sales to tenants were relatively few. Subsequent amendments to the 1945 Agreement in 1955 and 1961 progressively eased the conditions of sale to tenants of dwellings constructed under the Agreement and permitted sales to tenants on terms and prices decided by the States. For information on the conditions of sale, etc., under the 1945 Agreement see Year Book No. 48, page 367.

The 1956 Agreement. In 1956 the Commonwealth and the States entered into a new Agreement under which added emphasis was placed on the construction of dwellings for private ownership. The Commonwealth Government provided finance to the States over a period of five years ending 30 June 1961 for the erection of dwellings. The Agreement provided that for the first two years of the five-year period a minimum of twenty per cent of the money advanced to each State was to be allocated to a Home Builders' Account and for the remaining three years a minimum of thirty per cent. Funds in these accounts were then 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 States determined the type of dwellings to be erected, their location and the selection of tenants, and also fixed the terms of sale. The Commonwealth was entitled to specify that up to five per cent of the moneys allocated for the erection of dwellings by the State be set aside for the erection of dwellings for serving members of the defence forces nominated by the Commonwealth. The Commonwealth provided supplementary advances to the States equal to the amounts set aside by them for this purpose. For other features of the 1956 Commonwealth and State Housing Agreement see Year Book No. 48, page 368.

The 1961 Agreement. The period during which Commonwealth advances to the States could be made under the 1956 Agreement terminated on 30 June 1961. A new Agreement was entered into which extended for a further five years the period during which advances could be made and also amended the 1956 Agreement in certain respects. The main effects of the amendments were:

- (a) to allow the Commonwealth and a State to agree that the State would set aside funds for the erection of dwellings for rental to servicemen in excess of the previous maximum of five per cent of the allocation to the State housing authority, provided the Commonwealth made supplementary advances for the same purpose of the same amount or of such greater amount as was agreed between the Commonwealth and the State; and
- (b) to provide for a rate of interest on Commonwealth advances equal to the long-term Commonwealth bond rate at the time each advance was made, less one per cent per annum.

The interest rates under the Agreement have been: from 1 July 1961 to 6 February 1962, $4\frac{3}{8}$ per cent per annum; 7 February 1962 to 22 July 1963, 4 per cent per annum; 23 July 1963 to 13 May 1964, $3\frac{1}{2}$ per cent per annum; 14 May 1964 to 12 August 1964, $3\frac{3}{8}$ per cent per annum; 13 August 1964 to 12 April 1965, 4 per cent per annum; and since 13 April 1965, $4\frac{1}{2}$ per cent per annum.

Operations under the various Housing Agreements

The following tables show the operations under the various Housing Agreements during 1964-65 and to 30 June 1965. The earliest single year for which details are given in the tables is 1955-56; for earlier years see Year Book No. 50, pages 382-383.

COMMONWEALTH AND STATE HOUSING AGREEMENTS, SUMMARY, 1964-65

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
ADVANCES TO STATES (\$'000)							
Advances to States(a), 1956 and 1961 Agreements	38,132	34,360	8,232	20,500	7,492	6,400	115,116
State Housing Programme(b)	24,500	18,900	4,620	10,000	5,040	4,480	67,540
Home Builders' Account—							
Advances(c)	10,500	8,100	1,980	10,500	2,160	1,920	35,160
Amounts drawn by institutions	13,674	11,702	2,704	11,500	2,348	1,878	43,806
Service Housing Funds allocated by—							
Commonwealth	3,132	7,360	1,632	..	292	..	12,416
States	1,226	946	230	..	252	..	2,654

NUMBER OF DWELLINGS

State Housing Programme—								
Commenced	5,028	2,861	(d) 578	1,823	828	590	(d)11,708	
Completed	4,368	2,688	(d) 682	1,629	668	586	(d)10,621	
Under construction at 30 June 1965	3,479	2,033	(d) 251	1,610	385	246	(d) 8,004	
Home Builders' Account—								
Purchased—New	816	308	169	779	76	61	2,209	
Other	54	212	..	..	..	10	276
New construction—								
Approved	1,061	912	254	1,110	297	360	3,994	
Commenced	1,134	912	250	1,223	293	273	4,085	
Completed	1,104	1,287	270	1,229	278	238	4,406	
Service Housing—								
Agreed programme	637	844	235	..	61	..	1,777	
Completed(e)	249	384	126	3	47	..	809	
Sold under—								
1945 Agreement	569	792	(d) 141	2	67	(f)	(f) 1,571	
1956 and 1961 Agreements	1,777	1,237	(d) 89	810	120	531	(d) 4,564	

(a) Includes supplementary advances for Service Housing. (b) The maximum amount is 70 per cent of the Commonwealth advances, other than supplementary advances for Service Housing. (c) The minimum amount must be 30 per cent of the Commonwealth advances, other than supplementary advances for Service Housing. (d) These figures include estimates supplied by the Queensland Housing Commission. During 1958-59 and subsequent years the Queensland State Housing programme was financed from a Trust Fund which included Housing Agreement moneys, together with moneys from other sources. (e) Also included in State Housing Programme above. (f) Tasmania did not operate under the 1945 Agreement after August 1950.

**COMMONWEALTH AND STATE HOUSING AGREEMENTS: ADVANCES
TO STATES(a), TO 1964-65
(\$'000)**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.(b)	Total
1955-56	21,600	21,600	6,000	7,200	10,000	..	66,400
1956-57	22,464	20,800	5,720	7,422	6,222	4,050	66,678
1957-58	22,880	20,800	6,572	8,320	6,030	4,068	68,670
1958-59	24,840	21,320	6,852	10,350	6,206	4,440	74,008
1959-60	25,564	21,320	7,204	10,184	6,098	3,914	74,284
1960-61	26,910	21,320	6,416	11,658	6,112	4,004	76,420
1961-62	35,266	28,002	8,794	18,126	7,442	5,856	103,486
1962-63	33,800	26,600	8,502	19,012	7,010	5,200	100,124
1963-64	34,164	27,628	10,020	19,400	7,052	6,000	104,264
1964-65	38,132	34,360	8,232	20,500	7,492	6,400	115,116
Total from 1 July 1945	441,718	393,712	117,000	148,372	113,764	49,602	1,264,168

(a) Includes supplementary advances (Service Housing) under the 1956 and 1961 Agreements. (b) Tasmania withdrew from the 1945 Agreement in August 1950 and repaid all advances made to it.

COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF DWELLINGS PROVIDED^(a), STATES, TO 1964-65

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas. ^(b)	Total
1955-56	3,529	4,200	797	1,885	1,539	..	11,950
1956-57	3,602	3,038	1,369	1,997	958	525	11,489
1957-58	4,494	3,369	1,113	1,959	1,472	566	12,973
1958-59	4,440	3,673	(c) 1,368	2,023	1,225	594	(c) 13,323
1959-60	4,736	3,924	(c) 1,173	2,318	1,009	688	(c) 13,848
1960-61	4,309	3,447	(c) 1,247	2,457	1,056	666	(c) 13,182
1961-62	6,163	4,569	(c) 1,419	3,101	1,242	706	(c) 17,200
1962-63	5,654	3,921	(c) 1,239	3,560	1,519	804	(c) 16,697
1963-64	5,553	3,922	(c) 1,435	3,429	1,460	824	(c) 16,623
1964-65	6,342	4,431	(c) 1,121	3,637	1,022	895	(c) 17,448
Total from 1 July 1945^(d)	83,011	65,219	c 21,141	29,385	23,037	7,398	c 229,191

(a) The total number of houses and flats completed under State Housing Programmes plus, since 30 June 1956, the numbers completed and purchased under the Home Builders' Account. (b) Tasmania withdrew from the 1945 Agreement in August 1950 and repaid all advances made to it. (c) The figure for the number of dwellings completed from Housing Agreement moneys under the State Housing programme of Queensland is an estimate only, supplied by the Queensland Housing Commission (see footnote (d) to table on page 290. (d) Includes some dwellings erected before 1945-46 to which the 1945 Agreement applied.

COMMONWEALTH AND STATE HOUSING AGREEMENTS: NUMBER OF HOUSES SOLD, TO 1964-65

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
1955-56	733	1,289	121	275	177	..	2,595
1956-57	3,197	1,732	466	231	294	207	6,127
1957-58	3,679	1,336	672	259	737	398	7,081
1958-59	2,507	2,506	(a) 628	252	222	247	(a) 6,362
1959-60	2,701	2,672	(a) 566	140	324	311	(a) 6,714
1960-61	2,004	2,704	(a) 551	88	572	329	(a) 6,248
1961-62	2,303	2,125	(a) 476	33	555	354	(a) 5,846
1962-63	2,598	1,791	(a) 255	96	590	311	(a) 5,641
1963-64	1,521	1,799	(a) 382	457	210	431	(a) 4,800
1964-65	2,346	2,029	(a) 230	812	187	531	(a) 6,135
Total from 1 July 1948	25,258	20,073	(a) 4,607	2,651	5,470	3,119	(a) 61,178

(a) Estimates supplied by the Queensland Housing Commission (see footnote (d) to table on page 290).

War service homes

The provision of war service homes is a function of the Department of Housing, and the administration of the War Service Homes Act is under the control of the Director of War Service Homes. The *War Service Homes Act* 1918-1962 is a measure for the provision of homes for Australian ex-servicemen who served during the 1914-1918 War or the 1939-1945 War and to persons with service in Korea or Malaya. Provision is made also for assistance to the female dependants of Australian ex-servicemen and other classes of eligible persons as defined in the Act. Assistance may be granted to an eligible person and the wife or husband of that person as joint tenants, but homes are not provided for occupation purely on a tenancy basis.

Operations under the War Service Homes Act

The following tables give details of the operations under the War Service Homes Act in the year 1964-65 and from the inception of the scheme on 6 March 1919 to 30 June 1965. The earliest single year for which details are given in the tables is 1955-56; for earlier years see consecutive issues of the Year Book. The figures shown include operations in the Territories of Papua, New Guinea and Norfolk Island.

**WAR SERVICE HOMES ACT: OPERATIONS, AUSTRALIA, 1964-65, AND TO
30 JUNE 1965**

Particulars	1964-65			From inception to 30 June 1965		
	Eligibility established from service in—		Total	Eligibility established from service in—		Total
	1914-18 War	1939-45 War, Korea or Malaya		1914-18 War	1939-45 War, Korea or Malaya	
Applications received . . . No.	743	11,638	12,381	116,273	370,550	486,823
Applications approved . . . "	541	9,486	10,027	56,463	214,066	270,529
Homes purchased . . . "	917	5,810	6,727	19,453	105,922	125,375
Homes built, or assistance given to build them . . . No.	1,099	299	1,398	24,985	64,413	89,398
Mortgages discharged . . . "	57	1,494	1,551	4,114	27,723	31,837
Total homes provided . . . "	1,648	8,028	9,676	48,127	198,483	246,610
Transfers or resales . . . "	90	679	769	9,401	12,332	21,733
Total capital expenditure \$'000	n.a.	n.a.	70,104	n.a.	n.a.	1,085,406
Total receipts . . . "	n.a.	n.a.	60,866	n.a.	n.a.	567,122

**WAR SERVICE HOMES DIVISION: OPERATIONS, AUSTRALIA
1955-56 TO 1964-65**

Year	Number of—					Total capital expendi- ture	Total receipts
	Applica- tions received	Homes provided					
		Homes purchased (a)	Homes built (b)	Mortgages dis- charged	Total		
1955-56 . . .	20,968	4,802	5,777	1,224	11,803	\$'000 60,134	\$'000 23,922
1956-57 . . .	20,553	5,813	4,187	1,227	11,227	60,342	25,380
1957-58 . . .	22,081	6,150	5,524	1,584	13,258	70,364	29,304
1958-59 . . .	21,935	6,660	5,254	1,497	13,411	70,318	33,538
1959-60 . . .	20,661	8,437	3,169	1,411	13,017	70,136	39,672
1960-61 . . .	15,888	8,005	2,791	2,211	13,007	70,084	42,028
1961-62 . . .	16,925	7,708	2,572	2,137	12,417	70,050	43,006
1962-63 . . .	16,015	6,855	1,944	1,857	10,656	75,020	48,250
1963-64 . . .	13,812	6,206	1,784	1,636	9,626	70,016	55,166
1964-65 . . .	12,381	6,727	1,398	1,551	9,676	70,104	60,866

(a) Homes purchased with the assistance of War Service Homes Division. (b) Or assistance given to build a home.

**WAR SERVICE HOMES DIVISION: NUMBER OF HOMES PROVIDED
STATES AND TERRITORIES, 1955-56 TO 1964-65**

Year	N.S.W. (a)	Vic.	Qld (b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
1955-56 . . .	4,652	3,347	1,099	797	1,522	294	8	84	11,803
1956-57 . . .	4,316	3,666	883	859	1,157	259	2	85	11,227
1957-58 . . .	5,236	4,132	855	1,079	1,588	297	3	68	13,258
1958-59 . . .	6,176	3,939	994	889	1,002	349	8	54	13,411
1959-60 . . .	5,698	3,908	1,112	853	1,096	277	7	66	13,017
1960-61 . . .	6,101	3,308	1,145	876	1,288	233	9	47	13,007
1961-62 . . .	4,871	3,534	1,525	912	1,243	239	6	87	12,417
1962-63 . . .	4,037	2,841	1,394	889	1,139	229	5	122	10,656
1963-64 . . .	3,747	2,787	1,140	695	939	222	3	93	9,626
1964-65 . . .	3,901	2,670	1,184	752	885	216	..	68	9,676

(a) Includes Norfolk Island. (b) Includes Territories of Papua and New Guinea.

In addition to the homes provided under the War Service Homes Act and shown in the table above, 2,246 homes, which had been provided originally under the Housing Agreements with the States, have been taken over in accordance with those Agreements, 84 being taken over during 1964-65.

Home Savings Grant Scheme

The operation of the Home Savings Grant Scheme is a function of the Commonwealth Department of Housing. The purpose of the scheme is to assist young married persons to purchase or build their own homes. A further objective is to increase the proportion of total private savings available for housing purposes by encouraging young people to save with those institutions which provide the bulk of long-term housing finance. The scheme was introduced by the *Homes Savings Grant Act* 1964. It was assented to on 28 May 1964, and applications for grants commenced to be received on 20 July 1964 on the opening of offices of the Department in each State and in the Australian Capital Territory. The Act was amended on 21 April 1965 to remove a number of anomalies revealed by experience in operating the scheme.

The scheme provides for the payment of grants from the National Welfare Fund of \$2 for every \$6 saved by young persons for the first home they own after marriage. The savings must be made over a period, and held in an approved form. The maximum grant to a married couple, or to husband or wife if only one is eligible, is \$500 on savings of \$1,500 or more. Smaller grants are, however, payable on lesser amounts saved. To be eligible for the grant, a person must be married, 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 together with any earlier corresponding years during which savings are made in an approved form are known as the applicants' savings years'. The grant is payable in respect of existing homes and homes being built. Flats and home-units may also be eligible provided separate title can be obtained. The home, including the land, the house itself and any other improvements, must not cost more than \$14,000. Most homes are eligible, the main exception being homes purchased from State housing authorities, which have been built with money advanced by the Commonwealth under the *Commonwealth-State Housing Agreement at concessional rates of interest*.

The main forms of saving acceptable under the Scheme are Home Savings Accounts with savings banks, fixed deposits with trading banks designated Home Savings Accounts and deposits with or shares in registered building or co-operative housing societies. Savings spent in connection with the purchase or construction of the home prior to the date of the contract to buy or build the home, or the date building began, are also acceptable. In addition, savings in certain other forms up to 31 December 1964 are acceptable up to 31 December 1967 if they remain in those forms. These forms are accounts with savings and trading banks other than Home Savings Accounts, and deposits with registered friendly societies and credit unions. However, all new and additional savings after 1 January 1965 must be in one or more of the forms mentioned earlier to be acceptable. The amount of savings that qualify for a grant is the sum of the amounts saved, in acceptable forms, in each savings year. However, in any savings year commencing on or after 1 January 1965 there is a limit of \$500 on the amount of savings that can qualify for a grant. In a savings year commencing before 1 January 1965 the maximum amount that can qualify may be more than \$500 but may not exceed \$1,120.

Full details of the scheme are set out in the official pamphlet *A Grant for Your Home* available from banks, post offices and offices of the Department throughout Australia. Additional statistical information is contained in the First Report by the Secretary, Department of Housing, on the *Homes Savings Grant Act 1964-1965*, which is available from the Government Printer, Canberra.

Operations under Home Savings Grant Scheme

Particulars of applications received and approved during the period from 20 July 1964 to 30 June 1965 are set out in the following table.

HOME SAVINGS GRANT SCHEME: OPERATIONS, STATES AND TERRITORIES 1964-65

		N.S.W.	Vic.	Qld	S.A.(a)	W.A.	Tas.	A.C.T.(b)	Aust.
Applications received	No.	13,053	10,723	4,370	3,531	2,203	1,109	294	35,283
Applications approved		8,855	7,621	3,355	2,556	1,622	836	234	25,079
Grants approved	\$'000	4,110	3,582	1,478	1,146	710	374	110	11,510
Average grant approved	\$	464	470	440	448	438	448	470	458
Expenditure from National Welfare Fund	\$'000	4,054	3,536	1,458	1,132	698	364	108	11,350

(a) Includes Northern Territory.

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

Homes qualifying for grants

The two following tables contain particulars of homes in respect of which grants were approved. As grants are payable only to persons under 36 years of age and in respect of homes costing no more than \$14,000, these statistics should not be regarded as being applicable to home owners in general.

HOME SAVINGS GRANT APPLICATIONS APPROVED: MANNER OF ACQUISITION TOTAL COST AND AVERAGE COST OF HOME (INCLUDING LAND) STATES AND TERRITORIES, 1964-65

State or Territory	Purchase of house (a)			Purchase of flat/home unit			Home built under contract		
	Number of approvals	Total cost	Average cost	Number of approvals	Total cost	Average cost	Number of approvals	Total cost	Average cost
		\$'000	\$		\$'000	\$		\$'000	\$
New South Wales	4,648	43,934	9,452	195	1,992	10,210	3,706	38,366	10,352
Victoria	3,749	36,570	9,754	11	118	10,806	3,466	36,434	10,512
Queensland	1,703	13,222	7,764	3	30	9,924	1,482	12,876	8,688
South Australia(c)	1,282	11,806	9,210	2	14	7,326	1,210	12,118	10,014
Western Australia	731	6,048	8,274	..	..	..	814	8,028	9,862
Tasmania	396	3,286	8,298	..	..	..	306	2,878	9,404
Australian Capital Territory(d)	115	1,394	12,124	..	..	..	93	1,144	12,304
Australia	12,624	116,260	9,210	211	2,154	10,210	11,077	111,844	10,096

State or Territory	Owner-built home			All homes		
	Number of approvals	Total cost (b)	Average cost (b)	Number of approvals	Total cost	Average cost
		\$'000	\$		\$'000	\$
New South Wales	306	3,068	10,026	8,855	87,360	9,866
Victoria	395	4,042	10,232	7,621	77,166	10,126
Queensland	167	1,438	8,608	3,355	27,564	8,216
South Australia(c)	62	642	10,338	2,556	24,580	9,616
Western Australia	77	744	9,662	1,622	14,820	9,136
Tasmania	134	1,272	9,492	836	7,436	8,894
Australian Capital Territory(d)	26	320	12,348	234	2,858	12,220
Australia	1,167	11,526	9,876	25,079	241,784	9,640

(a) Includes previously occupied houses. (b) Based on the cost of the land and an estimated value of the house. (c) Includes Northern Territory. (d) Includes Municipality of Queanbeyan, N.S.W.

**HOME SAVINGS GRANT APPLICATIONS APPROVED: METHOD OF FINANCING
HOMES AND AVERAGE MORTGAGE LOANS, STATES AND
TERRITORIES, 1964-65**

State or Territory	Method of financing homes				Average first mortgage loan (b)	Average second mortgage loan
	With first mortgage loan and without second mortgage loan	With first and second mortgage loans	Other(a)	Total		
	number	number	number	number	\$	\$
New South Wales	7,198	1,432	225	8,855	6,364	1,540
Victoria	5,681	1,449	491	7,621	6,734	1,092
Queensland	2,926	173	256	3,355	6,154	1,212
South Australia(c)	1,761	703	92	2,556	6,644	1,338
Western Australia	1,193	327	102	1,622	6,196	1,304
Tasmania	620	158	58	836	6,124	1,438
Australian Capital Territory(d)	103	130	1	234	7,056	2,694
Australia	19,482	4,372	1,225	25,079	6,464	1,360

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

Housing Loans Insurance Scheme

The Housing Loans Insurance Corporation was established by the *Housing Loans Insurance Act* 1965, assented to on 4 May 1965 to insure approved lenders against losses arising from the making of housing loans. The Corporation consists of a chairman (who is also managing director) and a deputy chairman, who are full-time members, and three part-time members, all of whom are appointed by the Governor-General. The main purpose of the activities of the Housing Loans Insurance Corporation is to assist people to obtain, as a single loan and at a reasonable rate of interest, the money they need and can afford to borrow to obtain a home suited to their requirements.

To encourage the making of high-ratio loans the Corporation will insure loans up to 95 per cent of valuation for houses valued at \$12,000 or less. Where the valuation of a home exceeds \$12,000 the maximum insurable amount is 95 per cent of the first \$12,000 of valuation plus 70 per cent of the balance or \$17,000, whichever is the lesser. A once-and-for-all premium of 2 per cent of the amount of the loan is charged by the Corporation. The premium is payable by the borrower, but lenders may agree to add it to the amount of the loan for repayment by the borrower over the duration of the loan. The maximum rate of interest that may be charged on insured loans is 7½ per cent (December 1965) per annum and the maximum period for repayment is thirty-five years. The maximum rate of interest is kept under continuing review and may be varied by the Corporation, with the concurrence of the Minister for Housing, whenever charges appear to be warranted by movements in interest rates generally or by other developments.

The Housing Loans Insurance Corporation insures loans that are made for a wide range of purposes in addition to the purchase or construction of a dwelling. The other purposes include alterations, extensions or improvements to a dwelling, and the provision or improvement of roads, kerbing and footpaths. An insured loan may be made only by an approved lender. Approved lenders are appointed by the Corporation from within approved classes of lenders specified by the Minister for Housing. The approved classes include banks, building societies, co-operative housing societies, friendly societies, life insurance companies and trustee companies. The Housing Loans Insurance Corporation commenced its insurance operations in November 1965.

State housing authorities

The following paragraphs describe briefly the organization 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 300-3 for their financial advances to persons wishing to purchase or build a home). For summarized figures of total government construction of houses and flats, see pages 280-1 and 283-4.

New South Wales—The Housing Commission of New South Wales. The Housing Commission of New South Wales was constituted in 1942, with a full-time salaried chairman and four other members remunerated by fees. The principal function of the Commission is the provision of low-cost housing for rental or sale to persons in the lower or moderate income groups. The Commission is also empowered to make surveys of housing conditions, recommend local government building ordinances, provide assistance to private home builders, and undertake the manufacture, purchase, and supply of building materials.

Advances from the Commonwealth have provided most of the Housing Commission's capital funds. Of the \$431,473,552 total capital funds available to the Commission from its inception to 30 June 1965, \$370,207,700 (or 85.8 per cent) came from Commonwealth advances, \$10,444,048 (2.4 per cent) from Consolidated Revenue, \$14,265,354 (3.3 per cent) from General Loans Account and \$13,771,320 (3.2 per cent) from other State funds, and \$22,785,130 (5.3 per cent) from the Commission's own funds. During the year 1964-65 the Housing Commission's income and expenditure (other than capital transactions) was—total income, \$26,376,586 (consisting of rent \$17,414,116, interest \$5,817,444, other \$3,145,026); and total expenditure \$22,240,812.

Most of the permanent dwellings provided by the Commission have been erected under the Commonwealth-State Housing Agreements. In 1964, 5,123 houses and flats, valued at \$24,428,332, 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, e.g., Education, Agriculture, Water Conservation, etc. These Departments provide the necessary land and funds needed to finance the erection of the houses. Rentals charged are fixed by the Departments in accordance with the salaries of the officers occupying the houses. In addition, the Commission erects (with State funds) dwellings for employees of industries connected with decentralization and development. The number of rental houses erected (other than under the Housing Agreements) is 1,493. Specially designed units are erected by the Housing Commission to provide dwellings for elderly persons at rentals within their means. The rents of these units are \$2 per week for elderly single persons and \$3 per week for elderly couples, and 2,225 units had been completed at 30 June 1965.

Applicants for Commission housing may, when their priority has been reached, elect either to purchase or to rent the dwelling allocated to them. Should they decide to purchase, terms of sale provide for a minimum deposit of \$100 with repayments spread over a maximum period of forty-five years, with interest currently at the rate of 5 per cent. There is no limit on the amount of outstanding indebtedness. Further, those tenants who originally elect to rent may subsequently purchase the dwellings occupied by them on similar terms. Applicants who have established eligibility for Housing Commission accommodation may apply to have a standard type of dwelling erected on their own block of land. At 30 June 1965, 351 dwellings had been completed under this scheme. During the years 1954 and 1955 the Housing Commission completed 100 houses for sale which were sold through the Rural Bank on the basis of 10 per cent deposit with repayment of the balance over a maximum period of forty years. This scheme was limited to 100 houses.

Victoria—Housing Commission, Victoria. A preliminary investigation into housing conditions in Victoria was begun in July 1936, when a board for the purpose was appointed by the Government. As a result of their report, the *Housing Act 1937* was passed by Parliament and provided for the appointment of a Housing Commission of four members (reduced to three in 1954) to be the central housing authority of the State. The Housing Commission of Victoria was appointed on 1 March 1938.

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 making of advances to such persons to enable them to own their homes; the development of land for housing and related purposes; and the responsibility of maintaining housing standards. Since the signing of the 1945 Commonwealth-State Housing Agreement the construction of dwellings has been financed by the Commonwealth Government and Commission Funds.

At 30 June 1965 the Housing Commission had completed 1,328 dwelling units under the State Housing Scheme, and 52,676 dwelling units under Commonwealth-State Agreements. An additional 2,598 units were either under construction or let to contract at this date. Specially designed dwelling units are erected by the Commission to provide dwellings for elderly persons at rentals within their means. To 30 June 1965, 2,339 units had been completed. Under the *Aborigines Act 1958*, as amended by the *Aborigines (Houses) Act 1959*, the Aborigines Welfare Board is empowered to buy houses, or land on which to erect houses for occupation as dwellings by Aborigines. To 30 June 1965, 70 units had been completed.

State Government Authorities, such as the Public Works Department, State Electricity Commission, Victorian Railways, State Rivers and Water Supply Commission, etc., provide, from time to time, the necessary land and finance for the erection of dwellings for employees of

those departments. Rentals charged are fixed by the Government Authorities in accordance with the salaries of officers occupying the dwellings. The dwellings erected by these State Government Authorities do not come under the control of the Victorian Housing Commission.

Prior to the end of the Second World War the Commonwealth Government and various State Governments made arrangements for the settlement of discharged soldiers on the land as part of a general scheme of rehabilitation of ex-members of the Services. In 1945 the Victorian Government completed an Agreement with the Commonwealth Government, and legislation was passed constituting the Soldier Settlement Commission. On 17 March 1962 the Rural Finance and Settlement Commission came into being, constituted by an Act passed in December 1961. Activities under the *Soldiers Settlement Act* 1958 and the *Land Settlement Act* 1959, previously administered by the Soldiers Settlement Commission, are now carried out by the Settlement Branch of the new Commission. At 30 June 1965 a total of 3,177 houses had been erected and 61 were still under construction or approved but not yet started.

Queensland—The Queensland Housing Commission. The Queensland Housing Commission was established in 1945 to assist in meeting the housing shortage. It took over the operations of the State Advances Corporation which was established in 1916 to make advances to home builders under 'The State Advances Act of 1916' (State housing in Queensland originally began in 1910 under the Workers' Dwelling Board). 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 1964–65 amounted to \$24,361,548, representing \$8,752,180 from the Queensland Housing Commission Fund and \$15,609,368 from the Commonwealth-State Housing Fund, while the Home Builders' Deposit Fund had a balance of \$1,930 at 30 June 1965.

During 1964–65 the Commission completed 1,744 house units, bringing the total completions under all schemes since the revival of housing construction in 1944–45 to 31,544. Of this number, 18,939 houses, or 60.0 per cent, were for home ownership, and 12,605, or 40.0 per cent, were for rental.

In the field of rental housing the Commission administers and acts as the constructing authority for the Commonwealth-State Housing Agreements of 1945, 1956 and 1961. These agreements have made possible large-scale home building programmes during the post-war years, the houses so built being mainly for rental, although subsequently they may be sold.

Operating under the provisions of 'The State Housing Acts, 1945 to 1962' the Commission, through its scheme of workers' dwellings, makes advances for the construction of dwellings to eligible persons who own a suitable building site. To be eligible to qualify for any of its home-ownership schemes, a person must not own, nor must his wife or her husband own, a house in Queensland or elsewhere. The number of workers' dwellings completed during 1964–65 amounted to 465, making a total of 29,456 completions since the inception of the scheme. The Commission also has power to make advances, secured by mortgage, to firms for housing of employees. Home ownership is further assisted through the Commission's power to sell houses under contract of sale conditions. It may sell houses already erected to eligible applicants, or it will erect a dwelling to the intending purchaser's own design, on Commission land, for subsequent sale to him. Tenants of rental houses may also purchase under contract of sale conditions the houses they are occupying. Contract of sale agreements were made to purchase 571 of the Commission's houses during 1964–65. The Commission is also authorized, under 'The State Housing Acts Amendment Act of 1961', to sell freehold land, or lease vacant Crown land which has been set apart for the purposes of the State Housing Acts, to an eligible person for the erection of a dwelling, subject to the condition that within eighteen months from the date of contract he will execute a building agreement for the erection of a dwelling thereon for his occupation.

South Australia—The South Australian Housing Trust. The South Australian Housing Trust was constituted in 1937 under the South Australian Housing Trust Act, 1936–1937, for the purpose of providing comfortable homes for workers in regular employment on the lower ranges of income and for tenants in serious financial straits. The Housing Trust builds houses for both rental and sale, and from July 1946 to 30 June 1965, 53,109 houses were erected by the Trust in both city and country areas.

Rents charged for Trust accommodation are generally based on the overall cost of construction, and vary not only according to the size of the dwelling but also according to date of erection. As at 1 January 1966 the rents of five-roomed houses (i.e. three bedrooms) ranged from \$4.25 a week for houses of an older type to \$7.50 a week for houses then being completed. Factors taken into consideration when allotting rental houses include date of application, housing need and suitability of tenant. Persons with high incomes are asked to consider purchasing their own homes. Two- and three-storey groups of flats with weekly rental ranging from \$8.25 to \$15.50

per flat have been built in the Metropolitan Area and at Elizabeth. At 30 June 1965, 1,199 of these flats had been completed in the Metropolitan Area and 220 at Elizabeth. In 1953 the Trust began building cottage or pensioner flats for elderly people. At 30 June 1965 it had built 732 cottage flats for its own scheme and an additional 439 for, and at the expense of, charitable organizations. In 1958 the State Government instituted the rental-grant scheme for the purpose of providing houses in the country towns for people who cannot afford to pay an economic rent, and to 30 June 1965, 181 houses had been built.

Houses built under the sales scheme, which was inaugurated in 1946, are of solid or timber-frame construction. More than 26,500 have been completed in both metropolitan and country areas since the scheme began. The Trust may receive cash payment for the house and land. More usually the purchaser pays a deposit (which varies according to the type of house and locality and the purchaser's ability to pay) and raises the balance by way of mortgage. In 1956 the Trust began the erection of houses, which may be of solid or timber-frame construction or a mixture of both, for individuals on their own land. Houses are built by contract under the Trust's supervision. Prices for building and supervision of the standard five-roomed houses covered by the scheme in late 1965 ranged from \$8,800 to \$13,700. 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-middle income group, and it is expected that such houses will, as far as possible, replace the demand for the double-unit type rental houses. By 1 October 1965, approximately 1,550 rental-purchase houses had been built.

Upon request by State Government Departments the Trust will erect houses for purchase by those Departments for the accommodation of their employees. Rents for the houses are determined by the Public Service Board. The Trust has built 165 houses in country towns for the Department of Aboriginal Affairs. The houses are owned and managed by the Department and let by it to specially selected Aboriginal families. The aim of the scheme is to provide an opportunity for those of Aboriginal blood, who are both able and disposed to do so, to take their place in the general community.

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 prefabricated houses to the site. At 30 June 1965 prices for three bedroom asbestos-cement sheeted timber houses erected on a level site within 100 miles of Adelaide ranged from \$6,600 upwards.

Western Australia—State Housing Commission of Western Australia. The State Housing Commission was established in January 1947, under the *State Housing Act, 1946* to replace the Workers' Homes Board. The *State Housing Act, 1946-1961* has as its objects 'the improvement of existing housing conditions' and 'the provision of adequate and suitable housing accommodation for persons of limited means and certain other persons not adequately housed'. It provides for the erection of homes for workers, the making of advances to workers for the purchase of homes, the erection of homes for letting on a weekly rental basis, the acquisition and development of land, the clearing of slums, the erection of hostels, and the planning of community facilities. The Commission, consisting of seven members, builds houses for letting or sale and lends money for home building. The houses are built by private contract on land provided by the applicant or the Commission. The administration of the Commonwealth and State Housing Agreements and the War Service Homes Act is included in the functions of the Commission. The number of houses completed under the State Housing Act up to 30 June 1965 were: freehold, 3,881; leasehold, 3,086; assistance by second mortgage, 1,342.

Various forms of assistance have been granted by the Commission to encourage home ownership, including schemes for arranging purchase by means of loans secured by mortgage, advances made under contract of sale, advances for securing homes under leasehold conditions, second mortgage loans, and loans for the completion of partly built dwellings. Under the leasehold scheme a purchaser can convert from perpetual Crown lease or lease for a term of years to freehold conditions upon having a 10 per cent equity in the improvements and by agreeing to purchase the land at the valuation determined at the date of commencement of the lease.

Purchasers of Commission houses also gain relief from a Death Benefit Scheme at no extra cost to themselves. Under this scheme the surviving spouse and children are assisted upon the death of the family wage-earner. Maximum benefit is a reduction of liability by \$1,000 plus \$200 for each dependent child under sixteen years of age. The maximum benefit is payable when the wage-earner is under thirty-six years of age, decreasing until the wage-earner reaches sixty-five years when no benefit is payable unless there are dependent children under sixteen years of age.

The Commission also conducts certain other housing schemes and has completed or is currently engaged in other specific projects, details of which are given in previous Year Books. Included among current activities are the Government Employees' Housing Scheme, which commenced in 1958-59 and up to 30 June 1965 had provided 138 houses in country areas for certain government employees; the construction of 100 houses to be built under the provisions of the *Laporte Industrial Factory Agreement Act, 1961*; and the building of up to thirty homes a year until 1969-70 as part of the Broken Hill Proprietary Company's Agreement with the State to

establish an integrated steel industry. A contract for a three-storey block of flats to accommodate seventy-six elderly lady pensioners has been signed—the third block of this nature in recent years. The Commission also undertakes the construction of houses for other State Government Departments and semi-governmental authorities. To further assist religious and charitable organizations eligible under the Commonwealth Aged Persons Homes Act, full architectural services of the Commission, which include plans, specifications, arranging of contracts and the carrying out of supervision during construction, have been provided free of cost. Up to 30 June 1965, 424 units had been completed.

The Commission administers building society legislation and the *Housing Loan Guarantee Act, 1957–1962*, under which the Government guarantees lenders of funds to building societies and other approved financial organizations making advances to families interested in owning their own home on low deposits, and at an interest rate not exceeding 6½ per cent per annum reducible.

Tasmania—The Housing Department. The Housing Department was established in July 1953 as a separate identity, and is responsible for administering that portion of the *Homes Act 1935* which relates to the acquisition and development of land for housing purposes and the erection of homes for rental and ultimate sale, and the *Homes (Old Age Pensioners') Act 1940*. Housing Department construction utilizes both day labour and private contractors to build houses on land developed by the Department. On-site construction is supported by the Department's factory, which incorporates joinery works, timber mill, plumbing and electrical workshops, material stores, and garage. Most of the dwellings constructed by the Department are three-bedroom timber dwellings. Roofing is usually corrugated iron, but some coloured asbestos cement sheeting is used. During 1964–65, 586 dwellings were completed. Construction since 1944 has comprised 9,022 dwelling units, of which 8,514 were single units (7,406 of timber), 190 were elderly persons' flatettes, 22 were maisonettes and 296 were multi-unit flats. Of the total dwellings completed, 7,976 were three-bedroom, 849 two-bedroom and 197 one-bedroom.

Flats, maisonettes and elderly persons' homes are for rental only. Allottees of single unit dwellings are encouraged to acquire properties on purchase contract where this procedure is deemed to be for their benefit, and a majority take advantage of this opportunity. Some of these dwellings, however, are occupied on a rental basis. The rental of a newly erected three-bedroom timber house in the Hobart metropolitan area approximated \$11.75 in the June quarter of 1965. In certain necessitous cases rental rebates are allowed and the Department is reimbursed by the State Treasury. Rebates on rentals of elderly persons' flatettes are graduated according to the incomes of the occupiers. Under the current rental rebate formula a married couple whose only income is the age pension pay \$3.80, while a single person solely dependent on the pension pays \$2 a week.

Allotments are made on a no-deposit purchase contract basis with repayments over a maximum term of fifty-three years, but allottees are encouraged to pay a deposit if they are in a position to do so. Purchase contracts are sometimes surrendered to the Department. Net of surrenders, 5,784 purchase contracts had been entered into by June 1965. The sale price, excluding land, of a new three-bedroom house in the Hobart metropolitan area was approximately \$6,900 in the June quarter of 1965. Prices in the north and north-western areas were slightly lower. The weekly repayment instalment on a purchase contract is less than the weekly rent of a similar dwelling, as the latter includes a charge for maintenance, whereas a person on purchase contract is responsible for maintenance of the property.

Housing schemes in Commonwealth Territories

Northern Territory. In 1946 control of all government-owned residences in the Territory (excluding those belonging to the Defence Services or Commonwealth Railways, or attached to post offices) was vested in the Administration. The Administration provides houses for rental to officers and employees of the Commonwealth. The Northern Territory Housing Commission provides rental housing for persons of limited means who are not adequately housed and who are not officers of either the Commonwealth or the Northern Territory Public Service. The Commission was established in 1959 and operates under authority of the *Housing Ordinance 1959–1965*; to 30 June 1965 a total of 676 houses and flats had been completed and a further 269 houses and 62 flats were under construction.

Australian Capital Territory. The Commonwealth Government provides houses and flats for rental to persons employed in the Australian Capital Territory. At 30 June 1965 the Department of the Interior controlled 7,114 houses and 1,942 flats for rental purposes. Government rental houses may be purchased by tenants. From 1 July 1950 to 30 June 1965, 4,930 houses had been sold to tenants.

Papua and New Guinea. In 1960 the Administration, through the Commissioner for Housing, commenced a scheme for providing low-cost houses for rental and eventual sale where possible to indigenes, mixed race peoples and Asians. To 30 June 1965, 223 houses had been completed.

Summary of rental activities of government authorities

The following table shows the revenue from rental for dwellings under control of government housing authorities each year from 1960-61 to 1964-65.

GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS, STATES AND TERRITORIES, 1960-61 TO 1964-65
(\$'000)

Year	N.S.W.	Vic.	Qld (a)	S.A. (b)	W.A.	Tas.	N.T.	A.C.T.	Aust.
1960-61 ..	12,544	11,074	3,284	5,986	3,966	996	340	2,376	40,566
1961-62 ..	13,150	11,098	3,582	6,794	4,152	1,090	404	3,196	43,466
1962-63 ..	14,232	11,410	3,966	7,504	4,384	1,122	500	3,522	46,640
1963-64 ..	16,112	12,024	4,372	8,788	4,792	1,234	622	3,712	51,656
1964-65 ..	17,414	13,322	4,732	9,184	5,177	1,266	654	3,536	55,285

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

The following table shows the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year from 1960-61 to 1964-65.

GOVERNMENT HOUSING AUTHORITIES: NUMBER OF TENANTS PAYING RENT STATES AND TERRITORIES, 1960-61 TO 1964-65

Year	N.S.W. (a)	Vic.	Qld (b)	S.A. (c)	W.A.	Tas.	N.T.	A.C.T. (d)	Aust.
1960-61 ..	38,756	31,894	10,629	21,114	13,041	2,803	1,210	8,349	127,796
1961-62 ..	40,796	32,146	11,079	22,983	13,338	2,935	1,366	8,832	133,475
1962-63 ..	41,207	32,371	11,575	24,632	13,848	3,144	1,678	9,073	137,528
1963-64 ..	43,007	32,870	12,084	26,024	14,875	3,230	1,752	9,143	142,985
1964-65 ..	44,494	33,541	12,605	27,113	15,394	3,238	2,166	9,054	147,605

(a) Excludes tenants of 'aged units'. (b) Excludes tenanted temporary dwellings. (c) Excludes temporary and emergency dwellings. At 30 June 1963 these numbered 2,549. (d) Number of occupied dwellings at 30 June.

Advances to home purchasers

Many prospective home purchasers wish to borrow for the purpose of constructing or purchasing their own homes. Usually the loan is covered by way of mortgage of the home to be constructed or bought. Such loans are provided from a number of private sources and from agencies owned or guaranteed by the State or Commonwealth Governments. The information in this section concerns the direct loans made to home purchasers by the more important institutional lenders. Loans to institutions which in turn lend moneys to home purchasers and loans to contract builders, etc., are excluded as far as possible. The loans may be for the construction of new dwellings, the purchase of existing dwellings, for additions, renovations, etc., as first or subsequent mortgages, overdrafts and so on. While figures of all loans to home purchasers are not available, the institutions mentioned account for a significant proportion of total loans. Details of the terms and conditions of lending are given, together with available information on the number and value of loans made.

State authorities and agencies*New South Wales*

Rural Bank of New South Wales—Sale of Homes Agency. A Sale of Homes Agency was established in 1954 within the Rural Bank's Government Agency Department to arrange for the sale on terms of houses erected by the Housing Commission of New South Wales. The Agency's operations began with the sale to selected purchasers of 100 houses made available by the Commission during 1954-55 and 1955-56. The sales were made on the basis of 10 per cent deposit and repayment of the balance over a maximum period of forty years, with interest at 4½ per cent per annum. Total advances under that scheme amounted to \$646,648; at 30 June 1965 the advances outstanding amounted to \$432,042 in respect of 85 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 1956 and 1961 Commonwealth-State Housing Agreements. These houses are sold, in general at the Bank's valuation, to persons who have satisfied the Commission as to their housing needs and have registered as prospective purchasers. The terms of sale provide for a minimum deposit of \$100 and repayment of the balance over a maximum period of forty-five years, with interest rates, since the inception of the scheme, ranging from $4\frac{1}{2}$ to $5\frac{1}{2}$ per cent per annum. The cash deposits and periodical instalments payable by purchasers are collected by the Agency as agent for the Commission. Particulars of the advances made by the Agency in connection with the sale of houses erected under the 1956 and 1961 Agreements are given in the following table.

RURAL BANK OF NEW SOUTH WALES—SALE OF HOMES AGENCY: ADVANCES FOR HOMES SOLD UNDER THE 1956 COMMONWEALTH—STATE HOUSING AGREEMENT, TO 1964-65

Year	Advances during year		Advances outstanding at end of year ^(a)	
	Number of houses	Amount	Number of houses	Amount
		\$'000		\$'000
1956-57 . . .	1,604	10,158	1,604	9,952
1957-58 . . .	3,012	19,966	4,612	29,430
1958-59 . . .	2,013	12,652	6,623	41,616
1959-60 . . .	2,227	14,400	8,831	55,384
1960-61 . . .	1,565	10,436	10,364	64,974
1961-62 . . .	1,826	13,074	12,129	77,016
1962-63 . . .	1,825	13,504	13,830	88,974
1963-64 . . .	957	7,362	14,568	94,178
1964-65 . . .	1,777	14,356	16,042	105,648

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

Rural Bank^a of New South Wales—other loans. The Rural Bank of New South Wales provides assistance to individuals for the erection or purchase of homes and for other approved purposes associated with homes. Advances are based on the bank's official valuation of the dwelling. The rate of interest on long-term loans for housing purposes was $5\frac{1}{2}$ per cent per annum in November 1965.

RURAL BANK OF NEW SOUTH WALES: ADVANCES FOR HOMES, 1955-56 TO 1964-65

Year	Advances during year ^(a)		Advances outstanding at end of year ^(b)	
	Number of dwellings	Amount	Number of dwellings	Amount
		\$'000		\$'000
1955-56 . . .	1,399	5,514	18,778	34,838
1956-57 . . .	1,372	5,702	18,098	36,342
1957-58 . . .	1,576	6,980	17,644	39,190
1958-59 . . .	1,176	5,444	16,915	40,424
1959-60 . . .	1,610	8,052	16,611	43,934
1960-61 . . .	2,032	10,800	17,096	50,564
1961-62 . . .	1,668	11,316	17,337	56,422
1962-63 . . .	2,014	13,084	18,017	62,762
1963-64 . . .	2,434	15,148	18,972	68,790
1964-65 . . .	2,613	18,250	19,936	76,450

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

Victoria

Housing Commission, Victoria. Very few houses were sold by the Commission until 1954. The amendments to the Commonwealth-State Housing Agreement in 1955-56 have had the effect of substantially increasing the number of houses sold. Whereas between 1949 and 1954 only about 100 houses were sold, a total of 19,895 houses were sold on terms to 30 June 1965, the total value of terms sales exceeding \$152 million. Until 1964-65 houses were sold on a minimum deposit of \$200, but during that year provision was made to sell without deposit in very special circumstances. The maximum repayment term is forty-five years with interest at $4\frac{1}{2}$ and $4\frac{3}{4}$ per cent.

An inducement to tenants of the Commission to purchase their homes was the introduction of a Death Benefit Scheme, to provide for the property under purchase to pass to the estate of the purchaser free of debt in the event of his death prior to completion of purchase. If application is made for admittance to the Death Benefit Scheme, the maximum period for repayment is reduced to thirty years, the rate of interest is fixed at $5\frac{1}{2}$ and $5\frac{3}{8}$ per cent and the contract must terminate before the purchaser's seventieth birthday.

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. Except in special circumstances, no loan will be granted if the borrower or spouse already owns a house in Victoria at the date of the proposed mortgage.

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 \$10,000. The house must not have been erected more than two years before the date of the mortgage. Repayment of loans may be made over a maximum period of thirty years, with interest charges determined by the Trust. At 30 June 1965, 2,977 loans totalling \$17,995,396 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 1965, 1,068 second mortgage loans were outstanding, the amount involved being \$956,776. The Trust was also empowered to make a loan to the trustees of a fund established to provide a home for a doctor or a dentist at a place located more than thirty miles from the City of Melbourne. There is no valuation limit or age limit of the dwelling in cases of this nature.

(See Savings Banks, page 305, for activities of the State Savings Bank of Victoria.)

Queensland

Queensland Housing Commission. The present maximum advance allowable under the Acts is \$7,000 for a timber, brick veneer, brick, or concrete building. The rate of interest charged on new advances in 1964-65 was $4\frac{7}{8}$ per cent per annum to 9 September 1964, $5\frac{1}{4}$ per cent per annum from 10 September 1964 to 16 June 1965, and $5\frac{1}{2}$ per cent per annum from 17 June 1965. Repayment may be made at the option of the borrower over either a thirty year or a forty-five year period. A borrower or purchaser who elects to repay over a thirty year period, who is under forty years of age, and who has passed a prescribed medical examination, is entitled to free life insurance cover to an amount sufficient to liquidate his indebtedness to the Commission in the event of his death before his loan has been fully repaid, provided that the maximum benefit payable under such insurance cover does not exceed \$4,500.

Workers' dwellings. From 4 October 1962 the maximum advance under this scheme was increased to \$7,000 for all types of workers' dwellings. Total advances made for dwellings since operations commenced in 1910 to 30 June 1965 amounted to \$60,569,762.

South Australia

South Australian Housing Trust Sales Scheme. A minimum deposit of \$100 is required for houses under the Rental-Purchase Scheme for a loan, repayable at an interest rate of $4\frac{1}{2}$ per cent per annum over a period not exceeding forty years. Prospective purchasers of Housing Trust houses (other than rental-purchase houses) can arrange or have arrangements made for a first mortgage to be granted by a lending institution of their choice. In cases where the deposit and the first mortgage so raised are insufficient, the Trust may advance the balance of the house price by way of a second mortgage, the repayment term of which is a maximum of thirty years, interest being at the rate of 6 per cent per annum. During 1964-65 the Trust commenced 1,007 second mortgages valued at \$900,000. At 30 June 1965, second mortgages totalled 7,890, and the balance outstanding at that date was \$8,360,000.

State Bank of South Australia. The State Bank, together with the Housing Trust, is the principal agent of the State Government for the distribution through the Home Builders' Fund of moneys received under the Commonwealth-State Housing Agreement. During 1964-65 the Bank opened 1,774 new accounts worth \$11,522,788 in the Home Builders' Fund. The balance of loans in this Fund outstanding at 30 June 1965 totalled \$45,616,008. In addition, during 1964-65, \$746,270 was advanced to the public under the Advances for Homes Act, 1928-1958 which is administered by the Bank on behalf of the State Government. Under this Act 120 new accounts were opened during 1964-65, leaving a balance outstanding at 30 June 1965 of \$27,639,256. The present maximum housing loan under either of these schemes is \$7,000, repayable over a period not exceeding fifty years at a rate of interest of $5\frac{1}{4}$ to $5\frac{3}{4}$ per cent per annum calculated on monthly balances. Persons who have received benefit under either of these schemes are ineligible for another mortgage.

Western Australia

State Housing Commission of Western Australia. Under the State Housing Act and the Commonwealth-State Housing Agreement the maximum loan is \$6,000 by way of mortgage, while under contract of sale the maximum is \$5,800 on the building plus the value of the land in the Metropolitan Area, and greater amounts in rural areas, depending on the circumstances. For houses built north of the twenty-sixth parallel the Minister may approve of a larger advance.

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, or less when circumstances warrant. The interest rate on all advances is $5\frac{3}{4}$ per cent per annum and the repayment period is forty-five years. The income eligibility figure varies according to the movement of the basic wage, and as at the basic wage adjustment on 26 April 1965 an applicant in the Metropolitan Area cannot have an income exceeding \$2,540 a year, plus \$50 for each dependent child under sixteen years of age. For the country the corresponding amount is \$3,054 per annum plus \$50 for each dependent child under sixteen years, and north of the twenty-sixth parallel the Minister may allow families with an income of up to \$4,000 to be given financial assistance. A second-mortgage scheme exists under the State Housing Act which provides that assistance be limited to those applicants who are building or purchasing new homes, the cost of which, excluding land, does not exceed \$7,000. The Commission limits the second mortgage to a maximum of \$2,000.

(See Savings Banks, page 306, for activities of the Savings Bank Division of the Rural and Industries Bank of Western Australia.)

Tasmania

Housing Department. The interest rate on purchase contract loans from the Housing Department signed after 1 May 1965 was $4\frac{1}{2}$ per cent, immediately prior to which the rate was 4 per cent. To be eligible for a house on purchase contract terms, an applicant must be married or about to be married, or have dependants for whom it is necessary to provide a home. Number of dependants, income, and existing accommodation are considered in determining applicants' priority. The number of loans outstanding at 30 June 1965 was 5,354, and the amount outstanding \$34,112,000.

Agricultural Bank of Tasmania. The Agricultural Bank, as an approved institution under the Commonwealth-State Housing Agreement, receives part of those funds allocated for advances to home builders. Prior to the commencement of the agreement, the Bank borrowed from the State Loan Fund and from private institutions. To be eligible for a loan, an applicant must be married or about to be married and be over the age of twenty-one, and when, as is usual, the advance is required to build a house, the applicant must own a block of land. The maximum amount of an advance to an applicant is \$7,000 for all types of houses in certain areas, provided that the total advance does not exceed ninety per cent of the Bank's valuation of land and dwelling. Advances to borrowers are repayable by equated instalments over thirty-one years. Advances made as from 1 July 1965 were at an interest rate of $5\frac{3}{4}$ per cent, immediately prior to which the rate was $5\frac{1}{2}$ per cent.

During 1964-65, 304 advances were approved, valued at \$2,108,000. Since November 1945 a total of 2,963 loans amounting to \$16,914,000 have been approved, of which 2,630 have been for erection of dwellings and 333 for the purchase of existing homes. Total advances outstanding at 30 June 1965 amounted to \$12,746,000. These figures exclude advances to building societies.

Commonwealth authorities and Territories

Department of Housing

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

War service homes

The maximum amount of loan or advance which may be granted under the *War Service Homes Act 1918-1962* is \$7,000. The period of repayment may be up to forty-five years. In the case of a widow or widowed mother of an Australian ex-serviceman, the period may be extended to a maximum of fifty years.

The following table gives details of advances under the *War Service Homes Act* in each State and Territory of Australia, and the Territories of Papua, New Guinea and Norfolk Island, for the years 1955-56 to 1964-65. (See tables on pages 292-3 for the number of homes provided.)

WAR SERVICE HOMES ACT: ADVANCES FOR HOUSING, STATES AND TERRITORIES, 1955-56 TO 1964-65

Period	N.S.W. (a)	Vic.	Qld (b)	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
TOTAL CAPITAL ADVANCED DURING YEAR (\$'000)									
1955-56 . . .	23,630	17,718	5,416	4,250	7,144	1,506	30	440	60,134
1956-57 . . .	22,596	19,360	4,642	4,792	7,090	1,368	12	482	60,342
1957-58 . . .	28,026	22,180	4,596	5,796	7,782	1,602	32	350	70,364
1958-59 . . .	31,026	21,748	5,430	4,850	5,168	1,780	30	286	70,318
1959-60 . . .	29,914	21,954	5,974	4,684	5,776	1,456	36	342	70,136
1960-61 . . .	32,330	18,040	6,422	4,792	6,980	1,224	44	252	70,084
1961-62 . . .	26,314	20,526	8,922	5,316	7,000	1,400	32	540	70,050
1962-63 . . .	27,200	21,000	9,900	6,470	7,960	1,550	30	910	75,200
1963-64 . . .	26,502	21,300	8,100	5,078	6,770	1,584	22	660	70,016
1964-65 . . .	27,680	19,874	8,540	5,510	6,500	1,486	2	512	70,104

NUMBER OF SECURITIES IN FORCE

At end of June—									
1956	25,455	31,408	16,747	11,968	11,108	2,476	31	395	99,588
1957	29,312	34,461	17,332	12,527	12,634	2,703	30	457	109,456
1958	34,081	37,446	17,835	13,119	13,442	2,932	32	512	119,399
1959	38,512	40,181	18,369	13,522	14,090	3,116	34	548	128,372
1960	43,029	42,913	18,876	13,897	14,856	3,259	41	603	137,474
1961	47,713	45,275	19,572	14,371	15,886	3,364	49	640	146,870
1962	51,445	47,827	20,712	14,947	16,806	3,538	53	710	156,038
1963	54,409	49,740	21,644	15,481	17,551	3,676	55	817	163,373
1964	56,619	51,188	22,237	15,718	18,005	3,827	57	872	168,523
1965	58,899	52,493	22,698	16,008	18,348	3,889	51	927	173,313

VALUE OF ADVANCES OUTSTANDING (\$'000)

At end of June—									
1956	89,416	110,554	54,964	40,286	41,804	8,518	(c)	(d)	345,542
1957	111,740	126,832	57,770	43,824	47,006	9,620	(c)	(d)	396,792
1958	136,338	145,384	60,412	48,358	54,584	10,782	(c)	(d)	455,858
1959	166,038	162,478	63,886	51,648	59,008	12,260	(c)	(d)	515,318
1960	192,586	178,760	67,384	54,468	63,286	13,246	(c)	(d)	569,730
1961	219,150	190,624	71,438	57,506	68,734	14,036	(c)	(d)	621,488
1962	239,702	205,290	78,146	61,020	73,994	14,894	(c)	(d)	673,046
1963	260,236	219,662	85,324	65,470	79,460	15,958	(c)	(d)	726,110
1964	278,856	233,648	90,326	67,900	83,364	16,976	(c)	(d)	771,070
1965	297,244	244,726	95,076	70,564	86,458	17,798	(c)	(d)	811,866

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

Northern Territory

Loans Scheme. This scheme was commenced in 1953 and is administered by the Commissioner for Housing under the *Housing Loans Ordinance 1949-1959*. 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 Commissioner's valuation up to a maximum of \$7,000. The rate of interest charged is 6 per cent per annum reducible to 5 per cent per annum if instalment payments are made by the due date. The maximum period of repayment is forty-five years. Up to 30 June 1965, 1,083 loans totalling \$6,005,690 had been approved. These were for: erection, 714; purchase, 285; enlargement or completion, 34; discharge of mortgage, 50.

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

Housing Commission Sales Scheme. Since the amendment of the *Housing Ordinance* 1959–1963 in November 1963 the Housing Commission is 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 to be 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 \$7,000). Repayment may be made over a maximum period of forty-five years. The current rate of interest is 4½ per cent per annum. From 1 July 1950 to 30 June 1965, 3,002 loans were granted. At 30 June 1965, 2,827 houses were under mortgage to the Commissioner.

Government rental houses may be purchased by tenants. The basis of the sale is a minimum deposit of 5 per cent of the purchase price fixed by the Department of the Interior with no limit to the amount which may be held on mortgage from the Department. Repayment of the amount covered by mortgage may be made over a maximum period of forty-five years. The interest rate is 4½ per cent per annum. From 1 July 1950 to 30 June 1965, 4,930 houses had been sold to tenants.

Papua and New Guinea

Under authority of the *Housing Loans Ordinance* 1953–1963 the Commissioner for Housing may make advances to any member of the community for the erection of a house, the purchase or enlargement of an existing house, the completion of a partially erected dwelling, or the discharge of a mortgage already existing. The maximum loan is \$7,000. The maximum period of repayment is thirty-five years for brick, stone or concrete and twenty-five years for all other materials. Minimum cash deposit is 5 per cent of the first \$4,000 plus 10 per cent of the remainder of the Commissioner's valuation. The effective rate of interest is 5 per cent per annum. Up to 30 June 1965, 293 loans totalling \$1,476,760 had been approved.

Savings banks

All savings banks lend funds for housing to both individuals and building societies. Separate figures of loans to individuals are not available for all savings banks. The amounts outstanding on housing loans of all savings banks (including loans to building societies) were \$794 million, \$998 million and \$1,186 million at the end of June 1963, 1964 and 1965 respectively. Some details in respect of three savings banks are shown below.

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

The maximum proportion of valuation to be granted as *Crédit Foncier* loan is 80 per cent and the maximum loan is \$7,000. Interest is 5 per cent and the term of the loan is ten years, subject to renewal. The maximum proportion of valuation granted as *Savings Bank* Department loan is seventy-five per cent and the maximum loan is \$10,000. The interest rate is 5½ per cent if the property is occupied by the borrower and 6½ per cent in other cases. The term of the loan is three years, subject to renewal. During the year 1964–65 the Bank advanced \$51,869,576 to 9,118 borrowers in addition to \$815,352 to Co-operative Housing Societies and \$900,000 to the Home Finance Trust. At 30 June 1965 the total debt of 52,799 individual borrowers was \$232,890,810 while indebtedness of Co-operative Housing Societies and the Home Finance Trust amounted to \$18,689,866 and \$8,564,256 respectively.

Savings Bank of South Australia. The Bank grants mortgage loans for the building or purchase of houses for personal occupation, the maximum loan available being \$8,000 for all types of homes. Normally advances are made up to 85 per cent of the Bank's valuation but, if the loan is granted under the *Homes Act, 1941–1962*, 95 per cent of such valuation may be advanced (maximum loan, \$6,000). The maximum loan period is thirty years at a rate of interest of 5½ per cent per annum; this rate is subject to review after five years. During 1964–65 the Bank advanced \$15,914,452 by way of housing loans, the number of new loans totalling 2,374. At 30 June 1965 there were 21,798 loans current with a balance outstanding of \$92,100,000.

Rural and Industries Bank of Western Australia (Savings Bank Division). The Rural and Industries Bank of Western Australia is authorized by the *Rural and Industries Bank Act, 1944-1958* to make loans from moneys on deposit with its Savings Bank Division to a person or body for the purchase or erection of a dwelling. It is the policy of the Bank to provide funds for housing primarily for occupancy by the borrower. There is no fixed limit on the amount of a loan. The average loan in the case of a brick or timber house is between \$6,000 and \$7,000. The rate of interest varies with the current bank rate and is usually $\frac{1}{2}$ per cent lower. The rate at 30 June 1965 was $5\frac{1}{2}$ per cent. The average term of housing loans is twenty-two years.

Trading banks

Apart from loans by certain State banks as Government agencies (see pp. 300-1 and 303) 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 \$220 million on the second Wednesday of July 1965 (see the chapter Private Finance for further details).

Life insurance companies

The life insurance companies are another source of funds for housing. Details of new loans made during 1963, 1964 and 1965 (statistics for years prior to 1963 are not available) are given in the following table.

LIFE INSURANCE COMPANIES: HOUSING LOANS PAID OVER, STATES AND TERRITORIES, 1963 TO 1965

State or Territory	Amount (\$'000)		
	1963	1964	1965
New South Wales	20,572	21,082	24,176
Victoria	13,152	16,176	18,642
Queensland(a)	3,430	4,480	5,753
South Australia(b)	3,368	3,744	5,108
Western Australia	2,262	2,964	3,778
Tasmania	1,418	1,546	1,547
Australian Capital Territory	340	594	869
Total	44,542	50,586	59,873

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

(b) Includes loans made in Northern Territory.

Amounts outstanding at the end of June 1964 and 1965 in respect of housing loans made by insurance companies were \$323 million and \$339 million respectively.

Registered building societies

Including the Victorian Co-operative Housing Societies there are 3,162 registered building societies in Australia, of which 116 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 are co-operative societies which make loans to members from funds obtained from lending institutions (usually government guaranteed), members' subscriptions, and, since 1956, from moneys provided under the Commonwealth-State Housing Agreements. Details of new loans granted and net advances outstanding for each of the years ended June 1960 to 1964 are given in the following table (see also the chapter Private Finance).

REGISTERED BUILDING SOCIETIES, STATES, 1959-60 TO 1963-64

Year	N.S.W.	Victoria		Qld	S.A.	W.A.	Tas.	Total
		Co-operative housing societies (a)	Other building societies (b)					

LOANS GRANTED DURING YEAR (\$'000)

1959-60 . . .	41,120	n.a.	9,378	9,778	2,314	5,420	2,714	(c)70,724
1960-61 . . .	47,404	n.a.	9,274	10,836	2,424	5,726	2,620	(c)78,284
1961-62 . . .	48,738	21,174	7,682	12,646	2,246	6,346	2,988	101,820
1962-63 . . .	53,446	20,802	9,040	13,164	2,834	8,904	4,048	112,238
1963-64 . . .	72,284	21,060	9,818	13,184	3,102	11,700	6,000	137,148

NET ADVANCES OUTSTANDING(d) AT END OF YEAR (\$'000)

1959-60 . . .	248,792	110,832	38,512	26,986	8,652	17,202	9,612	460,588
1960-61 . . .	269,780	124,286	41,138	33,488	9,994	20,506	10,636	509,828
1961-62 . . .	292,898	132,846	42,314	41,272	11,114	25,158	12,210	557,812
1962-63 . . .	317,222	145,460	44,006	48,776	12,532	31,240	14,466	613,702
1963-64 . . .	351,840	154,846	44,856	55,542	13,966	39,168	17,800	678,018

(a) Year ended 30 April. (b) Year ended 31 December. (c) Excludes Victorian co-operative housing societies. (d) Net of borrowing members' funds.

Other lenders

Little information is available on advances made by other lenders such as superannuation and other trust funds, private finance and investment companies, etc. In South Australia advances on first mortgage made by the South Australian Superannuation Fund are granted under the Homes Act, 1941-1962, by which the State Government guarantees up to 25 per cent of the value of the mortgage, thus raising the limit of the advance. Loans so made are limited to 95 per cent of the Superannuation Board's valuation to a maximum of \$6,000, or 85 per cent of the Board's valuation to a maximum of \$7,000. The rate of interest is 6 per cent per annum, calculated on quarterly balances, reducing to 5½ per cent when payments are made within a prescribed period of twenty-one days from the end of the quarter. The term of the mortgage may run for thirty years on a stone or brick home or twenty years on a timber-framed construction. Trustee mortgages may be granted as an alternative to the foregoing. A maximum of 70 per cent of the Board's valuation may be granted for a trustee mortgage, other conditions being those applicable to mortgages granted under the Homes Act. At 30 June 1965 there were 5,219 loans current, the principal outstanding totalling \$19,726,568. During 1964-65 the value of advances made was \$3,679,906.