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CHAPTER 19 HOUSING AND CONSTRUCTION

This chapter gives details of: the characteristics of dwellings obtained from censuses (pages 453-4); government activities in the field of housing (pages 454-63); financial arrangements associated with the erection or purchase of homes (pages 463-6); a summary of building activities (pages 466-70); summary of construction (other than building) activities (pages 470-2); and summary of construction industry statistics (pages 472-75).

HOUSING

Census dwellings

Further information on dwellings obtained from censuses is available in the detailed tables of the publications issued for each individual census. A list of the 1976 and 1981 Census publications is shown in the ABS Catalogue of Publications, Australia (1101.0). The most relevant 1976 census publication is Population and Dwellings: Summary Tables (2409.0 to 2417.0). More detailed unpublished dwellings information is available on microfiche and are listed in the Catalogue of 1976 Census Tables-Final (2103.0).

At each census of the population, in addition to the questions relating to personal particulars, there have been a number of questions relating to dwellings. A 'dwelling' is defined as any habitation occupied by a household group living together as a domestic unit, whether comprising the whole or only part of a building, and includes, in addition to houses and self-contained flats, a great variety of dwellings ranging from a single-roomed shack to a multi-roomed hotel or institution. This section contains particulars of such information on dwellings as is available from the 1976 Census, together with information from earlier censuses.

Number of dwellings

The following table shows the number of occupied and unoccupied dwellings in Australia at each census from 1947 to 1976. Occupied dwellings are classified into 'private' and 'non-private' dwellings.

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

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

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

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

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

Non-private dwellings include hotels, motels, boarding houses and hostels, educational, religious and charitable institutions, hospitals, defence and penal establishments, caravan parks, staff barracks and quarters, etc.

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

DWELLINGS(a): AUSTRALIA, CENSUSES, 1947 TO 1976

			Occupied			
Census			Private	Non- private	Total	Unoccupied
1947			1,873,623	34,272	1,907,895	47,041
1954			2,343,421	36,932	2,380,353	112,594
1961			2,781,945	35,325	2,817,270	194,114
1966			3,155,340	33,917	3,189,257	263,873
1971			3,670,553	24,006	3,694,559	339,057
1976			4,140,521	21,543	4,162,064	431,200

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

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

DWELLINGS:	CENSUSES	1971	AND	1076

	Census 30 Ju	une 1971	Census 30 June 1976			
State or Territory	 Occupied	Unoccupied	Occupied(a)	Unoccupied		
New South Wales	1,364,542	124,522	1,499,001	152,960		
Victoria	1,015,485	88,521	1,126,304	119,592		
Queensland	517,245	51,077	602,426	62,686		
South Australia	344,112	30,553	392,253	39,768		
Western Australia	286,845	28,274	339,105	34,064		
Tasmania	110,420	13,307	122,573	15,786		
Northern Territory	17,792	929	23,270	2,292		
Australian Capital Territory .	38,118	1,874	57,132	4,052		
Australia	3,694,559	339,057	4,162,064	431,200		

(a) Includes non-private dwellings.

Former arrangements between Commonwealth and State Governments

Over the period between 1945 and 1971, public housing was provided under the terms of a series of Housing Agreements entered into between the Commonwealth and the State Governments. For more detailed explanations, see Year Book No. 61, page 228. For information regarding the States Grants (Housing) Act 1971 see Year Book No. 59, page 210.

A further Housing Agreement was entered into between the Commonwealth and all States in 1973 in relation to welfare housing. It was amended in some minor respects in 1974. See Year Book No. 63, page 410 for further details.

1978 Housing Agreement

This Agreement between the Commonwealth and the six States (excluding Northern Territory) was operated for a three year term ending 30 June 1981. Commonwealth loans (advances) to the States were repayable over 53 years at an interest rate of 4.5 per cent per annum for Home Purchase Assistance and 5 per cent per annum for Rental Housing Assistance. The allocation of loans to these two programs each financial year was determined by the Commonwealth Minister in consultation with each State Minister.

Home Purchase Assistance

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

Rental Housing Assistance

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

1981 Housing Agreement

A new Housing Agreement has been negotiated in 1981 under which the Commonwealth will continue payments to the States and the Northern Territory for housing assistance programs for the needy. The Agreement will run for five years from 1 July 1981, continuing the following two programs:

- home purchase assistance program, which assists those persons wishing to buy or build a home but who are unable to obtain mortgage finance through the private market or from other sources;
- rental housing assistance program, for those who cannot afford suitable accommodation for themselves.

The provisions of the 1981 Housing Agreement, which is Schedule 1 to the 1981 Housing Assistance Act, broadly correspond with those of the 1978 housing legislation. However, there are some basic differences:

- the Commonwealth has guaranteed a minimum level of funding of \$200 million for each year of the Agreement. Additional funding for each year is to be determined n the Budget context. Total funding for 1981-82 is \$262.2 million: \$146 million in loans (advances) and the remainder as grants of which \$32.0 million is allocated for Pensioners, \$34.2 million is earmarked for Aboriginals and a further \$50 million is "untied" assistance.
- all assistance, including non-repayable grants earmarked for Pensioners and Aboriginals and untied grants are now subject to the terms of the Agreement. See Section below, "Rental Assistance to Pensioners Scheme" for past arrangements applying to this form of rental housing assistance.
- the Northern Territory is now included with the six States in the one Agreement.
- an interest rate of 4.5 percent per annum applies to all loans (advances).
- the maximum interest rate charged by a State to a lending authority under the home purchase assistance program now varies with the Commonwealth Savings Bank rate for housing loans.
- each State is to decide on the allocation of untied funds between home purchase and rental housing assistance programs.
- a policy of uniform rental rebates is to be developed by the Commonwealth and the States and a policy of progressive movement to full market rents is to apply.
- States grants for Aboriginal housing previously administered by the Department of Aboriginal Affairs are incorporated with Housing Agreement grants earmarked for Aboriginals after 30 June 1981.

Housing Agreement (Servicemen)

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

Operations under the 1973-1974 Housing Agreement, 1978 Housing Agreement and the Housing Agreement (Servicemen)

The following tables show the results of operations under the 1978 Housing Agreement and the Housing Agreement (Servicemen) during 1978-79 and 1979-80. Corresponding figures for 1978-79 appear in Year Book No. 65, page 451.

1978 HOUSING AGREEMENT: SUMMARY 1979-80

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
H	OUSING F	UNDS (\$	(000)				
Commonwealth loans to States for housing .	. 52,512	41,744	16,336	23,984	15,072	10,352	160,000
Rental Housing Assistance Program	. 36,758	_	· -	9,000	10,550	6,211	62,519
Home Purchase Assistance Account	. 15,754	41,744	16,336	14,984	4,522	4,141	97,481
Amounts drawn by institutions	47,754	67,675	35,930	64,393	9,183	9,427	234,362
Housing Agreement (Servicemen) loans	1,360	45	· -	-	50		1,455
NU	JMBER OF	DWELL	INGS				
Rental Housing Assistance Program—						-	
Commenced	. 3,347	901	580	1.528	854	659	7,869
Completed		1,185	436	1,392	764	790	7,550
Under construction at 30 June 1980	. 3,317	1,169	448	1,069	392	410	6,805
Home Purchase Assistance Account—							
Purchased—							
New	. 832	265	605	1,121	16	6	2,845
Other	. 892	1,867	431	698	60	291	4,239
New construction—							
Approved	. 282	385	396	514	211	85	1,873
Commenced	. 485	1,345	361	n.a.	211	99	n.a
Completed	. 457	1,404	351	n.a.	250	139	n.a
Service housing—							
Agreed program		_		_	-	_	_
Completed(a)		1	2	_	_		61
Sales of Rental Dwellings		1,440	243	158	80	61	2,193

⁽a) Includes completions of houses for servicemen programmed in previous years.

1978 HOUSING AGREEMENT: SUMMARY 1980-81

	NSW	Vic.	Qld	S.A.	W.A.	Tas.	Total					
HOUSING FUNDS (\$'000)												
Commonwealth loans to States for housing .	54,650	43,440	17,000	24,960	15,680	10,770	166,500					
Rental Housing Assistance Program	32,790	21,720	· -	9,960	9,408	6,462	80,340					
Home Purchase Assistance Account	21,860	21,720	17,000	15,000	6,272	4,308	86,160					
Housing Agreement (Servicemen) Loans .	120	400	800	-	· -	· -	1,320					

Rental Assistance to Pensioners Scheme

Year Book No. 61, page 229, gives information on the States Grants (Dwellings for Aged Pensioners) Act 1969 and the States Grants (Dwellings for Pensioners) Act 1974. The latter was extended a further financial year to 30 June 1978 and a further \$10 million was allocated. From 1 July 1978 grants were provided to the States for 3 years to 30 June 1981 under Part III of the Housing Assistance Act 1978. The scheme allowed the States to provide rental housing assistance for other persons in need as well as pensioners defined in the Act. Grants could be used for purposes other than construction of housing, e.g. leasing from the private sector. On 28 June 1979 the Minister for Housing and Construction, in pursuance of section 11 of the Act, declared the following persons to be in need of assistance under this Scheme (a) Aboriginals in need of rental housing assistance, (b) Persons eligible for or receiving assistance under Part V of the 1978 Housing Agreement.

As noted in the section "1981 Housing Agreement" above, from 1 July 1981, payment of grants for pensioners and other persons in need are now subject to the terms of the 1981 Housing Agreement. State grants for Aboriginals previously administered by the Department of Aboriginal Affairs are included with these grants after 30 June 1981.

RENTAL ASSISTANCE TO PENSIONERS AND OTHER PERSONS IN NEED

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
Number of units provided					- -		
1977-78	152	146	76	87	58	14	533
1978-79	460	230	173	81	7 7	26	1,047
1979-80 (a)	652	261	220	284	150	50	1,617
Grants Paid							
1978-79 (b) \$'000	5,695	3,388	2.050	1,343	1.086	438	14.000
1979-80 (c) \$'000	34,542	22,231	15,700	11,851	11.071	4,605	100,000
1980-81(c) \$'000	35,791	23,079	18,000	12,335	11,559	4,736	105,500

⁽a) Pensioners programs notified by States. in need.

Commonwealth-Northern Territory Housing Agreement (1979)

On 11 March 1980 the Commonwealth and the Northern Territory formally entered into an agreement for the provision of rental housing assistance and home purchase assistance during the two financial years commencing on 1 July 1979. The principles and objectives established under the 1978 Commonwealth-State Housing Agreement are written into the Northern Territory Agreement and provisions made for policies and practices are substantially the same.

In 1979–80 the Commonwealth made available \$8.7 million in loans and \$5.3 million in grants; during 1980-81 \$9.0 million in loans and \$5.5 million in grants were provided.

Under the rental housing assistance program, 450 dwellings were commenced and 391 dwellings were completed during 1979-80, 30 dwellings were purchased or acquired during the year.

After 30 June 1981, the Northern Territory is included with the six States in the 1981 Housing Agreement.

Defence Service Homes

The Defence Service Homes Act 1918 assists certain former and serving members of the Defence Force to acquire a home on concessional terms.

The Defence Service Homes Corporation is, subject to the directions of the Minister for Veterans' Affairs, responsible for the administration of the Defence Service Homes Act.

Persons eligible for assistance under the Act include members of the Australian forces and nursing services enlisted or appointed for or employed on active service outside Australia or on a ship of war during the 1914-18 and 1939-45 Wars; persons who served in the warlike operations in Korea or Malaya or who have served on "special service" as defined in the Repatriation (Special Overseas Service) Act 1962; and members of the Defence Force who serve on continuous full-time service and national servicemen whose periods of service ended not earlier than 7 December 1972 and who meet certain prescribed conditions. The categories of eligible persons also include the widows and, in some circumstances, the widowed mothers of eligible persons, and persons domiciled in Australia and employed in certain sea-going service during the 1914-18 and 1939-45 Wars.

During 1980-81 the following loan conditions applied:

\$25,000 Maximum loan:

3.75 per cent per annum on the first \$12,000; 7.25 per cent per annum on any Interest rates

excess over \$12,000 up to \$15,000; 10.00 per cent per annum on amount in excess

of \$15,000

Maximum repayment period

The maximum repayment period permitted by the Act is 45 years or, in the case of

the widow or widowed mother of an eligible person, 50 years; but, normally, the repayment period is limited to 32 years.

Operations under the Defence Service Homes Act

Since the inception of the Defence Service Homes Scheme in 1919, 363,229 loans have been granted to persons eligible for assistance under the Act. All figures shown include homes which were provided originally under the Housing Agreements with the States, and taken over in accordance with those agreements.

The following tables give details of the operations under the Defence Service Homes Act in the year 1980-81. The earliest year for which details are given in the tables is 1976-77; for earlier years see previous issues of the Year Book. The figures shown include operations in the Northern Territory, Norfolk Island and in Papua New Guinea.

⁽b) Assistance to pensioners. (c) Assistance to pensioners, aboriginals and other persons

DEFENCE SERVICE HOMES ACT: NUMBER OF LOANS GRANTED

Year						Construction of homes	Purchase of new homes	Purchase of previously occupied homes	Enlargement of existing homes	Total
1976-77						2,772	653	2,605	84	6,114
1977-78						2,379	695	2,970	71	6,115
1978~79						1,904	658	2,720	83	5,365
1979-80						1,734	566	2,846	105	5,251
1980-81						1,927	531	3,332	125	5,915

DEFENCE SERVICE HOMES ACT: STATE SUMMARY OF OPERATIONS

Year					1	V.S.W.(a)	Vic.	Qld(b)	S.A.(c)	W.A.	Tas	A.C.T.	Total
							NUMBE	R OF LOA	NS GRANT	ΓED			
 1976-77						1,809	1,443	1,035	598	780	126	323	6,114
1977-78						1,729	1,486	1,109	582	763	128	318	6,115
1978-79						1,657	1,042	1,068	559	540	102	397	5,365
1979-80						1,751	1,111	1,039	450	474	107	319	5,251
1980-81						1,584	1,309	1,287	495	684	138	418	5,915
							CAPITA	L EXPENI	DITURE (\$'C	000)			
 1976–77						26,833	21,874	14,895	9,248	11,880	1.843	4.784	91.357
1977-78						24,948	22,417	15,700	9,769	11,049	1,807	4,631	90,321
1978-79		Ĺ				23,842	14,980	15,438	7,992	7,836	1,467	5,879	77,434
1979-80		·				25.035	15.835	15,149	6,235	6,923	1,508	4,740	75,425
1980-81						26,174	22,334	21,128	8,413	12,505	2,396	8,603	101,554
							LOAN	REPAYM	ENTS (\$'000	0)			
1976–77						25,095	20,758	9,413	6,173	7,598	1,841	(d)	70,878
1977-78						24,299	19,076	8,513	5,068	6,912	1,590	(d)	65,458
1978-79						29,928	20,670	10,416	6,578	7,848	1,951	(d)	77,391
1979-80						33,425	21,865	13,062	7,361	8,359	1,951	(d)	86,023
1980-81						36,290	22,475	14,990	8,144	9,203	1,833	(d)	92,935
						NUN	BER OF	LOAN ACC	COUNTS A	T 30 JUNE			
1977 .		_				64,987	52,887	26,377	16,582	18,117	4,370	(d)	183,320
1978 .						63,864	51,693	26,319	16,456	17,970	4,299	(d)	180,601
1979						62,255	50,192	26,093	16,131	17,540	4,152	(d)	176,363
1980 .						60,839	48,090	25,529	15,600	16,971	4.006	(d)	171.035
1981 .	٠	•	•	•		58,371	46,591	25,086	15,099	16,510	3,915	(d)	165,572

(a) Includes A.C.T. and Norfolk Island

(b) Includes Papua New Guinea

(c) Includes Northern Territory

(d) Included in New

Home Savings Grant Scheme

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

The Scheme was introduced in 1964. Persons who acquired their home on or before 31 December 1976 qualified under the *Homes Savings Grant Act* 1964, the conditions of which are explained in detail in Year Book No. 61, page 233. Details of grants made under this Act up to 30 June 1978 are available in Year Book No. 63, pages 415-6.

Persons acquiring their homes on and after 1 January 1977 may qualify under the *Homes Savings Grant Act* 1976. Applications for grants may be made by persons who, on and after 1 January 1977, contract to buy or build, or commence to construct their first home in Australia. There is no restriction on the marital status or age of the applicant except that persons under eighteen years of age must be married or engaged. The home must be intended as the applicant's principal place of residence. Persons who are not Australian citizens must have the right to reside here permanently. Applicants cannot have owned a home or received a grant before.

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

A qualifying limit applies to the value of the home, including the land, for persons entering into their contracts after 24 May 1979. The limit is \$35,000-\$40,000 for contracts up to 18 August 1980; \$45,000-\$55,000 for contracts dated 19 August 1980 to 30 September 1980, and \$60,000-\$70,000 for contracts on or after 1 October 1980. The grant calculated on the basis of savings reduces progressively within these ranges, cutting out completely at the upper limit. A full grant, depending on the amount saved, is payable for homes valued at or less than the relevant lower value limit.

The main forms of savings that are acceptable are those most commonly used to accumulate savings for a home, that is, with banks (other than cheque accounts), building societies and credit unions. For those people who entered into a contract on or after 1 October 1980, another form of acceptable savings are Australian Savings Bonds held as Inscribed stock or for safe custody with a bank. Savings expended on or before the contract date in connection with the home, such as for the deposit on the home or for the land, are also acceptable.

A person who is eligible for a grant and whose contract is dated on or after 1 October 1980, may also be eligible for a Family Bonus. A Family Bonus of \$500 is payable for families with one dependent child and \$1000 for families with two or more dependent children at the contract date. A dependent child includes a student aged 16 to 25 years. The Family Bonus does not vary with the level of savings or the value of the home, provided the value does not exceed \$70,000.

Details of the new scheme are available in a leaflet, "The Home Savings Grant Scheme—How you can qualify", copies of which are available from the Department of Housing and Construction and from savings institutions. Further information on the operation of the scheme is contained in the Department's Annual Report.

Operations under the Home Savings Grant Scheme

Particulars of applications received and approved during 1980-81 and from inception in respect of the *Homes Savings Grant Act* 1976, are set out below.

HOMES SAVINGS GRANT ACT 1976: OPERATIONS 1980-81

	N.S.W.	Vic.	Qld	S.A.(a)	W.A.	Tas. A	1.C.T.(b)	Aust.
Applications received								
No.	11,732	14,348	7,511	5,214	4,379	1,752	1,102	46,038
Applications approved								
No.	8,877	12,752	6,649	4,718	3,958	1,634	1,052	39,640
Grants approved \$'000	11,140	18,081	9,270	6,244	4,769	2,200	1,433	53,136
Average grant approved	•	•	•	,				
\$	1,255	1,481	1.394	1,323	1,205	1,346	1,362	1,340
Expenditure from Con- solidated Revenue	,	,	•	·	·	•	,	
\$'000	11,507	13,160	7,768	5,149	4,031	1,882	1,095	44,592

(a) Includes Northern Territory.

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

HOMES SAVINGS GRANT ACT 1976: OPERATIONS, 1 JANUARY 1977 TO 30 JUNE 1981

Period	Applications received	Applications approved	Grants approved	Average grant approved	Expenditure from consolidated revenue
			\$1000	\$	\$'000
1 January 1977 to 30 June 1977	11,850	8,447	5,491	650	5,035
1977-78	58,433	49,790	36,131	726	33,995
1978-79	57,178	51,626	55,514	1,075	20,000
1979-80	44,499	47,668	59,987	1,258	71,502
1980-81	46,038	39,640	53,136	1,340	44,592
Total from 1 January 1977	217,998	197,171	210,259	1,066	175,123

Housing loans insurance scheme

The Housing Loans Insurance Corporation was established under the *Housing Loans Insurance Act* 1965 to insure approved lenders against losses arising from the making of housing loans. For further information regarding the Corporation and earlier operation of the Scheme, *see* Year Book No. 61, pages 235-6.

Following amendments to the Act in mid 1977, loans for owner-occupancy homes are insurable without limit on loan amount, interest rate or term. A once-and-for-all premium of 1.4 per cent of the amount of the loan is charged by the Corporation for the insurance of loans up to, but less than, 96 per cent of valuation, with the premium rate falling progressively to a minimum of 0.1 per cent on loans of less than 76 per cent of valuation. On loans from 96 to 100 per cent of valuation, the premium charged is 1.4 per cent of the valuation of the loan plus 10 per cent of the amount so calculated. The amendments to the Act also empowered the Corporation to insure loans for rental housing projects and loans to developers and builders.

From November 1965, when the Corporation commenced operations, until the end of June 1981, 416,000 loans to the value of \$8,584 million had been insured.

State housing authorities

The following paragraphs describe briefly the organisation of the various State housing authorities and their activities in the fields of home construction and provision of homes on a rental basis (see pages 463-6, for their financial advances to persons wishing to purchase or build a home). For summarised figures of total government construction of houses and other dwellings, see pages 467 and 468.

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

Advances from the Commonwealth Government have provided most of the Housing Commission's capital funds and by 30 June 1981 had aggregated \$1,203,260,000 of which \$136,577,000 had been repaid. Other net funds of the Commission at 30 June 1981 comprised: repayable advances from the State, \$178,156,000; public loans raised by the Commission, \$17,020,000; grants from the Commonwealth Government, \$113,183,000; grants from the State, \$29,950,000 (including \$9,750,000 from Consolidated Revenue and \$20,200,000 mainly from proceeds of poker machine taxes); provision for maintenance of properties, \$14,877,000; and accumulated surplus, \$151,347,000. In addition, the Commission owed \$34,042,000 to creditors, mainly for purchase of land and work-in-progress. These funds were represented by fixed assets, \$1,600,096,000 (including \$172,206,000 debtors for purchase of homes); and current assets, \$12,265,000. In 1980-81, the Commission's income was \$166,613,000 (including rent \$143,409,000 and interest \$17,018,000); expenditure was \$152,035,000 (interest, \$56.699,000).

The permanent dwellings provided by the Commission have been erected under the Federal-State Housing Agreements or from State loans and grants. In 1980-81, 3,399 houses and flats were completed for the Housing Commission by private builders on contract to the Commission.

Upon request by other State Departments, the Housing Commission will erect houses for employees of those Departments, the Departments providing the necessary lands and funds. In addition, the Commission erects (with State funds) dwellings for employees of industries connected with decentralisation and development. Specially designed units are erected by the Housing Commission to provide dwellings for elderly persons at rentals within their means. The rents of these units, as at 30 June 1981, were approximately \$13.00 a week for elderly single persons and \$20.90 a week for elderly couples. At 30 June 1981, 10,951 units had been completed.

Victoria—Ministry of Housing. The Ministry of Housing co-ordinates all Government housing activities in Victoria. The authorities within the Ministry are the Housing Commission, Registry of Cooperative Housing Societies and Co-operative Societies, Home Finance Trust (see page 460), Decentralised Industry Housing Authority and Teacher Housing Authority.

Housing Commission, Victoria. The Commission was set up in 1938 as a result of the Housing Act of the previous year. Following an amendment to the Housing Act in January 1979, the function of the Commission is defined as assisting the Minister to carry out his duties, which include the determination of the present and future housing needs of the people of Victoria and the taking of steps in relation to: the provision of accommodation for persons in need; the provision of adequate and suitable houses for letting or leasing; the sale of houses to eligible persons; the making of advances to eligible persons for home purchase; the improvement of existing housing by the establishment and enforcement of adequate housing standards; encouraging and assisting in the provision of finance for persons building, purchasing or renovating houses; the development and sale of land for housing; the preparation and implementation of urban renewal proposals; the provision of parks, gardens and community facilities in

areas where land or houses have been provided; the provision of shops and commercial facilities or land therefor; the provision of movable units for the accommodation of pensioners on the land of a householder; the provision of housing for officers and employees of government departments and public authorities in circumstances where this is desirable; and the integration of housing under the Act with private housing.

Since the signing of the 1945 Housing Agreement, the construction of dwellings has been financed by the Commonwealth Government and Commission Funds.

At 30 June 1981, the Housing Commission had completed 91,682 dwelling units under the State Housing Scheme and Federal-State Agreements, Works and Services Loans, Service Personnel Agreements (Housing), and Grants for Aged Person Housing. Specially designed dwelling units are erected by the Commission to provide dwellings for elderly persons at rentals within their means. To 30 June 1981, 8,203 such units had been completed. These are also included in the figures for total constructions above.

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

During 1980-81 the Commission provided 2,732 dwelling units, bringing the total number under all schemes since the revival of housing construction in 1944-45 to 63,392. Of this number 39,811 houses, or 62.8 per cent, were for home ownership, and 23,581, or 37.2 per cent, were for rental.

In the field of rental housing the Commission administers and acts as the constructing authority under the Federal-State Housing Agreements and States Grants (Housing) legislation. Operating under the provisions of the *State Housing Act* 1945–1979, the Commission, through its scheme of mortgage finance, makes advances for the construction of dwellings to eligible persons who own a suitable building site. The number of dwellings completed during 1980–81 amounted to 1,949, making a total of 38,705 completions since the inception of the scheme. The Commission also has power to make advances, secured by mortgage, to firms for housing of employees. The Commission has power to sell houses under contract of sale conditions. Contract of sale agreements were made to purchase 271 of the Commission's houses during 1980–81.

South Australia—The South Australian Housing Trust. The South Australian Housing Trust was established under the South Australian Housing Trust Act, 1936. In 1940, when the Housing Improvement Act was assented to, the Trust became the housing authority to administer the Act and the Trust's powers were extended. It is also the housing authority for South Australia under the Housing Assistance Act, 1978.

The principal function of the Trust is to provide housing for rental or purchase by the middle-low income earner. It also provides accommodation for groups catering for the disadvantaged, the aged, the disabled, lone parent families, the unemployed, single men and so on. To facilitate the development of South Australia, the Trust, in conjunction with the Department of Trade and Industry, provides industrial land and factories throughout the State.

A total of 91,137 dwellings have been built, purchased or leased by the Trust since 1936. Subject to certain conditions, tenants may purchase the dwelling they rent from the Trust.

For further details see South Australian Year Book.

Western Australia—State Housing Commission of Western Australia. The activities of the State Housing Commission extend throughout the whole State. In addition to construction of a variety of dwellings for its own rental and purchase program as determined under the State Housing Act, the Federal State Housing Agreements prior to 30 June 1971, the States Grants (Housing) Act 1978 and the 1978 Housing Agreement, its activities include: construction of houses for other Government Departments (both Commonwealth and State Government, and semi- and local government authorities) in Western Australia; and construction and maintenance of houses for the Government Employees' Housing Authority.

At 30 June 1981, the Commission had completed under all schemes since 30 June 1944 a total of 68,892 units of accommodation throughout the State (including 12,046 units completed under the Defence Services Homes Act 1918).

During the twelve months ended 30 June 1981, 1,156 units of accommodation were completed: metropolitan area, 567; country, 301; and north of the 26th parallel, 288. A further 510 units were under construction.

Building societies are a major source of housing finance in Western Australia. At 30 June 1981, it was estimated that the assets of all societies were about \$2,090 million. Currently, 9 permanent and 430 terminating societies are operating. Under the Housing Agreement with the Commonwealth the State is required by 1 July 1980 to allocate not less than 40 per cent of the funds the State receives under the Agreement to the Home Purchase Assistance Account. Advances are made from the account to

terminating building societies which in turn make loans available to eligible applicants being those persons unable to obtain mortgage finance assistance in the open market or from other sources.

Under the *Housing Loans Guarantee Act*, 1957–1973, the guarantees provided to financial institutions enable loans to be made to lending institutions with full security. The Act enables building societies and other approved bodies to make high ratio advances to families of low and moderate means without additional charge. The interest rate charged to the borrower may not exceed 12.25 per cent reducible. Loans may be made for up to 90 per cent of the value of the house and land. The maximum loan permitted in respect of the metropolitan region south of the 26th parallel is \$34,200. For a new house situated north of the 26th parallel and in the North West or Eastern Land Divisions, the maximum loan is \$61,200 and in the Kimberley Land Division \$63,900.

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

During 1980-81 dwelling completions numbered 668. Construction since 1944 totalled 19,980. At 30 June 1981, they comprised 17,445 detached and semi-detached units (9,884 of timber), 853 elderly persons' flatettes, 316 multi-unit flats, 1,337 villa units and 29 moveable units.

The Division now allots all welfare housing accommodation on a rental basis. Weekly rental of a new typical standard home was about \$40.00 at 30 June 1981. In certain necessitous cases, rental rebates are allowed. Under current policy a married couple occupying an elderly persons' unit and whose only income is the age pension pay \$16.00 a week, while a single person solely dependent on the pension pays \$10.00 a week.

Housing schemes in Australian Territories

Northern Territory. In 1946 control of all government-owned residences in the Territory (excluding those belonging to the Defence Services or Commonwealth Railways or attached to post offices) was vested in the Administration. The Northern Territory Housing Commission was established in 1959 and operates under authority of the Housing Act 1979. The Commission became autonomous on 1 October 1969 and, in addition to its role of providing residential accommodation to persons of limited means, its functions were broadened as from 1 July 1978 to include the provision of housing for employees of the Northern Territory Government and related authorities and the provision of residential, office, industrial or other accommodation for the Commonwealth and the Territory for public purposes and approved commercial and welfare organisations.

Australian Capital Territory. The Commonwealth Government provides houses and flats for rental to persons on low incomes who live or are employed in the Australian Capital Territory. At 30 June 1981 the Department of the Capital Territory controlled 6,889 houses and 3,263 flats for rental purposes. Government rental houses may be purchased by tenants.

Summary of rental activities of government authorities

The first of the following two tables shows the revenue from rental for dwellings under control of government housing authorities each year from 1975-76 to 1980-81, and the second shows the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year 1975-76 to 1980-81.

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

Year			N.S.W.	Vic.(a)	Qld(b)	S.A.(c)	W.A.	Tas.	N.T.(a)	A.C.T.	Aust.
1975-76			63,870	42,031	19,326	28,930	17,040	5,569	2,486	10,839	190,091
1976-77			84,242	49,714	26,766	35,913	19,586	7,368	3,281	15,626	242,496
1977-78			99,566	53,753	32,069	42,331	24,337	9,855	4,467	20,538	286,916
1978-79			114,404	64,556	39,382	42,785	26.829	12,722	9,090	20,658	330,426
1979-80			127,584	68,819	42,924	46,775	27.934	16,100	11,768	20,123	362,027
1980-81			143,409	72,122	44,582	59,089	32,028	17,646	14,722	20,497	404,095

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

GOVERNMENT HOUSING AUTHORITIES: NUMBER OF TENANTS PAYING RENT

Year			 N.S.W.	Vic.(a)	Qld(b)	S.A.(c)	W.A.	Tas.(d)	N.T.(a)	A.C.T.(d)	Aust.
1975-76		٠.	78,325	40,057	20,508	37,473	24,791	6,150	3,109	11.152	221,565
1976-77			80,510	40,053	20,772	38,601	24,818	6.695	3,428	10.967	225.844
1977-78			82,893	40,151	21,863	39,757	24.323	7,489	3,665	10.575	230,716
1978-79			85,997	40,049	22,730	40.780	25.011	8.238	5,540	10,550	238,895
1979-80			90,124	40,090	23,063	41.892	25,867	9,258	6,121	10,282	246,697
1980-81			93,178	41,708	23,581	43,652	26,060	9,886	6,635	10,014	254,714

⁽a) Figures relate to Housing Commission only. dwellings (all removed by 30 June 1977). (d) Nu

Advances to home purchasers

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

State and Territory authorities and agencies

New South Wales: Rural Bank of New South Wales—Sale of Homes Agency. A Sale of Homes Agency was established in 1954 to arrange for the sale on terms of houses erected by the Housing Commission of New South Wales. Since 30 November 1976, the sale of these homes on a terms basis has not been permitted, although the Agency still acts as agent for the Commission in collecting instalments payable by purchasers of homes sold prior to that date. The Agency's operations began with the sale to selected purchasers of 100 houses made available by the Commission during 1954–55 and 1955–56. The sales were made on the basis of 10 per cent deposit and repayment of the balance over a maximum period of forty years, with interest at 4.5 per cent per annum. Total advances under that scheme amounted to \$646,648; at 30 June 1981 the advances outstanding amounted to \$92,113 in respect of 30 houses.

Between 1 July 1956 and 30 November 1976, the Sale of Homes Agency acted as the agent of the Housing Commission in arranging the sale on terms of houses erected under the Federal-State Housing Agreements. The terms of sale provided for a minimum deposit of \$200 and repayment of the balance over a maximum period of forty-five years, with interest rates since the inception of the scheme ranging from 4.25 to 6.75 per cent per annum. Particulars of the advances made by the Agency in connection with the sale of houses erected under the 1956, 1961, 1966 and 1973 Agreements and the States Grants (Housing) Act 1971 are given in the following table.

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

		Advances durii	ng year	Total advances to end of year		Advances outst at end of year(
Year					Number of houses	Amount	Number of houses	Amount	Number of houses	Amount
						\$,000		\$,000		\$,000
1975-76					180	4,402	29,154	246,229	19,939	154,635
1976-77					22	573	29,176	246,802	18,905	144,899
1977-78					_		29,176	246,802	17,818	134,529
1978-79					_	_	29,176	246,802	16,802	125,126
1979-80					_		29,176	246,802	15,628	114,112
1980-81					_	_	29,176	246,802	14,517	103,869

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

n only. (b) Excludes tenanted temporary dwellings. (d) Number of occupied dwellings at 30 June.

⁽c) Excludes temporary and emergency

Prior to 30 November 1976 the Sale of Homes Agency also acted as agent for the Housing Commission in arranging the sale of houses erected by the Commission on applicants' land. Under this scheme persons who had established a housing need could apply to the Commission to have a standard-type dwelling erected on their own land. The houses were sold, at a price equivalent to their capital cost, on the same terms as for houses erected under the 1956 to 1973 Housing Agreements and the States Grants (Housing) Act 1971. Up to 30 June 1981, 769 houses had been built at a cost of \$8,223,000, the balance of indebtness at that date was \$3,612,000.

Rural Bank of New South Wales—Other loans. The Rural Bank of New South Wales provides assistance to individuals for the erection or purchase of homes and for other approved purposes associated with homes. Advances are based on the bank's official valuation of the dwelling. The current rate of interest on new long-term loans for housing purposes is 11.25 per cent per annum.

Victoria: Housing Commission of Victoria. Commission policy is to encourage home ownership; of the 91,682 (1980-89,908) dwelling units built to 30 June 1981, under the State Housing Agreement the Federal State Agreements Housing Grants and Commission Funds, a total of 50,015 (1980-49,512) houses have been sold: 28,460 (1980-28,351) in the metropolitan area and 21,555 (1980-21,161) in the country.

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

The number of loans granted by the Trust to 30 June 1981 and subsisting totalled 2,198 (1980-2,437) on the security of first mortgage and 3,864 (1980-3,263) on second mortgage, the amount involved being \$21.5 million (1980-\$23.5 million) and \$18.4 million (1980-\$15.5 million) respectively.

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

Queensland: Queensland Housing Commission. Loans from the Commonwealth and State Government are the major source of capital funds for the Commission. Under the State Housing Act 1945-79, an eligible person who is the owner of a suitable building site may obtain an advance, secured by mortgage on the land, from the Housing Commission for the erection of a dwelling. The Housing Commission also provides mortgage finance for the purchase of homes already built or to be built by private contractors. At 30 June 1981, the maximum advance under mortgage finance was \$25,000 with interest chargeable at 8 per cent, and repayments over periods up to 45 years.

South Australia: South Australian Housing Trust Sales Schemes. Prospective purchasers of Housing Trust houses may purchase either by paying cash or by paying a deposit and arranging for a loan on security of a first mortgage from any of the recognised lending authorities.

The interest rate was 11.5 per cent at 30 June 1981, and at the same date there were 4,149 second mortgages outstanding. A minimum deposit of \$500 was required under the now defunct rental-purchase scheme and at 30 June 1981 there were 4,332 advances outstanding under the scheme. The balance of the purchase price is repayable to the Trust in weekly instalments over periods up to 40 years at various rates.

Western Australia: State Housing Commission of Western Australia. Under current policy all sales are on a cash basis, with finance funded from the Home Purchase Assistance Account where the family is eligible, or from other lending authorities where the family is ineligible for Home Purchase Assistance Account finance.

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

The interest rate on advances varies from 6 per cent to 10 per cent depending on family income, and the maximum repayment period is thirty years.

The Societies are required to accept no less than 3 per cent of the value of the house and land as deposit, but a deposit of 5 per cent or greater is sought by the societies. If the amount of finance required is in excess of the combined maximum advance and deposit provided, a second mortgage or personal loan will be required to bridge the gap.

In the metropolitan area, to be eligible for assistance, applicants' incomes cannot exceed \$240.00 per week, plus \$5.00 per week for each dependent child in excess of two. The maximum value of house and land is \$30,000 with a maximum advance of 90 per cent of the maximum valuation being obtainable.

The remainder of the State is divided into areas in which the income eligibility varies from \$240.00 per week to \$320.00 per week plus \$5.00 per week for each dependent child in excess of two. The maximum advance in these areas is 90 per cent on the maximum value of house and land which varies from \$34,000 to \$67,000.

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

Tasmania: Department of Housing and Construction, Housing Division. The interest rate on purchase contract loans at 1 July 1980 was 6 per cent. The number of loans outstanding at 30 June 1981 was 5,771 and the amount outstanding, \$47,682,000.

Agricultural Bank of Tasmania. The Agricultural Bank of Tasmania is responsible for the administration of funds made under the Home Purchase Assistance section of the Housing Assistance Act 1978. A new Housing Agreement operating from 1 July 1978 consolidates all past agreements. The State has also provided State Loan Funds for lending under the Homes Act specifically available for first home builders. Interest rates vary from 6 per cent to 10.5 per cent depending on need. The term varies depending on the applicants' capacity to repay.

Principles which apply under the new agreement include:

- To facilitate home ownership for those able to afford it but not able to gain it through the private
- Provide assistance for home ownership in the most efficient way and thus exclude from eligibility
 those not in need, to minimise continued availability of assistance to those no longer in need and
 to accord benefits which are designed so that assistance being provided is related to the particular
 family's or individual's current economic and social circumstances.
- The States are able to exercise maximum autonomy and flexibility in the administrative arrangements necessary to achieve these principles.

The following table shows details for recent years.

AGRICULTURAL BANK, ADVANCES FOR HOUSING (a)

Particulars	1975-76	1976–77	1977-78	1978-79	1979–80	1980-81
Advances approved:	431	393	366	366	281	386
Value (\$'000)	6,100	8,355	8,354	7,532	6,551	10,129
Advances outstanding (b) (\$'000)	33,481	38,832	43,726	49,190	52,740	58,250

⁽a) Excludes advances to Co-Operative Housing Societies.

(b) At end of period.

Northern Territory: Loans Scheme. On 1 October 1979, the Northern Territory Government introduced a loans scheme to provide finance for the erection of houses, the purchase, enlargement or modification of existing dwellings or the completion of partially erected dwellings. This scheme was re-structured on 8 August 1980 and loans are now provided to a maximum of \$50,000 or 98% of house/land valuation. The scheme incorporates a system of variable escalating interest rates with income geared starts. The initial starting interest rates vary according to the borrowers' incomes and escalate by annual increments of 1% per annum up to a common maximum rate. The maximum period of repayment is forty-five years. Where borrowers are capable of obtaining finance privately, loans are proportionately lower and on a second mortgage basis.

In January, 1981 the scheme was further restructured to affect eligibility requirements. These included restriction of eligibility of single persons, increase of income limit for borrowers, and a prerequisite of twelve months residency prior to application. In addition, the emphasis was to be on purchase of new, rather than existing dwellings and potential borrowers who already owned a dwelling (including elsewhere in Australia) were no longer eligible.

Sales Schemes. Two schemes exist to allow eligible tenants of Northern Territory Housing Commission dwellings to purchase. Under the General Public Sales Scheme, sales are on a cash basis only to approved tenants who have completed a satisfactory tenancy of at least two years. A Staff Sales Scheme also operates to allow tenants of Northern Territory Public Service dwellings to purchase after a qualifying period of two years. Sales are for cash or on terms requiring a minimum deposit of 5 per cent of the purchase price with repayments over a maximum period of 45 years including interest at either 5.75 per cent or 8.75 per cent subject to a means test.

Australian Capital Territory: Loans to a maximum of \$28,000 over a maximum term of thirty-two years may be granted by the Commissioner for Housing for the purchase or erection of dwellings in the

Australian Capital Territory where the value of the dwelling does not exceed the median sale price of dwellings in the Territory. The following conditions must be satisfied before an applicant may qualify for the loan:

- may not already own a dwelling in the Australian Capital Territory or Queanbeyan
- must live or work in the Australian Capital Territory
- generally the applicant or their spouse must not have already received financial assistance from Government funds for housing in the Australian Capital Territory
- must not have assets exceedings \$15,000.

In addition to the above qualifications a means test is applied to applicants for loans. Applicants whose joint income does not exceed 120 per cent of the Australian male seasonally adjusted average weekly earnings may qualify for a loan. An additional income allowance of \$2.00 per week is made for each dependant child in excess of two.

The rate of interest for the first year of the loan is 5½ per cent effective. Thereafter the interest rate increases by ½ per cent each year until it reaches an effective rate of 12½ per cent. At 30 June 1981, 12,026 houses were under mortgage to the Commissioner.

In the past government rental houses valued at market prices were available for sale to tenants, with government funds being provided to finance purchasers. On 11 August 1981 this policy was amended so that only tenants who qualified for a concessional interest rate mortgage were eligible to purchase a government house. It was decided to delay the application of this policy to existing tenants for a period of two years. The current basis of a sale is a minimum deposit of 5 per cent of the purchase price fixed by the Department of the Capital Territory with a first mortgage of up to \$28,000 being provided by the Department. Mortgage repayment extends to a maximum of thirty-two years. A concessional interest rate commences at an effective rate of 5‡ per cent and escalates by ‡ per cent each year thereafter until a maximum non-concessional rate of 12½ per cent is reached. To qualify for this concessional rate of interest the combined incomes of breadwinner and spouse must not exceed 120 per cent of the Australian male seasonally adjusted average weekly earnings with an allowance of \$2.00 for each dependant child after the second being deducted from total gross income. Tenants not qualifying for the concessional rate of interest and who occupied government houses prior to the date of the policy change mentioned earlier may during the two-year moratorium period apply to purchase the house they are occupying. In these cases the basis of the sale is the same as above except that there is no means test and the effective interest rate is 121 per cent. At 30 June 1981 15,712 houses had been sold to tenants, with 8,726 of these currently under mortgage.

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

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

CONSTRUCTION

Building

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

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

Number of new houses

The following table provides a summary of the number of new houses approved, commenced, completed and under construction by type of ownership in each State and Territory for the year 1979-80. For a graph showing these details over a ten-year period, see Plate 42, page 467.

NUMBER OF NEW HOUSES 1979-80

(063')

	N.S.W.	Vic.	Qid	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Private—									
Approved	38.5	22.1	22.5	5.9	11.2	2.1	0.6	1.0	104.0
Commenced	32.2	21.1	22.1	5.4	10.7	2.0	0.5	1.0	95.1
Completed	30.1	21.7	22.1	5.8	11.0	2.2	0.5	1.4	94.8
Under construction (a)	15.0	11.0	5.1	1.7	3.3	1.3	0.3	0.4	38.1
Government—									
Approved	2.1	0.6	0.4	1.4	0.5	0.4	0.6	_	6.0
Commenced	2.2	0.8	0.3	1.2	0.6	0.4	0.6		6.2
Completed	1.5	0.9	0.4	0.8	0.7	0.5	0.5	_	5.3
Under construction (a)	1.6	0.5	0.1	0.9	0.2	0.2	0.4	_	3.8
Total									
Approved	40.7	22.8	22.9	7.2	11.7	2.5	1.2	1.0	110.0
Commenced	34.4	22.0	22.5	6.7	11.3	2.4	1.2	1.0	101.3
Completed	31.5	22.6	22.5	6.7	11.6	2.7	1.0	1.4	100.1
Under construction (a) .	16.6	11.5	5.1	2.6	3.5	1.5	0.8	0.4	41.9

(a) At end of period.

NEW HOUSES: AUSTRALIA, 1970-71 TO 1979-80

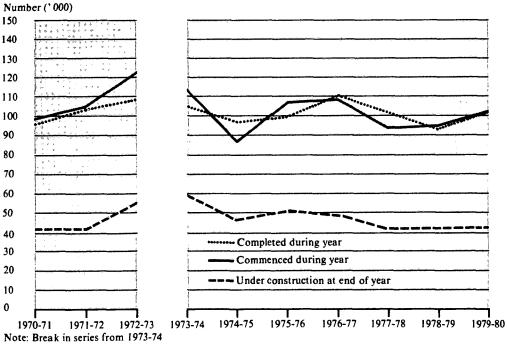


PLATE 42

Number of new houses completed by material of outer walls

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

The following table shows the number of new houses completed in each State and Territory during the year 1979-80, classified according to the material of their outer walls.

NUMBER OF NEW HOUSES COMPLETED BY MATERIAL OF OUTER WALLS 1979-80 ('000)

Material of outer wall	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Double brick(a)	. 2.6	1.7	3.4	2.3	9.3	0.2	0.5	0.1	20.1
Brick veneer(a)	. 24.9	18.4	13.0	3.1	1.5	2.1	-	1.3	64.2
Timber	. 0.7	1.0	1.5	0.2	0.1	0.3	0.2	_	3.9
Asbestos cement	. 3.1	1.5	4.5	1.1	0.7	0.1	0.1	_	11.1
Other	. 0.3	. 0.1	0.2	-	-	-	0.2	-	0.8
Total	. 31.5	22.6	22.5	6.7	11.6	2.7	1.0	1.4	100.1

⁽a) Includes houses constructed of concrete masonry blocks, concrete and stone.

Number of new other dwellings

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

The following table shows the number of new other dwellings approved, commenced, completed and under construction by type of ownership in each State and Territory for the year 1979–80. For a graph showing these details over a ten year period, see Plate 43, page 469.

NUMBER OF NEW OTHER DWELLINGS, 1979-80 ('000)

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Private									
Approved	12.8	3.4	8.0	0.9	4.2	0.5	0.4	0.7	30.8
Commenced	10.6	3.6	7.3	0.9	3.7	0.4	0.3	0.6	27.4
Completed	8.3	3.7	6.4	1.0	3.6	0.5	0.2	0.5	24.3
Under construction(a) .	6.9	2.2	3.5	0.5	1.7	0.3	0.2	0.4	15.6
Government-									
Approved	1.8	0.7	0.4	0.5	0.7	0.3	0.1	_	4.5
Commenced	1.7	0.4	0.4	0.6	0.7	0.4	0.2	_	4.4
Completed	2.2	0.6	0.3	0.6	0.5	0.4	0.2	0.1	4.9
Under construction(a)	2.0	0.4	0.3	0.5	0.3	0.3	0.1	_	3.8
Total—									
Approved	14.6	4.0	8.4	1.4	4.9	0.8	0.5	0.7	35.3
Commenced	12.4	4.0	7.7	1.5	4.4	0.8	0.4	0.6	31.8
Completed	10.5	4.3	6.7	1.7	4.2	0.9	0.4	0.6	29.2
Under construction(a) .	8.9	2.5	3.8	1.0	2.0	0.6	0.3	0.4	19.4

(a) At end of period.

NEW OTHER DWELLINGS: AUSTRALIA, 1970-71 TO 1979-80

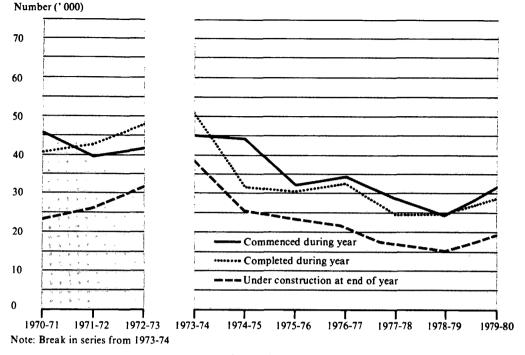


PLATE 43

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

The following table shows the number, average value, average value per square metre and average size in square metres of private contract built new houses commenced in each Capital City Statistical Division, the Greater Darwin Area and the A.C.T. part of the Canberra Statistical District which comprises the urban areas of the A.C.T. The average value and average value per square metre are based on the final contract price of houses when complete (or estimates of this price) provided by contractors at the time of commencement of building work.

NUMBER, AVERAGE VALUE, AVERAGE VALUE PER SQUARE METRE AND AVERAGE SIZE OF NEW PRIVATE CONTRACT BUILT HOUSES COMMENCED 1979-80

	Capital	City Stati	stical Div	isions			Cuantan	Cambanna	
	Sydney	Mel- bourne	Brisbane	Adelaide	Perth	Hobart		Canberra (A.C.T. part)	Total
Number ('000)	14.9	10.5	7.9	2.6	7.1	0.4	0.1	0.9	44.5
Average value (\$'000)		34.7	29.7	35.7	32.1	35.6	43.7	36.9	34.4
Average size (sq. m)	151.7	150.5	144.3	159.7	159.8	140.5	139.6	152.8	151.8
Average value per sq. m (\$)	245	230	206	224	201	254	313	242	216

Value of buildings

The following table shows the value of all buildings approved, commenced, completed, under construction, work done and work yet to be done in Australia for the year 1979-80, according to the class of building. The classification of other building by type of building is according to the function a building is intended to serve as specified on building authorisations.

VALUE BY CLASS OF BUILDING, 1979-80 (\$ million)

Class of building	Approved	Commenced	Completed	Under construc- tion(a)	Work done (b)	Work yet to be done (a)
New houses	3,678.3	, -	3,406.4	1,616.1	3,497.3	840.5
New other dwellings	861.8	884.6	768.4	614.5	828.0	331.9
Total new dwellings	4,540.1	4,424.9	4,174.7	2,230.7	4,325.2	1,172.3
Alterations and additions to dwellings(c)	433.0	396.8	362.6	169.5	384.7	82.9
Hotels, etc	155.9	138.3	122.9	85.3	122.7	48.0
Shops	401.5	473.0	535.7	311.2	491.7	155.7
Factories	630.1	617.6	501.1	489.9	478.6	288.8
Offices	496.5	525.6	485.5	785.5	538.1	318.4
Other business premises	289.1	332.1	325.6	241.7	329.4	117.5
Education	357.8	357.4	447.1	402.6	418.9	183.1
Religion	33.4	35.6	28.7	22.7	33.4	11.8
Health	145.3	147.0	413.1	424.3	307.9	162.0
Entertainment and recreation	231.7	251.7	213.8	283.5	264.6	152.7
Miscellaneous	236.6	267.6	268.3	373.0	310.1	185.8
Total other building	2,977.6	3,145.9	3,341.6	3,419.7	3,295.2	1,623.9
Total building	7,950.8	7,967.5	7,878.9	5,819.9	8,005.2	2,879.1

(a) At end of period.

(b) During period.

(c) Valued at \$10,000 and over.

Construction (other than building)

These statistics relate to work by private contractors on construction (other than building) prime contracts valued at \$100,000 or more, inclusive of all associated sub-contract work performed for the prime contractor. Alterations and additions undertaken as prime contracts valued at \$100,000 or more are included in the statistics. Repairs and maintenance contracts, construction undertaken by government authorities involving their own work forces, and construction on their own account by enterprises in the private sector, are excluded.

A revised classification of prime contracts based on the International Classification of all Goods and Services (ICGS) was introduced in 1979-80. A more detailed description of ICGS and its effects on the statistics can be found in the September quarter 1979 edition of Construction (other than building) Operations, Australia (8708.0)

The following tables show the value of construction (other than building) activity undertaken as prime contracts commenced, completed, under construction, work done and work yet to be done in Australia for the years 1979–80 and 1980–81.

VALUE OF CONSTRUCTION (OTHER THAN BUILDING) PRIME CONTRACTS BY OWNERSHIP, 1979-80 (\$ million)

	Commenced	Completed	Under construc- tion(a)	Work done(b)	Work yet to be done(a)
F	RIVATE SEC	TOR		_	
Roadwork	92.5	85.9	57.6	89.7	27.1
Dams, water supply and distribution, sewerage and					
drainage	16.8	13.8	19.4	21.3	7.5
Electrical power transmission, heavy electrical gen-	11.4	5.4	7.5	5.9	4.1
erating plant	11.4 16.3	3.4 9.4	7.3 14.3	3.9 14.1	6.1 5.5
Other heavy industrial plant etc	351.2	275.8	346.3	264.9	207.0
Other (c)	113.1	182.5	94.8	135.6	50.3
• •					
Total	601.2	572.8	539.9	531.7	303.5
	PUBLIC SECT	OR			
Roadwork	169.1	175.8	151.9	171.0	64.2
Dams, water supply and distribution, sewerage and					
drainage	107.3	189.9	190.4	174.8	59.1
Electrical power transmission, heavy electrical gen-					
erating plant	454.1	354.2	1,408.0	373.0	716.7
Harbours	57.8	20.2	216.5	79.4	66.3
Other heavy industrial plant etc	171.4 728.8	79.3 201.5	357.4 972.1	144.2 274.6	181.6 728.6
Total	1,688.5	1,020.9	3,296.3	1,217.1	1,816.5
	TOTAL				
Roadwork	261.6	261.6	209.5	260:8	91.2
Dams, water supply and distribution, sewerage and					
drainage	124.1	203.7	209.8	196.2	66.6
Electrical power transmission, heavy electrical gen-					
erating plant	465.5	359.6	1,415.5	378.9	722.8
Harbours	74.1	29.6	230.7	93.5	71.8
Other heavy industrial plant etc	522.6	355.1	703.8	409.2	388.6
Other(c)	841.9	384.0	1,066.9	410.2	778.9
Total	2,289.8	1,593.7	3,836.2	1,748.8	2,120.0

1980-81 (\$ million)

	Commenced	Completed	Under construc- tion(a)	Work done(b)	Work yet to be done(a)
PR	RIVATE SEC	TOR	-		
Roadwork	143.4	125.8	78.9	142.1	. 31.8
Dams, water supply and distribution, sewerage and					,
drainage	21.4	30.1	13.8	22.9	9.1
Electrical power transmission, heavy electrical gen-					
erating plant	8.1	8.7	9.9	11.4	5.6
Harbours	17.9	16.4	18.8	19.8	6.5
Other heavy industrial plant etc	571.0	277.7	699.6	457.1	382.6
Other (c)	191.7	90.3	231.7	155.7	123.0
Total	953.4	549.1	1,052.6	809.1	558.5
P	UBLIC SECT	ror			
Roadwork	180.9	204.6	140.2	191.1	65.6
Dams, water supply and distribution, sewerage and					
drainage	213.3	185.3	251.8	177.0	127.3
Electrical power transmission, heavy electrical gen-					
erating plant	648.3	284.7	1,989.6	513.5	1069.0
Harbours	150.3	140.3	266.9	80.9	173.0
Other heavy industrial plant etc	257.1	150.6	493.5	199.9	263.7
Other (c)	484.9	237.8	1,320.3	363.1	961.9
Total	1,934.8	1,203.4	4,462.3	1,525.5	2,660.5
	TOTAL			_	
Roadwork	324.2	330.4	219.1	333.2	97.3
Dams, water supply and distribution, sewerage and		•			
drainage	234.7	215.5	265.5	199.9	136.4
Electrical power transmission, heavy electrical gen-					
erating plant	656.4	293.4	1,999.4	524.9	1,074.6
Harbours	168.2	156.7	285.7	100.8	179.5
Other heavy industrial pant etc	828.1	428.3	1,193.1	657.0	646.3
Other (c)	676.6	328.2	1,552.0	518.9	1,084.8
Total	2,888.2	1,752.5	5,514.9	2,334.6	3,219.0

⁽a) At end of Period. (b) During period. and miscellaneous.

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

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

Construction Industry Statistics

This section contains statistics obtained from a sample survey of private sector construction establishments and of public sector enterprises engaged in construction activity, conducted in respect of 1978-79. This is the first time the ABS has obtained comprehensive information about the private sector construction industry, or of construction activity of the public sector.

The survey was undertaken in response to requests from both private and government organisations for such data about the construction industry. The private sector collection was conducted as a component of the ABS's integrated economic statistics system. This system has been developed so that

⁽c) Comprises bridges, railways, pipelines, street and highway lighting, telecommunications

data from each industry sector conform to the same basic conceptual standards, thereby allowing comparative analysis across different industry sectors. The results of this survey are therefore comparable with economic censuses undertaken annually for the mining, manufacturing and electricity and gas industries and periodically for the wholesale, retail and selected service industries.

Private Sector Construction Industry Statistics

The collection has provided detailed information on employment, wages, operating expenses, turnover, value added, capital expenditure, and on the structure and size of establishments in the private sector construction industry. The following tables show for private sector construction establishments, summary statistics relating to their operations; and statistics on the value of construction work done, by industry class and broad commodity group, for 1978-79. Further detailed statistics are contained in ABS statistical publications: *Private Sector Construction Establishments, Details of Operations by Industry Class, Australia*, 1978-79 (8714.0); *Private Sector Construction Establishments, Details of Operations by Industry Class, States and Territories*, 1978-79 (8715.0-8722.0).

Public Sector Construction Activity Statistics

Theoretically the same conceptual framework applies to both the public and private sectors, i.e. preferably all public sector establishments and ancillary units classified to the industries in Division E (Construction) of the Australian Standard Industrial Classification (ASIC) should have been included in the scope of the Survey. However, at the time the survey was conducted appropriate definitions of public sector establishments and ancillary units had not been developed, because of widely divergent accounting systems within the public sector.

The public sector collection therefore measured the significance of construction activity undertaken by public sector enterprises using their own workforces. It provided information on direct expenses, payments to contractors, and employment associated with new construction and major alterations and additions. Because of the different concepts used in the collection of these data, the public sector results cannot be validly aggregated with those for the private sector. The following table shows construction expenditure of public sector enterprises by type of construction activity and level of government, for 1978-79. Further detailed statistics are contained in ABS publication: Construction Activity in the Public Sector, Australia 1978-79 (8712.0).

Enterprise and Industry Concentration Statistics

Industry statistics shown earlier relate to establishments. Statistics are also available for enterprises engaged in the construction industry. These have been published in the publication: *Enterprise Statistics, Details by Industry Class, Australia* 1978-79 (8103.0).

Similarly, industry concentration statistics have been published for 1978-79. These aim to show the extent to which a few enterprise groups predominate in the construction industries, and are available in the publication: Construction Industry Survey, Industry Concentration Statistics, Private Sector, Australia 1978-79 (8723.0).

PRIVATE SECTOR CONSTRUCTION ESTABLISHMENTS—SUMMARY OF OPERATIONS BY INDUSTRY CLASS, AUSTRALIA, 1978-79

7137	7	Establish- ments operating	Average employmen over whole year	ployment vear		Wages		Stocks		Total purchases transfers in and	:	Fixed capital expen-
Code	Industry class	June	Males	Females	Persons	ana Salaries	Turnover	Opening	Closing	expenses	Value	less disposals
		Š.	No.	ò	Š.	\$,000	\$,000	\$,000	\$,000	\$,000	\$.000	\$,000
4111	House construction	13,347	28,898	10,597	39,495	197,127	2,576,494	385,757	445,478	2,004,902	631,313	36,216
4112	Residential building construction, n.e.c.	1,217	3,353	964	4,317	32,647	421,812	122,583	165,828	369,551	95,506	11,292
4113	Non-residential building construction	2,719	31,618	3,361	34,978	404,674	2,917,730	127,773	127,996	2,271,577	646,376	23,486
411	Total building construction	17,283	63,868	14,922	78,790	634,448	5,916,037	636,113	739,302	4,646,031	1,373,195	70,994
4121	Road and bridge construction	592	10,023	714	10,737	136,025	671,666	25,506	27,924	439,091	234,993	20,082
4122	Non-building construction, n.e.c.	1,310	23,389	1,929	25,318	355,490	1,469,844	51,088	72,065	912,560	578,261	52,497
412	I otal non-building construction	1,903	33,412	2,643	36,054	491,515	2,141,510	76,595	066'66	1,351,651	813,254	72,579
14	Total general construction	19,186	97,280	17,564	114,844	1,125,963	8,057,546	712,708	839,292	5,997,682	2,186,448	143,573
4231	Concreting	2,040	7,548	1,661	9,208	68,807	327,936	7,361	8,023	194,098	134,500	4,333
4232	Bricklaying	3,386	7,295	1,732	9,027	33,004	132,478	3,260	3,154	51,390	80,983	1,988
4233	Roof tiling	499	1,550	386	1,937	11,817	72,340	2,629	3,436	47,235	25,912	529
4234	Floor and wall tiling	1,055	1,629	722	2,351	5,827	46,326	1,677	1,981	25,517	21,112	881
4241	Structural steel erection	311	2,916	265	3,180	37,676	103,631	3,601	5,273	46,534	58,769	3,061
4242	Plumbing	6,267	19,012	5,051	24,062	151,529	651,007	30,177	34,951	360,405	295,376	9,514
4243	Electrical work	4,420	20,781	4,046	24,827	205,439	682,940	37,169	39,192	359,486	325,478	8,957
4244	Heating and air-conditioning	299	7,131	863	7,994	84,683	368,708	16,652	18,075	243,491	126,641	3,655
4245	Plastering and plaster fixing	1,484	4,965	1,080	6,046	38,972	188,092	908'9	7,321	112,597	76,010	2,063
4246	Carpentry	2,362	5,348	1,303	6,650	36,778	137,076	4,461	5,132	64,154	73,593	2,887
4247	Painting	5,280	12,100	2,946	15,045	74,338	273,803	809'9	8,113	108,382	166,926	4,393
4248	Earthmoving and dredging	1,874	7,721	1,555	9,277	82,019	356,759	13,913	15,156	186,576	171,426	24,359
4249	Special trades, n.e.c.	2,588	9,849	2,212	12,061	92,423	422,456	20,753	22,833	242,602	181,934	8,899
42	Total special trade construction	32,165	107,845	23,821	131,666	923,312	3,763,552	155,066	172,640	2,042,467	1,738,660	75,519
41-42	Total construction	51,351	205,125	41,385	246,510	2,049,275	11,821,098	867,773	1,011,931	8,040,149	3,925,108	219,093

PRIVATE SECTOR CONSTRUCTION ESTABLISHMENTS—VALUE OF CONSTRUCTION WORK DONE BY INDUSTRY CLASS BY BROAD COMMODITY, AUSTRALIA, 1978-79

(\$'000)

	Building						Total
Industry	Houses	Other residential buildings	Non- residential buildings	Total building	Total Non- building	Demolition	construction work
Total Building Construction (411)	2,540,254	536,414	2,799,341	5,876,008	66,732	880	5,943,621
Total Non-Building Construction							
(412)	10,034	2,588	36,024	48,645	2,031,479	199	2,080,323
Total General Construction (41)	2,550,287	539,002	2,835,365	5,924,654	2,098,211	1,079	8,023,944
Concreting (4231)	93,208	32,649	129,723	255,580	70,620	4	326,203
Bricklaying (4232)	76,310	12,881	38,590	127,779	4,279	13	132,071
Roof Tiling (4233)	60,677	3,464	5,739	71,681	26	-	71,707
Floor & Wall Tiling (4234)	28,185	3,313	12,766	44,263	875	-	45,138
Structural Steel Erection (4241)	2,831	582	53,537	56,949	44,947	183	102,080
Plumbing (4242)	314,717	52,327	244,463	611,507	30,613	-	642,120
Electrical Work (4243)	141,611	23,275	376,545	541,429	112,199	_	653,628
Heating & Air Conditioning							
(4244)	34,600	3,567	315,102	353,270	4,271	-	357,540
Plastering & Plaster Fixing							
(4245)	98,676	14,250	66,600	179,527	400	_	179,927
Carpentry (4246)	54,816	8,009	70,353	133,180	3,861	8	137,048
Painting (4247)		20,617	97,542	252,664	19,282	-	271,945
Earthmoving & Dredging (4248)	29,176	3,862	40,917	73,956	269,406	726	344,088
Special Trades n.e.c. (4249)	81,018	6,939	199,296	287,254	105,625	9,673	402,552
Total Special Trade Construction							
(42)		185,736	1,652,972	2,989,038	666,403	10,608	3,666,049
Total Construction (41-42)	3,700,617	724,737	4,488,337	8,913,692	2,764,614	11,687	11,689,992

PUBLIC SECTOR ENTERPRISES — CONSTRUCTION EXPENDITURE BY TYPE OF CONSTRUCTION ACTIVITY AND LEVEL OF GOVERNMENT, AUSTRALIA AND STATE, 1978–79 (\$'000)

Type of Government	Building						Total value of
	Houses	Other residential buildings		Total building	Total Non- building Demolition	expenditure on construction activity	
Commonwealth Government	11,672	1,948	234,331	247,952	676,372	np	np
State Government	163,605	34,276	630,385	828,266	997,749	np	np
Local Government	4,727	3,022	123,672	131,420	781,882	np	np
Total Australia	180,004	39,246	988,389	1,207,639	3,456,004	736	4,664,380

