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## CHAPTER 19

### HOUSING AND CONSTRUCTION

This chapter gives details of: the characteristics of dwellings obtained from censuses (pages 417-8); government activities in the field of housing (pages 418-30); financial arrangements associated with the erection or purchase of homes (pages 430-2); a summary of building activities (pages 433-7); summary of construction (other than building) activities (pages 437-9); and summary of construction industry statistics (pages 439-42).

Details of some other Government housing and accommodation assistance are provided in Chapter 9 'Social Security and Welfare' including Aged or Disabled Persons Homes, Handicapped Persons Assistance, Homeless Persons Assistance and Youth Services Scheme.

### 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 1981 Census publications is shown in the *ABS Catalogue of Publications, Australia* (1101.0). The most relevant 1981 census publication is *Summary Characteristics of Persons and Dwellings* (2435.0-2443.0). More detailed dwellings information is available on microfiche. Tables are listed in the *Catalogue of 1981 Census Tables* (2139.0).

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 1981 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 1981. Occupied dwellings are classified into 'private' and 'non-private' dwellings.

**Private dwellings** were classified by the census collector for the 1981 Census; collectors allocated each dwelling to one of the following categories:

- Separate house*
- Semi-detached house*
- Row or terrace house*
- Medium density housing*
- Flat over three storeys*
- Caravan, houseboat, etc.*
- Improvised home*
- House or flat attached to a shop, office, etc.*

**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 1981

Census	Occupied			Unoccupied
	Private	Non-private	Total	
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
1981 . . . . .	4,668,909	22,516	4,691,425	469,742

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

The total number of occupied and unoccupied dwellings in each State and Territory at the Censuses of 1976 and 1981 were as follows:

## DWELLINGS: CENSUSES, 1976 AND 1981

State or Territory	Census 30 June 1976		Census 30 June 1981	
	Occupied(a)	Unoccupied	Occupied(a)	Unoccupied
New South Wales . . . . .	1,499,001	152,960	1,669,596	153,251
Victoria . . . . .	1,126,304	119,592	1,243,453	124,522
Queensland . . . . .	602,426	62,686	703,964	83,366
South Australia . . . . .	392,253	39,768	433,841	42,407
Western Australia . . . . .	339,105	34,064	405,999	42,100
Tasmania . . . . .	122,573	15,786	136,269	17,765
Northern Territory . . . . .	23,270	2,292	29,563	2,368
Australian Capital Territory . . . . .	57,132	4,052	68,740	3,963
<b>Australia . . . . .</b>	<b>4,162,064</b>	<b>431,200</b>	<b>4,691,425</b>	<b>469,742</b>

(a) Includes non-private dwellings.

## Commonwealth Government and Housing

Commonwealth Government activities in the housing field have, in the main, included the provision of financial assistance to State Governments under various agreements; assistance to young married couples under the Home Savings Grant Act and the Home Deposit Assistance Act; financial assistance to defence (and eligible ex-service) personnel in the erection and purchase of homes; the operations of the Housing Loans Insurance Corporation; assistance in the provision of accommodation for the aged, Aborigines and other groups in need and the provision of housing in the Territories. In 1981-82, the Commonwealth also introduced a Crisis Accommodation For Families Program and a Mortgage and Rent Relief Scheme was introduced during 1982-83. In addition, the Commonwealth announced a further \$100m under the *Special Employment-Related Programs Act* 1982 (wage pause savings) to be made available during the 1983 calendar year for the construction of public housing.

## Home Savings Grant Scheme

The Home Savings Grant Scheme terminated on 2 June 1982 following Royal Assent to the Home Deposit Assistance Act. Terminating legislation specified that applications made under the Home Savings Grant Act 1964, be lodged by this date (viz 2 June 1982) and that under the Home Savings Grant Act 1976 grants be paid only to people who applied, or who notified in writing their intention to apply, by 2 July 1982. Those people who notified by that date their intention to apply had a further month, to 2 August 1982, in which to lodge their application.

## Home Deposit Assistance Scheme

The *Home Deposit Assistance Scheme* was introduced in 1982 with retrospective effect to 18 March 1982. Persons acquiring their first home on or after 18 March 1982 and before 1 October 1983 may qualify under the *Home Deposit Assistance Act* 1982. Applications for grants may be made by persons who 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 sixteen years of age must be married or engaged. The home must be intended as the applicant's principal place of resi-

dence. Persons who are not Australian citizens must have the right to reside here permanently. Applicants cannot have owned a home or received a previous grant under either the Home Deposit Assistance Act or Home Savings Grant Act.

For people acquiring their first home up to and including 31 July 1983, the amount of grant is related to the 'savings period'—the period of one or two complete years immediately before the contract date during which the applicant must have saved in an acceptable form. In this case the grant is calculated on the basis of a dollar for each dollar of acceptable savings, including savings held at the beginning of the savings period. A maximum grant of \$1,250 is payable in respect of a savings period of one complete year and \$2,500 for a two year savings period. For people acquiring their first home on or after 1 August 1983, this savings requirement does not apply.

An income limit applies based on the combined taxable income of all applicants including breadwinner and spouse. For persons acquiring their homes between 18 March 1982 and 30 June 1982 a full grant may be paid, if combined taxable income for 1980–81 does not exceed \$18,900. If income exceeds that figure a partial grant, reduced proportionately, may be payable for combined taxable income up to \$21,700. For persons acquiring their homes between 1 July 1982 and 30 June 1983, combined taxable income for 1981–82 must not exceed \$21,700 to be eligible for a full grant. If the income exceeded that figure a partial grant may be payable for combined taxable income up to \$24,900. For persons acquiring their homes between 1 July 1983 and 30 September 1983, combined taxable income for 1982–83 must not exceed \$24,300 to be eligible for a full grant. If the income exceeded that figure a partial grant may be payable for combined taxable income up to \$27,900. If, in the twelve months preceding home acquisition, an applicant has withdrawn from the workforce, or is earning less income, these and other special circumstances may be taken into account when testing income.

A person who is eligible for a grant may also be eligible for a Family Bonus. For families with one dependent child, \$500 is payable and for families with two or more dependent children \$1,000 is payable. A family with a child or children born or adopted up to 11 months after home acquisition may qualify. A dependent child includes a student aged 16–25.

The Family Bonus does not vary with the level of savings or the amount of income provided the maximum income limits are not exceeded.

#### **First Home Owners Scheme**

It was announced in May 1983 that the First Home Owners Scheme would commence in October 1983. Applications for assistance under the *First Home Owners Act* 1983 may be made by persons who contract to buy or build or who commence to construct their first home in Australia on or after 1 October 1983. There is no restriction on the marital status or age of the applicant. The home must be intended as the applicant's principal place of residence. At least one applicant must be an Australian citizen or must have the right to reside here permanently. Applicants cannot have owned a home in Australia or previously received assistance under the First Home Owners Scheme, or a grant under the Home Savings Grant Scheme or Home Deposit Assistance Scheme.

An applicant without dependent children may receive up to \$5,000 in assistance over five years. An applicant with one dependent child may receive assistance up to \$6,500 over five years. An applicant with two or more dependent children may receive assistance up to \$7,000 over five years. A dependent child includes a child born or adopted up to 11 months after home acquisition and also includes a student aged 16–25. All assistance is non-repayable and tax-free.

The amount of assistance payable relates directly to the amount of taxable income of all applicants, including breadwinner and spouse. People acquiring their first home in the 1983–84 financial year are generally subject to an income test on their 1982–83 taxable income (viz the year before home acquisition). If requested by the applicant, income for the current financial year may be tested. New arrivals will be tested against income in the first full year as a taxpayer.

Income limits on taxable income for the 1982–83 financial year are:

- full assistance for incomes up to \$24,300;
- partial assistance for incomes up to \$27,900;
- no assistance is payable on incomes above \$27,900.

## MAXIMUM AVAILABLE ASSISTANCE AND OPTIONS ARE:

<i>Benefit options</i>	<i>No dependants</i>	<i>One dependant</i>	<i>Two or more dependants</i>
	\$	\$	\$
Option 1			
Subsidy only . . . . .	5,000	6,500	7,000
Option 2			
Subsidy . . . . .	3,000	4,500	4,500
Lump sum . . . . .	1,500	1,500	2,000
Option 3			
Subsidy . . . . .	1,750	2,750	2,750
Lump sum . . . . .	2,500	3,000	3,500

Children born or adopted up to 11 months after home purchase may be included as dependants.

The subsidy is paid monthly, generally over five years, and into a financial institution account. The lump sum is paid with the first monthly payment or, where requested, by early direct payment for deposit assistance or for settlement.

During the five year subsidy period the home must continue to be the applicant's principal place of residence. The subsidy will cease upon the sale of the home, but may recommence if a subsequent home is acquired within 12 months of the sale of the first home.

Details of the First Home Owners Scheme are available in a leaflet and can be obtained through the Department of Housing and Construction or from most savings institutions and estate agents.

**Operations**

Particulars of applications received during 1982-83 and from inception in respect of both Schemes, are set out below:

## HOMES SAVINGS GRANT ACT 1976: OPERATIONS 1982-83

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.(a)</i>	<i>W.A.</i>	<i>Tas.</i>	<i>A.C.T.</i>	<i>Aust.</i>
Applications received . . . . .	7,190	6,134	4,559	1,369 (335)	3,606	726	409	23,993
Applications approved . . . . .	13,275	13,712	8,333	4,248 (380)	6,237	1,228	848	47,881
Grants approved \$ . . . . .	18,001,004	19,592,516	11,129,009	5,591,528 (518,936)	7,046,390	1,522,655	1,104,494	63,987,596
Expenditure from Consolidated Revenue \$ . . . . .	17,996,073	19,969,381	11,129,009	5,594,448 (518,936)	7,071,625	1,607,082	1,134,037	64,501,655

(a) includes Northern Territory—N.T. amount in brackets.

## HOMES SAVINGS GRANT ACT 1976: OPERATIONS 1 JANUARY 1977—30 JUNE 1982

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.(a)</i>	<i>W.A.</i>	<i>Tas.</i>	<i>A.C.T.</i>	<i>Aust.</i>
Applications received . . . . .	97,854	96,202	47,689	33,308 (1,232)	31,442	10,718	7,581	324,794
Applications approved . . . . .	86,256	88,664	43,655	30,915 (973)	28,823	10,119	7,271	295,703
Grants approved \$ . . . . .	98,361,966	113,021,323	54,007,477	36,636,185 (1,282,482)	31,884,241	11,959,610	8,402,225	354,273,027
Expenditure from Consolidated Revenue \$ . . . . .	98,272,228	112,951,144	54,007,477	36,637,158 (1,282,482)	31,868,522	11,959,610	8,402,225	354,098,369

(a) includes Northern Territory—N.T. amount in brackets.

## HOME DEPOSIT ASSISTANCE ACT 1982: OPERATIONS 1982-83

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.(a)</i>	<i>W.A.</i>	<i>Tas.</i>	<i>A.C.T.</i>	<i>Aust.</i>
Applications received . . . . .	10,156	17,571	6,691	6,378 (324)	6,031	1,955	1,141	49,923
Applications approved . . . . .	6,433	12,402	5,027	5,249 (206)	4,856	1,618	1,026	36,611
Grants approved \$ . . . . .	15,611,136	30,630,495	12,203,747	12,520,434 (475,815)	11,459,206	3,786,991	2,484,819	88,696,828
Expenditure from Consolidated Revenue \$ . . . . .	14,635,926	29,163,161	12,203,747	12,520,434 (475,815)	11,221,530	3,786,991	2,412,772	85,944,561

(a) includes Northern Territory—N.T. amount in brackets.

## HOME DEPOSIT ASSISTANCE ACT 1982: OPERATIONS 18 MARCH 1982—30 JUNE 1983

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.(a)</i>	<i>W.A.</i>	<i>Tas.</i>	<i>A.C.T.</i>	<i>Aust.</i>
Applications received . . . . .	10,160	17,780	7,229	6,487 (326)	6,090	2,023	1,173	50,942
Applications approved . . . . .	6,437	12,405	5,030	5,252 (207)	4,859	1,625	1,028	36,636
Grants approved \$ . . . . .	15,622,260	30,640,995	12,213,391	12,528,684 (478,065)	11,469,206	3,805,496	2,490,436	88,770,468
Expenditure from Consolidated Revenue \$ . . . . .	14,647,050	29,173,661	12,213,391	12,528,684 (478,065)	11,231,530	3,805,496	2,418,389	86,018,201

(a) includes Northern Territory—N.T. amount in brackets.

## Commonwealth Government—State Housing Agreements 1945-1981

There have been several Commonwealth-State Housing Agreements (CSHAs) since 1945. (Details of the 1978 Agreement and the 1979 Commonwealth-Northern Territory Housing Agreement are contained in Year Book No. 66, pages 454, 457). In addition, the *States Grants (Housing) Act* 1971 made provision for payment of a housing grant to the States amounting to \$5.5m annually and the *Housing Assistance Act* 1973 authorised special advances to States of \$6.55m in 1972-73 for rental housing.

1981 Housing Agreement (Schedule 1 to the *Housing Assistance Act* 1981)

This Agreement between the Commonwealth, the six States and the Northern Territory is the latest in the series of Agreements. It applies to the five years from 1 July 1981 to 30 June 1986. Financial assistance under the Agreement comprises 'untied' loans, grants earmarked for housing for pensioners and Aborigines and 'untied' grants. Each State decides on the allocation of 'untied' funds between home purchase and rental housing assistance and is required to match these funds on a \$1 for \$1 basis with funds provided from its own resources. Commonwealth loans to the States are repayable over 53 years at an annual interest rate of 4.5 per cent.

The Commonwealth has guaranteed a minimum level of funding of \$200m for each year of the Agreement. Additional funding for each year is determined in the Budget context. Total funding under the Agreement in 1982-83 was \$332.9m: \$146m in 'untied' loans and the remainder as grants, of which \$32m was allocated for housing for pensioners, \$34.2m for housing for Aborigines and \$120.7m was 'untied'. In addition, in 1982-83 each State was permitted to nominate additional funds for public housing from its Works and Housing Program, subject to providing from its own resources the same amount as in 1981-82. A total of \$145.9m was nominated by the States. These additional funds were provided at concessional CSHA loan terms and conditions i.e. interest rate of 4.5 per cent with principal repayable over 53 years.

Total funding under the Agreement in 1983-84 is \$500m: \$146m in 'untied' loans and the remainder as grants, of which \$32.0m is allocated for pensioners and \$52m for Aborigines, and \$270m is 'untied'. States are again able to nominate additional funds for public housing on concessional terms subject to their matching 'untied' Commonwealth assistance on a dollar for dollar basis from their own resources.

## Home Purchase Assistance

Funds available in the Home Purchase Assistance Account, comprising Commonwealth funds, revolving funds arising from the operation of previous home purchase programs and State funds, are used principally to make loans to co-operative housing societies and approved State lending authorities for

on-lending to home purchasers. The annual interest rate charged by a State to societies and approved lending authorities is to be not less than 5 per cent per annum in the first full financial year, increasing by 0.5 per cent per annum each year until a rate equivalent to 1 per cent below the current Commonwealth Savings Bank rate for housing loans is reached, and thereafter varying with movements in this rate. Eligibility conditions are set by each State, but loans may only be made to those who cannot obtain mortgage finance on the open market, or from other sources. Provision is made in the Agreement for a number of flexible lending practices, such as escalating interest loans with income geared starts.

#### Rental Housing Assistance

Available funds, comprising Commonwealth funds, internally generated funds arising from the operation of rental housing programs and State contributions, are used principally for the provision of rental housing by State housing authorities but may be used for other purposes such as urban renewal, funding of voluntary housing management groups, and allocations to local government bodies to provide rental housing. Each State determines eligibility for rental housing subject only to the condition that assistance is directed to those most in need. The level of rent is also fixed by each State and a policy of progressive movement to full market rents over the life of the Agreement is to apply in each State. Rental rebates are granted to those tenants who cannot afford to pay the rent fixed.

Each State determines its own policy on sales of rental dwellings but all sales are to be at market value or replacement cost and on the basis of a cash transaction. Home purchase assistance funds can be used to finance the purchase of rental dwellings.

#### 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. Programs 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 1981 Housing Agreement and the Housing Agreement (Servicemen)

The following tables show Commonwealth funding under the 1981 Agreement and the Housing Agreement (Servicemen), with the results of operations during 1981-82 under the 1981 Housing Agreement.

HOUSING AGREEMENT: HOUSING FUNDS 1981-82

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>Total</i>
	(\$'000)							
Commonwealth loans to States for housing—								
Rental Housing Assistance	31,824	36,135	—	5,761	6,519	5,464	—	85,704
Home Purchase Assistance Program	13,639	—	14,148	15,000	6,519	3,500	7,490	60,296
Commonwealth Grants to States								
Pensioners—								
Rental Assistance	12,430	7,447	5,009	3,033	2,589	992	500	32,000
Aboriginal—								
Rental Assistance	9,087	2,522	6,628	3,810	7,225	527	4,401	34,200
Untied—								
Rental Assistance	15,570	12,375	4,845	7,110	4,465	2,570	2,565	49,500
Untied Home Purchase Assistance	—	—	—	—	—	500	—	500
Housing Agreement (Servicemen) loans (a)	1,159	—	1,500	270	—	75	—	3,004

HOUSING AGREEMENT: HOUSING FUNDS 1981-82—*continued*

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>Total</i>
	(\$'000)							
NUMBER OF DWELLINGS: 1981 HOUSING AGREEMENT								
Rental Housing Assistance								
Program—								
Commenced . . . . .	1,456	899	545	1,815	548	553	568	6,384
Completed . . . . .	2,179	1,237	702	1,220	539	698	526	7,101
Under construction at								
30 June 1982 . . . . .	1,337	821	330	1,091	194	301	371	4,445
Purchased . . . . .	21	346	78	445	3	7	1	901
Sold . . . . .	270	545	120	259	131	129	65	1,519
Home Purchase Assistance								
Program—								
Purchased—								
New . . . . .	695	1,197	459	400	— (b)	10	106	6,908
Other . . . . .	603		686	1,926	314(b)	307	—205	
New construction—								
Approved . . . . .	215	147	789	516	129(b)	64	179	2,039
Commenced . . . . .	447	n.a.	859	n.a.	129(b)	72	n.a.	n.a.
Completed . . . . .	466	n.a.	924	n.a.	129(b)	73	n.a.	n.a.

(a) All loans were for upgrading of existing dwellings.  
interest subsidy.

(b) Excludes loans provided through private finance institutions with Government

## 1981 HOUSING AGREEMENT: HOUSING FUNDS 1982-83

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>Total</i>
	(\$'000)							
Commonwealth loans to States for housing—								
Rental Housing Assistance . . . . .	32,208	36,333	—	4,833	6,492	7,896	—	87,762
Home Purchase Assistance Program . . . . .	13,804	—	15,131	15,000	6,492	511	7,300	58,238
Commonwealth Grants to States—								
Pensioners—Rental Assistance . . . . .	12,171	7,371	5,138	3,080	2,731	1,009	500	32,000
Aboriginal—Rental Assistance . . . . .	9,088	2,527	6,626	3,815	7,222	518	4,404	34,200
Untied—Rental Assistance . . . . .	36,826	28,818	13,819	15,288	10,477	4,556	8,038	117,822
Untied—Home Purchase Assistance . . . . .	—	—	—	—	—	2,889	—	2,889
Housing Agreement (Servicemen) loans (a) . . . . .	4,610	467	2,440	—	746	19	—	8,282

(a) All loans were for upgrading of existing dwellings.

**Rental Assistance for Pensioners, Aboriginals and Other Persons in Need**

From 1 July 1981, grants have been provided to the States and the Northern Territory for rental housing assistance for pensioners, Aboriginals and other persons in need under the 1981 Housing Agreement. In previous years, such grants were provided under separate arrangements, as described in earlier issues of the Year Book.

Grants may be used for purposes other than construction of housing, eg leasing from the private sector.

To 30 June 1982, grant payments earmarked for pensioners totalled \$175,240,000. The number of units provided to 30 June 1982 amounted to 11,333.

Earmarking of grants for Aboriginal housing commenced in 1979-80, with \$21.06m being paid in 1979-80 and \$22.1m in 1980-81 and \$34.2m in 1981-82. During those three years 2018 dwellings were programmed for, including the upgrading of existing dwellings. The States Grants for Aboriginal housing program, previously administered by the Department of Aboriginal Affairs was amalgamated with the Housing Agreement grants earmarked for Aboriginals as from 30 June 1981.



## RENTAL ASSISTANCE TO PENSIONERS, ABORIGINALS AND OTHER PERSONS IN NEED

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	Total
Number of units provided								
1978-79 Pensioners . . .	460	230	173	81	77	26	—	1,047
1979-80 Pensioners . . .	652	246	220	284	150	50	n.a.	n.a.
Aboriginals . . .	136	58	202	44	118	20	n.a.	n.a.
1980-81 Pensioners . . .	540	275	208	342	137	59	n.a.	n.a.
Aboriginals . . .	140	51	176(a)	47	117	14	n.a.	n.a.
1981-82 Pensioners . . .	324	250	220	591	135	34	n.a.	n.a.
Aboriginals . . .	122	50	175	76	453(b)	19	n.a.	n.a.
Grants Paid (\$'000)								
1978-79 Pensioners . . .	5,695	3,388	2,050	1,343	1,086	438	—	14,000
1979-80 Pensioners . . .	12,132	7,186	4,495	2,856	2,361	970	1,590	31,590
Aboriginals . . .	6,000	2,000	6,100	1,500	4,000	400	1,060	21,060
Untied . . .	16,410	13,045	5,105	7,495	4,710	3,235	2,650	52,650
1980-81 Pensioners . . .	12,421	7,409	4,790	2,945	2,459	976	1,650	32,650
Aboriginals . . .	6,300	2,100	6,400	1,600	4,200	400	1,100	22,100
Untied . . .	17,070	13,570	5,310	7,790	4,900	3,360	2,750	54,750
1981-82 Pensioners . . .	12,430	7,447	5,009	3,033	2,589	992	500	32,000
Aboriginals(c) . . .	9,087	2,522	6,628	3,810	7,225	527	4,401	34,200
Untied . . .	15,570	12,375	4,845	7,110	4,465	3,070	2,565	50,000

(a) In addition, 18 blocks of land were purchased. (b) Includes upgrading of 378 existing dwellings. (c) After 30 June 1981, includes the States Grants for Aboriginal housing program previously administered by the Department of Aboriginal Affairs.

**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 1982-83 the following loan conditions applied:

Maximum loan : \$25,000

Interest rates : 3.75 per cent per annum on the first \$12,000; 7.25 per cent per annum on any 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, 377,071 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 1982-83. The earliest year for which details are given in the tables is 1978-79; 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.

## DEFENCE SERVICE HOMES ACT: NUMBER OF LOANS GRANTED

<i>Year</i>	<i>Construction of homes</i>	<i>Purchase of new homes</i>	<i>Purchase of previously occupied homes</i>	<i>Enlargement of existing homes</i>	<i>Total</i>
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
1981-82	2,694	570	3,818	203	7,285
1982-83	2,345	419	3,568	225	6,557

## DEFENCE SERVICE HOMES ACT: STATE SUMMARY OF OPERATIONS

<i>Year</i>	<i>N.S.W.(a)</i>	<i>Vic.</i>	<i>Qld(b)</i>	<i>S.A.(c)</i>	<i>W.A.</i>	<i>Tas.</i>	<i>A.C.T.</i>	<i>Total</i>
NUMBER OF LOANS GRANTED								
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
1981-82	1,569	1,563	2,031	709	806	198	409	7,285
1982-83	1,576	1,484	1,447	687	808	185	370	6,557
CAPITAL EXPENDITURE (\$'000)								
1978-79	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
1981-82	34,350	34,710	44,690	15,318	18,537	4,362	9,723	161,690
1982-83	36,677	33,939	34,416	15,500	18,877	4,001	9,067	152,477
LOAN REPAYMENTS (\$'000)								
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
1981-82	29,825	22,278	14,915	7,933	8,980	2,013	(d)	85,944
1982-83	27,951	22,084	13,191	8,032	8,017	1,772	(d)	81,047
NUMBER OF LOAN ACCOUNTS AT 30 JUNE								
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	58,371	46,591	25,086	15,099	16,510	3,915	(d)	165,572
1982	56,953	45,498	25,254	14,871	16,235	3,876	(d)	162,687
1983	55,949	44,473	25,476	14,649	16,246	3,856	(d)	160,649

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

(b) Includes Papua New Guinea

(c) Includes Northern Territory

(d) Included in New South Wales.

**Mortgage and Rent Relief Scheme**

Under the three-year program which began in 1982-83 the Commonwealth Government announced that it would provide up to \$20m a year to the States, the Northern Territory and the Australian Capital Territory for the provision of short term assistance to low-income home buyers experiencing genuine financial difficulty in meeting their mortgage repayments and to low-income private renters experiencing similar difficulties in meeting rent payments.

Payment of the grants is conditional upon the States and Territories matching those sums dollar-for-dollar.

Particulars of the allocations under this scheme for 1982-83 and 1983-84 are set out below.

**MORTGAGE AND RENT RELIEF SCHEME: BUDGET ALLOCATIONS**

(\$'million)

<i>Period</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
1982-83	7.03	5.30	3.11	1.76	1.74	0.57	0.18	0.31	20.00
1983-84	6.98	5.25	3.21	1.75	1.77	0.56	0.17	0.31	20.00

Under the arrangements applicable to the operation of the Scheme, States are responsible for the day-to-day administration, including determining eligibility for assistance.

Although funds were allocated to Queensland in 1982-83 the Queensland Government did not elect to join the Scheme until 1983-84.

**Crisis Accommodation for Families Program**

In 1981-82, the Commonwealth introduced a crisis accommodation program for families in distress. Grants are provided to the States, the Northern Territory and Aboriginal Hostels Limited for the construction, purchase or leasing of dwellings to provide short term emergency accommodation for families. The objective of the program is to assist both one and two parent families who have an immediate need for accommodation.

In the 1981-82 Budget, \$2m was provided for the commencement of the program. A further \$4m was budgeted for 1982-83 and \$4m again for 1983-84. Particulars of the allocations under this scheme for 1981-82, 1982-83 and 1983-84 are set out below.

**CRISIS ACCOMMODATION FOR FAMILIES: BUDGET ALLOCATIONS**

(\$'000)

<i>Period</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
1981-82	666	502	295	167	165	55	50	100	2,000
1982-83	1,326	1,000	600	334	332	108	100	200	4,000
1983-84	1,323	996	608	331	335	107	100	200	4,000

**Housing loans insurance**

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. The Act was further amended in September 1983 to permit the Corporation to insure loans for the purchase, construction and improvement of commercial buildings and structures.

From November 1965, when the Corporation commenced operations, until the end of June 1983, 570,000 loans to the value of \$13,000m 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 430-431, 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 434 and 436.

*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 1983 had aggregated \$1,273,063,000 of which \$158,054,000 had been repaid. Other net funds of the Commission at 30 June 1983 comprised: repayable advances from the State, \$204,852,000; public loans raised by the Commission, \$18,720,000; grants from the Commonwealth Government, \$258,884,000; grants from the State, \$52,294,000 (including \$10,674,000 from Consolidated Revenue and \$41,620,000 mainly from proceeds of poker machine taxes); provision for maintenance of properties, \$18,566,000; and accumulated surplus, \$199,582,000. In addition, the Commission owed \$46,985,000 to creditors, mainly for purchase of land and work-in-progress. These funds were represented by fixed assets, \$1,898,279,000 (including \$149,265,000 debtors for purchase of homes); and current assets, \$19,807,000. In 1982-83, the Commission's income was \$216,298,000 (including rent \$188,317,000 and interest \$19,517,000); expenditure was \$188,988,000 (interest, \$64,996,000).

The permanent dwellings provided by the Commission have been erected under the Federal-State Housing Agreements or from State loans and grants. In 1982-83, 2,090 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 1983, were approximately \$14.90 a week for elderly single persons and \$24.80 a week for elderly couples. At 30 June 1983, 11,763 units had been completed.

*Victoria—Ministry of Housing.* The Ministry of Housing co-ordinates all Government housing activities in Victoria. The major statutory authorities presently within the Ministry are the Housing Commission House Finance Trust, (see page 499), the Government Housing Authority, the Registrar of Co-operative Societies, the Registrar of Co-operative Housing Societies and the Registrar of Building Societies.

*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 therefore; 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 1983, the Housing Commission had completed 95,351 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 1983, 8,741 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 1982-83 the Commission provided 3,540 dwelling units, bringing the total number under all schemes since the revival of housing construction in 1944-45 to 69,700. Of this number, 44,275 houses, or 63.5 per cent, were for home ownership, and 25,421, or 36.5 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 1945-1981*, 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 1982-83 amounted to 2,227, making a total of 42,934 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 97 of the Commission's houses during 1982-83.

*South Australia—The South Australian Housing Trust.* The South Australian Housing Trust was established under the South Australian Housing Trust Act, 1936. Under the Housing Improvement Act, 1940, 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 1981*.

The primary role of the Trust is to provide housing for those in need and within their capacity to pay; and to do so in ways which contribute to the economic development of the State.

In fulfilling its primary role, the Trust aims to provide housing which is appropriate for the householders' needs, is of an acceptable and modern standard and is integrated within the surrounding environment.

The Trust makes housing available to those in need by the construction, purchase or leasing of property which is let to tenants at market-related rents, with a rent rebate scheme for those with special needs; by the sale of housing, including sales to sitting tenants; by the administration of mortgage relief for home owners in crisis; by its management of the emergency housing service and by the exercise of its responsibilities in relation to private sector accommodation under the Housing Improvement Act.

The Trust has a separate responsibility to government to act as the State's industrial property authority, to provide industrial premises for approved additions to or extensions of industrial facilities within the State.

Two new schemes were commenced during the year to assist those in need:

- *A Mortgage Relief Scheme* designed to assist home buyers undergoing severe family and financial crises contributing to their inability to meet mortgage repayments.
- *A Rent Relief Scheme* designed to assist people facing hardship in meeting rental commitments in the private sector.

Other schemes initiated previously gained momentum during the year in assisting those in need.

These include:

- The provision of up to 50 houses to voluntary agencies and youth groups for use as youth shelters.
- *The Low Deposit Purchase Scheme* designed to assist low-income people in purchasing a home through a nominal deposit and low interest loans.
- *The Design and Construct Scheme* under which private builders contract houses of their own design on their own land for the Trust.
- *The Housing Co-operatives Scheme* under which the Trust subsidises private rental co-operatives.

A total of 95,182 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*, the 1978 Housing Agreement, and the 1981 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 1983, the Commission had completed under all schemes since 30 June 1944 a total of 71,248 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 1983, 1,320 units of accommodation were completed: metropolitan area, 687; country, 294; and north of the 26th parallel, 339. A further 304 units were under construction.

Building societies are a major source of housing finance in Western Australia. At 30 June 1983, it was estimated that the assets of permanent and terminating societies were about \$2,471m. Currently, 8 permanent and 219 terminating societies are operating. Under the 1981 Housing Agreement with the Commonwealth the State is required to allocate a proportion 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 13.25 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 \$38,700. For a new house situated north of the 26th parallel and in the North West or Eastern Land Divisions, the maximum loan is \$65,700 and in the Kimberley Land Division \$68,400.

*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 two Divisions have been operating as separate entities during the year pending the necessary legislation to establish the Divisions into two Departments. It is anticipated that this legislation will be passed early in 1983–84. The Housing Division is continuing the functions of the former Housing Department, 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 Workers and Unemployed Persons Homes Act* 1936.

During 1982–83 dwelling completions numbered 556. The total number of dwellings constructed as at 30 June 1983 was 21,434, comprising 18,191 detached dwellings and semi-detached 1767 elderly persons' units, 360 multi-unit flats, 1,080 villa units, 29 moveable units and 7 neighbourhood houses.

The Division allots all welfare housing accommodation on a rental basis. Weekly rental was between \$45.00–55.00 at 30 June 1983. Approximately 70 per cent of tenants are in receipt of a rental rebate. Under current policy a tenant whose income is below the State Minimum Wage would pay 20 per cent of that income as rent. This percentage was increased from 18 during the year. Tenants whose income is above the State Minimum Wage pay between 20 and 25 per cent dependent upon their level of income, the higher the income the greater the percentage.

#### **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 1983 the Department of Territories and Local Government controlled 6,558 houses and 3,261 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 1977–78 to 1982–83, and the second shows the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year 1977–78 to 1982–83.

**GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS**  
(S'000)

<i>Year</i>	<i>N.S.W.</i>	<i>Vic. (a)</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A. (a)</i>	<i>Tas.</i>	<i>N.T. (a)</i>	<i>A.C.T.</i>	<i>Aust.</i>
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	27,764	12,722	9,090	20,658	321,361
1979-80 . . . .	127,584	68,819	42,924	46,775	28,882	16,100	12,115	20,123	363,322
1980-81 . . . .	143,409	72,122	44,582	52,889	34,585	17,646	15,241	20,497	400,971
1981-82 . . . .	162,323	82,322	51,112	60,403	36,648	21,557	17,915	22,896	455,176
1982-83 . . . .	188,317	104,290	55,865	70,243	40,475	25,149	18,712	37,780	540,831

(a) Figures relate to Housing Commission only.

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

<i>Year</i>	<i>N.S.W.</i>	<i>Vic. (a)</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A. (a)</i>	<i>Tas. (b)</i>	<i>N.T. (b)</i>	<i>A.C.T. (b)</i>	<i>Aust.</i>
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
1981-82 . . . .	95,237	43,900	24,253	45,285	27,707	10,412	6,882	9,495	263,171
1982-83 . . . .	97,286	45,806	25,421	47,403	28,656	10,996	7,167	9,638	272,373

(a) Figures relate to Housing Commission only.

(b) 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 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: State 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 a year. Total advances under that scheme amounted to \$646,648; at 30 June 1983 the advances outstanding amounted to \$73,351 in respect of 27 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 a year. 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.

**STATE 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**

Year	Advances during year		Total advances to end of year		Advances outstanding at end of year(a)	
	Number of houses	Amount	Number of houses	Amount	Number of houses	Amount
		(\$'000)		(\$'000)		(\$'000)
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
1981-82	—	—	29,176	246,802	13,732	96,437
1982-83	—	—	29,176	246,802	13,032	90,123

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

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 1983, 769 houses had been built at a cost of \$8,223,000; the balance of indebtedness at that date was \$3,187,000.

*State Bank of New South Wales—Other loans.* The State 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 12.5 per cent a year.

*Victoria: Housing Commission of Victoria.* Commission policy is to encourage home ownership; of the 95,356 (1982-93,437) dwelling units built to 30 June 1983, under the State Housing Agreement, the Federal State Agreements Housing Grants and Commission Funds, a total of 50,725 (1982-50,604) houses have been sold; 28,720 (1982-28,658) in the metropolitan area and 22,005 (1982-21,946) 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 1983 and subsisting totalled 2,507 (1982-2,074) on the security of first mortgage and 3,745 (1982-3,930) on second mortgage, the amount involved being \$45.5m (1982-\$21.9m) and \$18.4m (1982-\$18.7m) 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 1945-81*, 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 1982, the maximum advance under mortgage finance was \$30,000 with interest chargeable at 8 per cent, and repayments over periods up to 45 years.

*Western Australia: State Housing Commission of Western Australia.* Under current policy, all sales of Commission rental homes are financed with funds either from the Home Purchase Assistance Account where the family is eligible, or from other lending authorities. The interest rate starts between six per cent and ten per cent according to the applicant's income, and increases by half a per cent each year until it is one per cent below the Commonwealth Savings Bank rate for housing loans. The maximum repayment period is thirty years.

New homes constructed for purchase are sold to eligible families under the *State Housing Act 1980*. Sales can be under contract of sale or mortgage conditions. The interest rate is currently 8.5 per cent and is reviewed annually. The maximum income an applicant can earn varies throughout the



State from \$298.40 gross per week in the Metropolitan area to \$421.30 in the Kimberleys. This increases by \$5.00 per week for each dependent child in excess of two. The maximum value of house and land is \$36,000 in the metropolitan area with a maximum advance of 90 per cent of the valuation. In the remainder of the State the maximum value of house and land varies from \$37,500 to \$72,000, also subject to a 90 per cent maximum advance.

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 13.5 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 a cash equity, but a deposit of 10 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 through the societies, applicants' incomes cannot exceed \$240.00 per week, plus \$15.00 per week for each dependent child. The maximum value of house and land is \$36,000 with a maximum advance of 90 per cent of the 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 \$15.00 per week for each dependent child. The maximum advance in these areas is 90 per cent on the maximum value of house and land which varies from \$36,000 to \$72,000.

(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 division no longer provides loans to occupants on a purchase contract. The number of loans outstanding at 30 June 1983 was 5,088 and the amount outstanding, \$42,734,000.

*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. Interest rates vary from 6 per cent to 13.5 per cent depending on need. The term varies depending on the applicant's capacity to repay.

During the year the State provided additional funds specifically for the construction of homes at an interest rate of 7 per cent fixed for three years and increasing by 0.5 per cent a year thereafter up to within 1 per cent of the then current Commonwealth Savings Bank interest rate for housing.

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 market.
- 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 State is 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	1977-78	1978-79	1979-80	1980-81	1981-82	1982-83
Advances approved:						
Number	366	366	281	386	354	450
Value (\$'000)	8,354	7,532	6,551	10,129	9,448	12,665
Advances outstanding at 30 June (\$'000)	43,726	49,190	52,740	58,250	65,056	71,020

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

*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 in August 1982 and loans are now provided to a maximum of \$50,000 or 95 per cent 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 0.5 per cent a year up to a common maximum rate. Where borrowers are capable of obtaining finance privately, loans are proportionately lower and on a second mortgage basis.

The restructuring also effects certain eligibility criteria. Single persons are now eligible to apply and loans can now be obtained for new or existing buildings whereas in the past, emphasis was placed on the purchase of new dwellings. A previous restructuring exercise carried out in January 1981 increased the income limit for borrowers and imposed a pre-requisite of twelve months residency prior to application. 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. A *Staff Sales Scheme* also operates to allow tenants of Northern Territory Public Service dwellings to purchase. 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 6.75 per cent or 9.75 per cent subject to a means test. A requirement of two years satisfactory tenancy, which existed until July 1982, no longer applies.

**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 exceeding \$15,000;
- the value of the house must not exceed \$56,000.

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 5.75 per cent effective. Thereafter the interest rate increases by 0.5 per cent each year until it reaches an effective rate of 13.5 per cent. At 30 June 1983, 11,392 houses were under mortgage to the Commissioner.

In the 1982 Budget it was announced that government houses could only be purchased through Commissioner for Housing Loans, the additional criterion being the purchaser must be the tenant. No further Commonwealth of Australia mortgages would be issued. At 30 June 1983 16,347 houses had been sold to tenants, with 8,273 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. Building activity 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 of any value, 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.

From the September quarter 1980 a new Building Activity Survey replaced the previous quarterly Building Operations Census. The major features of the new survey are as follows:

- replacement of the previous complete enumeration of private sector jobs involving new house construction or alterations and additions valued at \$10,000 or more to houses by a sample survey; and
- continuation of the complete quarterly enumeration of jobs involving construction of new dwellings other than private sector houses, construction of new other buildings with an approval value of \$10,000 or more and all alterations and additions with an approval value of \$10,000 or more to buildings other than private sector houses.

From the September quarter 1981 two additional changes were introduced:

- a one-month-lagged framework of approvals is now used as the basis for selection of both house and non-house building jobs (previously only private sector house jobs were selected from a one-month-lagged approvals framework); and
- in general, a building job is now considered to have commenced, for the purposes of the statistical collection, only when the value of work done on that job as reported by the builder is equal to or greater than a pre-determined (threshold) value.

#### Number of new houses

The following table provides a summary of the number of new houses approved, commenced, under construction and completed by type of ownership in each State and Territory for the year 1982-83. For a graph showing these details over an eight-year period, see Plate 41, page 435.

#### NUMBER OF NEW HOUSES, 1982-83

('000)

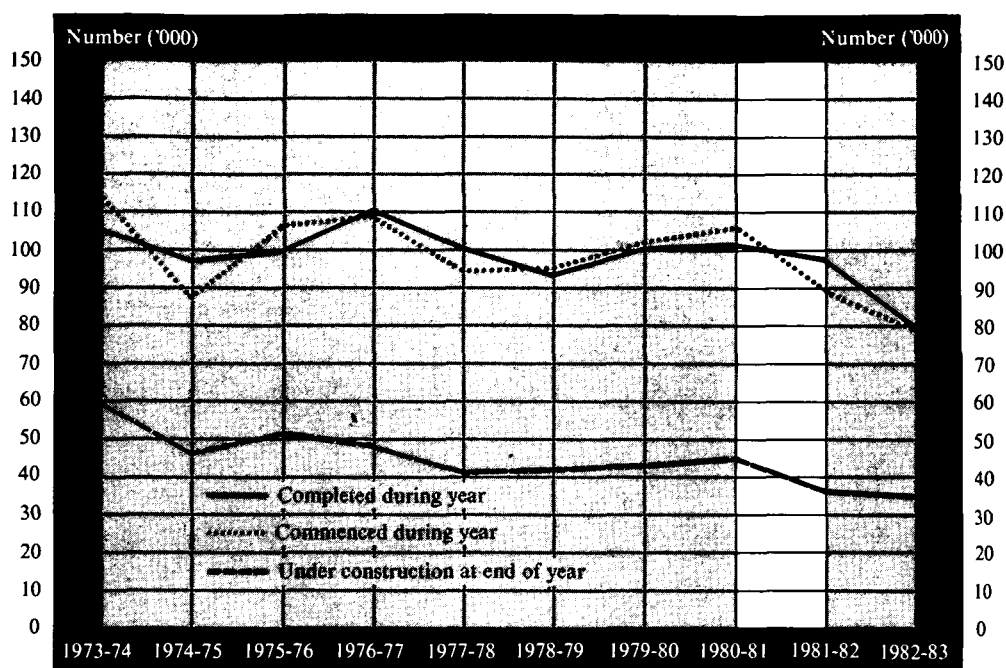
	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
<b>Private Sector—</b>									
Approved . . . . .	22.5	20.8	18.5	5.2	8.4	1.7	0.8	1.2	79.0
Commenced . . . . .	19.9	19.0	17.4	4.6	7.5	1.4	0.7	1.2	71.5
Under construction(a) . . . . .	9.8	10.6	4.9	1.4	2.2	1.0	0.4	0.4	30.7
Completed . . . . .	21.9	17.7	18.7	4.6	8.1	1.3	0.6	1.2	74.1
<b>Public Sector—</b>									
Approved . . . . .	1.4	2.1	1.0	1.0	1.0	0.4	0.7	0.3	7.8
Commenced . . . . .	1.4	2.0	0.9	1.0	0.9	0.3	0.7	0.3	7.4
Under construction(a) . . . . .	0.7	1.2	0.5	0.6	0.1	0.1	0.5	0.2	3.9
Completed . . . . .	1.1	1.1	0.6	0.9	0.9	0.3	0.6	0.2	5.8
<b>Total—</b>									
Approved . . . . .	23.9	22.9	19.5	6.2	9.4	2.1	1.5	1.4	86.9
Commenced . . . . .	21.3	20.9	18.3	5.5	8.4	1.7	1.4	1.4	78.9
Under construction(a) . . . . .	10.5	11.8	5.4	2.0	2.3	1.1	0.9	0.6	34.5
Completed . . . . .	23.0	18.8	19.4	5.5	9.1	1.6	1.2	1.4	79.9

(a) At end of period.

#### Number of new houses approved 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.

## NEW HOUSES: AUSTRALIA, 1973-74 TO 1982-83



Note: Breaks in series from 1980-81 and 1981-82

## PLATE 41

The following table shows the number of new houses approved in each State and Territory during the year 1982-83, classified according to the material of their outer walls.

NUMBER OF NEW HOUSES APPROVED BY MATERIAL OF OUTER WALLS, 1982-83  
(<sup>'000</sup>)

Material of outer wall	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Double brick (a)	2.2	1.3	2.1	1.6	7.9	0.1	0.2	0.1	15.5
Brick veneer	17.7	16.4	11.5	3.2	0.7	1.5	0.9	1.4	53.3
Timber	1.2	1.6	1.1	0.2	0.1	0.3	0.1	-	4.6
Fibre cement	2.3	0.9	4.2	0.8	0.6	0.1	0.1	-	9.0
Other	0.5	0.1	0.6	-	0.1	-	0.2	-	1.5
Not stated	-	2.5	-	0.3	-	-	-	-	2.8
<b>Total</b>	<b>23.9</b>	<b>22.9</b>	<b>19.5</b>	<b>6.2</b>	<b>9.4</b>	<b>2.1</b>	<b>1.5</b>	<b>1.4</b>	<b>86.9</b>

(a) Includes houses constructed with outer walls of stone or concrete.

## 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 to total other dwellings constructed is smaller than that of government-owned houses to total houses.

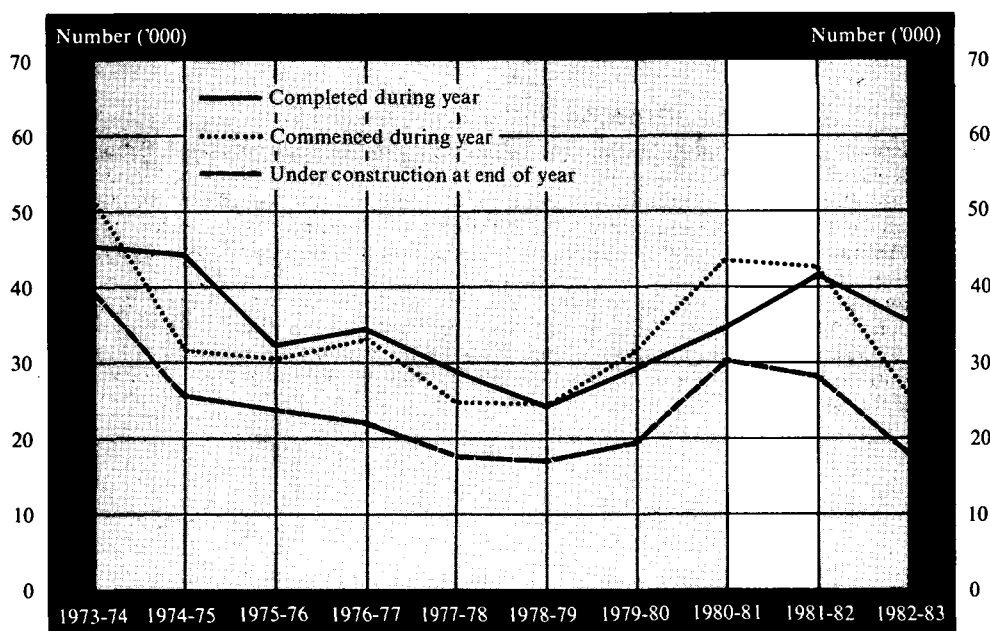
The following table shows the number of new other dwellings approved, commenced, under construction and completed by type of ownership in each State and Territory for the year 1982-83. For a graph showing these details over an eight year period, see Plate 42, page 436.

**NUMBER OF NEW OTHER DWELLINGS, 1982-83**  
(<sup>'000</sup>)

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
<b>Private Sector—</b>									
Approved . . . . .	7.8	4.6	6.8	1.3	2.1	0.3	0.6	0.3	23.8
Commenced . . . . .	6.7	4.2	5.6	1.2	1.8	0.3	0.4	0.3	20.6
Under construction(a) . . . . .	5.4	3.2	4.5	0.7	0.8	0.2	0.2	0.4	15.3
Completed . . . . .	11.4	4.0	9.1	1.3	3.4	0.4	0.3	0.4	30.3
<b>Public Sector—</b>									
Approved . . . . .	1.7	1.1	0.8	1.4	0.4	0.4	0.1	—	5.8
Commenced . . . . .	1.4	1.0	0.7	1.4	0.5	0.3	0.1	—	5.2
Under construction(a) . . . . .	1.0	0.3	0.4	0.9	—	0.1	0.1	—	2.8
Completed . . . . .	1.2	1.0	0.6	1.1	0.6	0.4	0.3	—	5.1
<b>Total—</b>									
Approved . . . . .	9.4	5.7	7.6	2.6	2.5	0.7	0.7	0.4	29.6
Commenced . . . . .	8.1	5.2	6.3	2.6	2.3	0.6	0.5	0.3	25.9
Under construction(a) . . . . .	6.4	3.6	4.8	1.6	0.8	0.3	0.3	0.4	18.1
Completed . . . . .	12.6	5.0	9.7	2.4	4.0	0.8	0.6	0.4	35.4

(a) At end of period.

**NEW OTHER DWELLINGS: AUSTRALIA, 1973-74 TO 1982-83**



Note: Breaks in series from 1980-81 and 1981-82

**PLATE 42**

**Value of buildings**

The following table shows the value of all buildings approved, commenced, under construction, completed, work done and work yet to be done in Australia for the year 1982-83, 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, 1982-83

(\$ million)

<i>Class of building</i>	<i>Approved</i>	<i>Commenced</i>	<i>Under construc- tion(a)</i>	<i>Completed</i>	<i>Work done (b)</i>	<i>Work yet to be done (a)</i>
New houses . . . . .	3,754.6	3,573.6	1,702.1	3,646.7	3,607.3	833.8
New other dwellings . . . . .	1,139.8	1,035.3	1,026.0	1,518.4	1,328.7	533.0
<i>Total new dwellings</i> . . . . .	<i>4,894.4</i>	<i>4,608.9</i>	<i>2,728.2</i>	<i>5,165.1</i>	<i>4,936.0</i>	<i>1,366.8</i>
<i>Alterations and additions to dwellings(c)</i> . . . . .	<i>627.6</i>	<i>645.7</i>	<i>298.8</i>	<i>631.7</i>	<i>631.0</i>	<i>149.3</i>
Hotels, etc. . . . .	240.9	267.2	309.9	275.5	229.3	191.6
Shops . . . . .	392.2	435.8	336.8	585.4	572.2	128.6
Factories . . . . .	496.3	537.5	721.5	899.0	749.3	270.4
Offices . . . . .	929.3	989.2	1,172.9	1,037.2	896.4	669.8
Other business premises . . . . .	451.2	444.9	268.5	437.3	429.5	139.1
Educational . . . . .	460.7	452.5	398.4	465.3	455.9	205.0
Religious . . . . .	42.1	48.1	22.0	59.5	53.8	9.4
Health . . . . .	199.5	203.2	291.3	304.4	222.6	140.7
Entertainment and recreational . . . . .	229.1	221.6	273.2	284.5	259.6	96.2
Miscellaneous . . . . .	362.8	358.3	875.2	348.7	405.0	553.7
<i>Total other building</i> . . . . .	<i>3,804.2</i>	<i>3,958.2</i>	<i>4,669.7</i>	<i>4,696.8</i>	<i>4,273.6</i>	<i>2,404.3</i>
<b>Total building</b> . . . . .	<b>9,326.2</b>	<b>9,212.8</b>	<b>7,696.7</b>	<b>10,493.6</b>	<b>9,840.7</b>	<b>3,920.4</b>

(a) At end of period. (b) During period. (c) Valued at \$10,000 or more.

**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.

The construction (other than building) classification is broadly compatible with that used for the publication of data from the 1978-79 Construction Industry Survey *see* page 508.

The following tables show the value of construction (other than building) activity undertaken as prime contracts commenced, under construction, completed, work done and work yet to be done in Australia for the years 1981-82 and 1982-83.

**VALUE OF CONSTRUCTION (OTHER THAN BUILDING) PRIME CONTRACTS BY OWNERSHIP,  
1981-82  
(\$ million)**

	<i>Commenced</i>	<i>Under construc- tion(a)</i>	<i>Completed</i>	<i>Work done(b)</i>	<i>Work yet to be done(a)</i>
<b>PRIVATE SECTOR</b>					
Roadwork . . . . .	202.8	108.2	186.3	203.2	44.0
Dams, water supply and distribution, sewerage and drainage . . . . .	44.6	41.9	23.2	47.0	12.7
Electrical power transmission, heavy electrical gen- erating plant . . . . .	10.6	13.5	12.0	16.3	5.1
Harbours . . . . .	23.6	9.8	35.4	30.6	2.3
Other heavy industrial plant etc. . . . .	1,046.8	1,354.6	424.4	r696.3	r763.6
Other (c) . . . . .	299.9	417.2	183.0	343.6	147.2
<i>Total</i> . . . . .	<i>1,628.3</i>	<i>1,945.2</i>	<i>864.3</i>	<i>r1,337.0</i>	<i>r974.9</i>
<b>PUBLIC SECTOR</b>					
Roadwork . . . . .	185.5	150.1	185.1	202.1	58.8
Dams, water supply and distribution, sewerage and drainage . . . . .	198.1	379.6	130.0	234.3	151.3
Electrical power transmission, heavy electrical gen- erating plant . . . . .	844.3	2,565.3	499.0	752.5	1,391.6
Harbours . . . . .	80.6	360.6	30.6	184.4	109.8
Other heavy industrial plant etc. . . . .	149.1	534.5	129.8	232.5	217.2
Other (c) . . . . .	262.3	1,458.3	297.5	r509.5	r8911.0
<i>Total</i> . . . . .	<i>1,719.9</i>	<i>5,448.2</i>	<i>1,272.1</i>	<i>r2,115.3</i>	<i>r2,820.1</i>
<b>TOTAL</b>					
Roadwork . . . . .	388.3	258.3	371.4	405.4	102.7
Dams, water supply and distribution, sewerage and drainage . . . . .	242.7	421.5	153.2	281.3	164.1
Electrical power transmission, heavy electrical gen- erating plant . . . . .	854.9	2,578.8	511.1	768.7	1,396.7
Harbours . . . . .	104.2	370.4	66.0	215.0	112.1
Other heavy industrial plant etc. . . . .	1,195.9	1,889.2	554.2	r928.8	r980.8
Other (c) . . . . .	562.2	1,875.4	480.5	r853.1	r1,038.6
<i>Total</i> . . . . .	<i>3,348.2</i>	<i>7,393.5</i>	<i>2,136.4</i>	<i>r3,452.3</i>	<i>r3,795.0</i>

(a) At end of period.  
and miscellaneous.

(b) During period.

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

1982-83  
(\$ million)

	Commenced	Under construction(a)	Completed	Work done(b)	Work yet to be done(a)
<b>PRIVATE SECTOR</b>					
Roadwork . . . . .	171.0	85.6	203.1	181.7	42.7
Dams, water supply and distribution, sewerage and drainage . . . . .	24.3	7.3	71.5	48.2	1.6
Electrical power transmission, heavy electrical generating plant . . . . .	41.2	44.2	14.4	26.3	24.9
Harbours . . . . .	31.0	11.0	30.3	31.8	2.0
Other heavy industrial plant etc. . . . .	396.3	1,547.7	590.9	1,053.5	495.2
Other (c) . . . . .	191.8	249.6	395.3	282.0	92.7
<i>Total</i> . . . . .	<i>855.6</i>	<i>1,945.4</i>	<i>1,305.4</i>	<i>1,623.6</i>	<i>659.0</i>
<b>PUBLIC SECTOR</b>					
Roadwork . . . . .	351.3	248.2	266.9	293.0	130.3
Dams, water supply and distribution, sewerage and drainage . . . . .	176.6	379.9	224.6	243.0	133.2
Electrical power transmission, heavy electrical generating plant . . . . .	408.9	3,008.5	462.8	1,043.2	1,216.3
Harbours . . . . .	13.4	136.1	276.8	138.9	23.2
Other heavy industrial plant etc. . . . .	173.6	572.9	251.9	238.2	254.0
Other (c) . . . . .	330.6	1,663.6	445.7	751.7	788.0
<i>Total</i> . . . . .	<i>1,454.4</i>	<i>6,009.1</i>	<i>1,928.7</i>	<i>2,708.0</i>	<i>2,545.1</i>
<b>TOTAL</b>					
Roadwork . . . . .	522.4	333.8	470.0	474.7	173.0
Dams, water supply and distribution, sewerage and drainage . . . . .	200.9	387.2	296.1	291.2	134.8
Electrical power transmission, heavy electrical generating plant . . . . .	450.1	3,052.8	477.3	1,069.5	1,241.2
Harbours . . . . .	44.4	147.1	307.1	170.7	25.2
Other heavy industrial plant etc. . . . .	569.9	2,120.5	842.7	1,291.8	749.2
Other (c) . . . . .	522.3	1,913.1	841.0	1,033.8	880.7
<i>Total</i> . . . . .	<i>2,310.0</i>	<i>7,954.5</i>	<i>3,234.1</i>	<i>4,331.6</i>	<i>3,204.1</i>

## Construction Industry Survey

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 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

ASIC Code	Industry class	Establishments operating at 30 June	Average employment over whole year			Wages and salaries		Turnover		Stocks		Total purchases, transfers in and selected expenses	Value added	Fixed capital, expenditure less disposals
			Males	Females	Persons	Salaries	Turnover	Opening	Closing					
										(No.)	(No.)			
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	Total non-building construction	1,903	33,412	2,643	36,054	491,515	2,141,510	76,595	99,990	1,351,651	813,254	72,579		
41	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	599	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	6,806	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	6,608	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**  
(S'000)

Industry	Building					Total Non- building Demolition	Total construction work done
	Houses	Other residential buildings	Non- residential buildings	Total building	Total Non- building		
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
<b>Total General Construction (41)</b>	<b>2,550,287</b>	<b>539,002</b>	<b>2,835,365</b>	<b>5,924,654</b>	<b>2,098,211</b>	<b>1,079</b>	<b>8,023,944</b>
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)	134,505	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
<b>Total Special Trade Construction (42)</b>	<b>1,150,330</b>	<b>185,736</b>	<b>1,652,972</b>	<b>2,989,038</b>	<b>666,403</b>	<b>10,608</b>	<b>3,666,049</b>
<b>Total Construction (41-42)</b>	<b>3,700,617</b>	<b>724,737</b>	<b>4,488,337</b>	<b>8,913,692</b>	<b>2,764,614</b>	<b>11,687</b>	<b>11,689,992</b>

**PUBLIC SECTOR ENTERPRISES—CONSTRUCTION EXPENDITURE BY TYPE OF CONSTRUCTION  
ACTIVITY AND LEVEL OF GOVERNMENT, AUSTRALIA AND STATE, 1978-79**  
(S'000)

Type of Government	Building					Total Non- building Demolition	Total value of expenditure on construction activity
	Houses	Other residential buildings	Non- residential buildings	Total building	Total Non- building		
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
<b>Total Australia</b>	<b>180,004</b>	<b>39,246</b>	<b>988,389</b>	<b>1,207,639</b>	<b>3,456,004</b>	<b>736</b>	<b>4,664,380</b>

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 Construction (Other Than Building) Activity, Australia (quarterly) (8761.0)

Details for particular States are available from publications issued regularly by the Deputy Commonwealth Statistician in each State.

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