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CHAPTER 19

HOUSING AND CONSTRUCTION

This chapter gives details of: the characteristics of dwellings obtained from censuses, government activities in the field of housing, financial arrangements associated with the erection or purchase of homes, a summary of building activities, summary of construction (other than building) activities, and summary of construction industry statistics.

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
Australia	4,162,064	431,200	4,691,425	469,742

(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 first home buyers under the former Home Savings Grant and the Home Deposit Assistance Schemes and the current First Home Owners Scheme; 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. The Federal Government is also in the process of introducing a new program known as the Local Government and Community Housing Scheme, and incorporating this program, the Mortgage and Rent Relief Scheme and Crisis Accommodation Program within the Commonwealth-State Housing Agreement.

Home Deposit Assistance Scheme

Replacement of the Home Savings Grant Scheme by the *Home Deposit Assistance Scheme* was announced in March 1982 and received royal assent on 2 June 1982. While applications have not been accepted since August 1982, under the Home Savings Grant, a small number of applications remain to be processed following the determination of appeals and the provision of additional information. Expenditure on the Home Savings Grant in 1983-84 was \$2 million. The Home Deposit Assistance Scheme relates to first homes acquired on or after 18 March 1982 and up to 30 September 1983. This Scheme was income tested to provide direct assistance to low and moderate income earners. Grants are paid on the basis of \$1 for each \$1 saved over a two year period and held in an acceptable form. There is no restriction on the age, sex, or marital status of applicants or the number of persons making a joint application. The home can be either newly constructed or an established home, home unit or flat. The savings requirement was removed for those homes acquired between 1 August and 30 September 1983. The following table sets out the operations of the Home Deposit Assistance Scheme during 1983-84.

HOME DEPOSIT ASSISTANCE ACT 1982: OPERATIONS 1983-84

State	Enquiries	Applications received	Applications approved	Grants approved	Amount paid
				(\$m)	(\$m)
New South Wales	48,316	9,788	9,471	23.49	24.17
Victoria	65,101	11,716	12,344	30.49	31.83
Queensland	35,197	6,268	6,410	15.76	15.66
Western Australia	28,938	4,630	4,676	11.90	12.14
South Australia	21,803	3,544	3,738	9.03	9.03
Tasmania	10,527	1,209	1,296	3.24	3.24
Northern Territory	818	339	322	0.75	0.75
Australian Capital Territory	7,200	653	608	1.49	1.57
Australia	217,900	38,147	38,865	96.15	98.39

First Home Owners Scheme

The First Home Owners Scheme was introduced on 1 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 constructing 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 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 after 1 October 1983 and before 22 August 1984 are generally subject to an income test on their taxable income for 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 a home acquired after 1 October 1983 and before 22 August 1984 are:

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

For people buying their first home on or after 22 August 1984, new income limits will apply:

- full assistance for sole applicants without dependent children for income up to \$10,000. For incomes over \$10,000 assistance is reduced until at \$13,950 no assistance is payable;
- for all other applicants maximum assistance will be payable where income does not exceed \$20,000, with assistance phasing out altogether at \$27,900.

MAXIMUM AVAILABLE ASSISTANCE AND OPTIONS ARE:

Benefit Options	Sole Applicant No Dependent Children	Couple or Sole Applicant with 2 or more Dependent Children
	1983-84 Taxable Income \$10,000	1983-84 Taxable Income \$20,000
	\$	\$
Option 1		
Subsidy over 5 years	5,000	7,000
Option 2		
Subsidy over 5 years	3,000	4,500
Lump sum	1,500	2,000
Option 3		
Subsidy over 5 years	1,750	2,750
Lump sum	2,500	3,500

The subsidy is paid monthly, generally over five years, and into a financial institution loan 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 *How you can get up to \$7,000 towards your first home* (2nd Edition—September 1984) and can be obtained through the Department of Housing and Construction or from savings institutions and estate agents.

The following table sets out the operations of the scheme from 1 October 1983 to 30 June 1984.

FIRST HOME OWNERS ACT 1983: OPERATIONS 1983-84

State	Enquiries	Applications Received	Applications Approved	Grants Approved	Amount Paid
	No	No	No	(\$m) (a)	(\$m)
New South Wales	148,087	22,325	13,626	66.90	32.71
Victoria	138,273	24,108	13,183	63.25	33.80
Queensland	104,160	15,986	10,958	53.62	28.62
Western Australia	102,726	13,571	7,240	36.24	19.90
South Australia	45,500	8,511	6,207	29.96	15.99
Tasmania	25,452	3,324	2,192	10.65	5.87
Northern Territory	5,709	841	552	2.60	1.41
Australian Capital Territory	31,239	2,379	1,292	6.28	3.11
Australia	601,146	91,045	55,250	269.50	141.41

(a) Amount approved for payment over 5 years.

COMMONWEALTH GOVERNMENT—STATE HOUSING AGREEMENTS

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

This Agreement between the Commonwealth, the six States and the Northern Territory was planned to operate for the five years from 1 July 1981 to 30 June 1986. However, the Commonwealth Government sought, and each State and the Northern Territory agreed, to negotiate a new Agreement to operate from 1 July 1984 for a period of ten years. Financial assistance under the 1981 Agreement comprised 'untied' loans, grants earmarked for housing for pensioners and Aborigines and 'untied' grants. Each State decided on the allocation of 'untied' funds between home purchase and rental housing assistance and was 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 guaranteed a minimum level of funding of \$200 million for each year of the 1981 Agreement. Additional funding for each year was determined in the Budget context. Total funding under the Agreement in 1983-84 was \$500 million: \$146 million in 'untied' loans and the remainder as grants, of which \$32 million was allocated for housing for pensioners, \$52 million for housing for Aborigines and \$270 million was 'untied'. In addition, since 1982-83 each State has been permitted to nominate additional funds for public housing from its Works and Housing Program and a total of \$227.1 million was nominated by the States in 1983-84. These additional funds were provided at concessional Commonwealth State Housing Agreement loan terms and conditions i.e. interest rate of 4.5 per cent with principal repayable over 53 years.

1984 Housing Agreement

The new 1984 Agreement incorporates revised principles which focus on alleviating housing-related poverty and, as far as possible, providing housing assistance fairly between tenures.

Total funding under the new 1984 Agreement in 1984-85 is \$623.3 million, comprising \$495 million in 'untied' grants, \$35 million for pensioners, \$52 million for Aborigines and the balance of \$41.3 million for programs not previously included in housing Agreements. Individual allocations are \$21.7 million for the Mortgage and Rent Relief Scheme, \$12.6 million for a new Crisis Accommodation Program and \$7.0 million for a new Local Government and Community Housing Program. States are again able to nominate additional funds for public housing on concessional terms subject to their matching in 1984-85, \$450 million of '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. Under the 1981 Housing Agreement the annual interest rate charged by a State to societies and approved lending authorities was to be not less than 5 per cent per annum in the first full financial year, increasing by 0.5 per cent per annum until a rate equivalent to 1 per cent below the current Commonwealth Savings Bank rate for housing loans was reached, and thereafter varying with movements in this rate. Eligibility conditions were set by each State, but loans could only be made to those who could not obtain mortgage finance on the open market, or from other sources. Provision was made in the Agreement for a number of flexible lending practices, such as escalating interest loans with income geared beginnings. Features of the new 1984 Agreement include the introduction of income related loan repayments and rental-purchase arrangements.

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. Under the 1981 Agreement 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 under the 1981 Agreement a policy of progressive movement to full market rents over the life of the Agreement applied in each State. 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.

Under the new Agreement, eligibility has been widened to include all groups in the community and public rents are to be determined on the basis of the cost provisions of public rental housing.

Housing Agreement (Service Personnel)

Prior to 30 June 1971, housing for service personnel 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, separate agreements have been concluded between the Commonwealth and State Governments to provide for the construction of dwellings for allotment to service personnel 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.

1981 HOUSING AGREEMENT: HOUSING FUNDS 1982-83

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>W.A.</i>	<i>S.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	—	6,492	4,833	7,896	—	87,762
Home Purchase Assistance Program	13,804	—	15,131	6,492	15,000	511	7,300	58,238
Commonwealth Grants to States—								
Pensioners—								
Rental Assistance	12,171	7,371	5,183	2,731	3,080	1,009	500	32,000
Aboriginal—								
Rental Assistance	9,088	2,527	6,626	7,222	3,815	518	4,404	34,200
Untied—								
Rental Assistance	36,826	28,818	13,819	10,477	15,288	4,556	8,038	117,822
Untied Home Purchase Assistance	—	—	—	—	—	2,889	—	2,889
Housing Agreement (Service personnel) loans (a)	4,610	467	2,440	746	—	19	—	8,282

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

1981 HOUSING AGREEMENT: NUMBER OF DWELLINGS PROVIDED IN 1982-83

	N.S.W.	Vic.	Qld	W.A.	S.A.	Tas.	N.T.	Total
Rental Housing Assistance Program—								
Commenced	2,972	2,652	1,101	823	1,549	667	586	10,350
Completed	1,867	1,525	1,031	824	1,569	556	587	7,959
Under construction at 30 June 1983	2,442	1,948	400	193	1,070	412	370	6,835
Purchased	109	268	234	6	795	29	—	1,441
Sold	199	109	96	150	182	75	97	908
Home Purchase Assistance Program—								
Loans approved for purchase—								
New	582	1,538	596	5(a)	278	8(a)	625	8,099
Other	545		1,126	456(a)	1,974	393(a)		
New construction—								
Approved	162	238	638	157(a)	523	150(a)	341	2,209

(a) Excludes loans provided through private finance institutions with Government interest subsidy.

1981 HOUSING AGREEMENT: HOUSING FUNDS 1983-84

	N.S.W.	Vic.	Qld	W.A.	S.A.	Tas.	N.T.	Total
	(\$'000)							
Commonwealth loans to States for housing—								
Rental Housing Assistance	32,530	36,452	—	7,765	—	5,876	—	82,623
Home Purchase Assistance Program	13,940	—	16,137	5,176	18,865	1,959	7,300	63,377
Commonwealth Grants to States—								
Pensioners—Rental Assistance	11,897	7,793	5,598	2,684	2,662	866	500	32,000
Aboriginal—Rental Assistance	12,345	3,417	10,346	10,017	5,595	696	9,584	52,000
Untied—Rental Assistance	86,678	67,991	30,100	24,136	35,186	10,961	11,295	266,347
Untied—Home Purchase Assistance	—	—	—	—	—	3,653	—	3,653
Housing Agreement (Service personnel) loans (a)	2,597	—	2,559	134	9	—	—	5,299

(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, e.g. leasing from the private sector.

To 30 June 1983, grant payments earmarked for pensioners totalled \$207.2 million. The number of units provided to 30 June 1983 amounted to 12,505.

Earmarking of grants for Aboriginal housing commenced in 1979-80 with \$21.1 million being paid in 1979-80, \$22.1 million in 1980-81 and \$34.2 million in 1981-82 and 1982-83. During those four years 2,561 dwellings were programmed for in the six States, including the upgrading of existing dwellings.

Under the new 1984 Housing Agreement provision is made for specific housing assistance including rental housing assistance for pensioners and Aboriginals.

RENTAL ASSISTANCE TO PENSIONERS, ABORIGINALS AND OTHER PERSONS IN NEED

	N.S.W.	Vic.	Qld	W.A.	S.A.	Tas.	N.T.	Total
Number of units provided								
1978-79 Pensioners . . .	460	230	173	77	81	26	—	1,047
1979-80 Pensioners . . .	652	246	220	150	284	50	n.a.	n.a.
Aboriginals . . .	136	58	202	118	44	20	n.a.	n.a.
1980-81 Pensioners . . .	540	275	208	137	342	59	n.a.	n.a.
Aboriginals . . .	140	51	176(a)	117	47	14	n.a.	n.a.
1981-82 Pensioners . . .	324	250	220	135	591	34	n.a.	n.a.
Aboriginals . . .	128	50	175	453(b)	76	19	n.a.	n.a.
1982-83 Pensioners . . .	481	223	284	135	(c)	49	n.a.	n.a.
Aboriginals . . .	173	56	131	90	66	21	n.a.	n.a.
Grants Paid (\$'000)								
1978-79 Pensioners . . .	5,695	3,388	2,050	1,086	1,343	438	—	14,000
1979-80 Pensioners . . .	12,132	7,186	4,495	2,361	2,856	970	1,590	31,590
Aboriginals . . .	6,000	2,000	6,100	4,000	1,500	400	1,060	21,060
Untied . . .	16,410	13,045	5,105	4,710	7,495	3,235	2,650	52,650
1980-81 Pensioners . . .	12,421	7,409	4,790	2,459	2,945	976	1,650	32,650
Aboriginals . . .	6,300	2,100	6,400	4,200	1,600	400	1,100	22,100
Untied . . .	17,070	13,570	5,310	4,900	7,790	3,360	2,750	54,750
1981-82 Pensioners . . .	12,430	7,447	5,009	2,589	3,033	992	500	32,000
Aboriginals(d) . . .	9,087	2,522	6,628	7,225	3,810	527	4,401	34,200
Untied . . .	15,570	12,375	4,845	4,465	7,110	3,070	2,565	50,000
1982-83 Pensioners . . .	12,171	7,371	5,138	2,731	3,080	1,009	500	32,000
Aboriginals(d) . . .	9,088	2,527	6,626	7,222	3,815	518	4,404	34,200
Untied . . .	36,826	28,818	13,819	10,477	15,288	7,445	8,038	120,711

(a) In addition, 18 blocks of land were purchased. (b) Includes upgrading of 378 existing dwellings. (c) From July 1982 all earmarked grants for pensioners were used to subsidise rental housing operations in South Australia. (d) 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 1983-84 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, 409,796 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 1983-84. 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

Year	Construction of homes	Purchase of new homes	Purchase of previously occupied homes	Enlargement of existing homes	Total
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
1983-84	1,998	254	3,058	220	5,530

DEFENCE SERVICE HOMES ACT: STATE SUMMARY OF OPERATIONS

Year	N.S.W.(a)	Vic.	Qld(b)	S.A.(c)	W.A.	Tas.	A.C.T.	Total
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
1983-84	1,222	1,264	1,215	580	770	177	302	5,530

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
1983-84	28,218	29,133	28,321	13,213	18,487	4,078	7,336	128,786

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
1983-84	33,837	25,856	16,433	9,936	10,322	2,575	(d)	98,959

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
1984	54,114	42,738	25,198	14,181	15,990	3,761	(d)	155,982

(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 at least \$20 million a year to the States, the Northern Territory and the Australian Capital Territory for the provision of short term assistance to low-income earners experiencing genuine financial difficulty in meeting their mortgage repayments, rent payments or in gaining access to private rental accommodation.

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, 1983-84 and 1984-85 are set out below. An amount of \$20 million was allocated in each of the years 1982-83 and 1983-84 while \$22 million has been allocated for 1984-85.

This program has been incorporated, as a specific assistance program, into the 1984 Commonwealth-State Housing Agreement.

MORTGAGE AND RENT RELIEF SCHEME: BUDGET ALLOCATIONS

(\$million)

<i>Period</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>W.A.</i>	<i>S.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Total</i>
1982-83	7.03	5.30	3.11	1.74	1.76	0.57	0.18	0.31	20.00
1983-84	6.98	5.25	3.21	1.77	1.75	0.56	0.17	0.31	20.00
1984-85	7.66	5.77	3.54	1.95	1.92	0.62	0.20	0.34	22.00

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, \$2 million was provided for the commencement of the program. A further \$4 million was budgeted for 1982-83 and \$4 million 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	165	167	55	50	100	2,000
1982-83	1,326	1,000	600	332	334	108	100	200	4,000
1983-84	1,323	996	608	335	331	107	100	200	4,000

In 1984-85 funding for the Crisis Accommodation for Families in Distress Program is being absorbed into the Crisis Accommodation Program, which forms a part of the 1984 Commonwealth-State Housing Agreement.

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, 639,000 loans to the value of \$15,800 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 416-419, 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 420 and 421.

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 1984 had aggregated \$1,308,188,000 of which \$169,663,000 had been repaid. Other net funds of the Commission at 30 June 1984 comprised: repayable advances from the State, \$218,660,000; public loans raised by the Commission, \$19,941,000; grants from the Commonwealth Government, \$388,313,000; grants from the State, \$53,374,000 (including \$10,754,000 from Consolidated Revenue and \$42,620,000 mainly from proceeds of poker machine taxes); provision for maintenance of properties, \$53,427,000; and accumulated surplus, \$208,923,000. In addition, the Commission owed \$54,766,000 to creditors, mainly for purchase of land and work-in-progress. These funds were represented by fixed assets, \$2,134,469,000 (including \$137,581,000 debtors for purchase of homes); and current assets, \$28,270,000. In 1983–84, the Commission's income was \$226,925,000 (including rent \$200,371,000 and interest \$20,029,000); expenditure was \$200,371,000 (interest, \$65,984,000).

The permanent dwellings provided by the Commission have been erected under the Federal-State Housing Agreements or from State loans and grants. In 1983–84, 3,115 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 1984, were approximately \$16.10 a week for elderly single persons and \$26.80 a week for elderly couples. At 30 June 1984, 12,184 units had been completed.

Victoria—Ministry of Housing. The various State Housing Authorities were consolidated under the control of the Ministry of Housing early in 1973. These authorities now include the Director of Housing, the Government Employee Housing Authority and the Co-Operative Housing Registry.

The Housing Act 1983, which was proclaimed in December 1983, abolished the Housing Commission and the Home Finance Trust, replacing these by a Body Corporate under the name of the Director of Housing. From 1 January 1984, all assets, rights, liabilities and obligations of the Housing Commission and of the Home Finance Trust were vested in and became due by the Director.

Under the Housing Act 1983 the aims of the Ministry of Housing are to assist people into satisfactory housing solutions, at a price they can afford to pay, at a standard at least equal to the standard provided by the private sector, and in a socially integrated manner.

The charter of the Ministry of Housing includes a requirement to ensure that every person in Victoria has adequate and appropriate housing at a price within his or her means by encouraging the provision of well maintained public housing of suitable quality and location, the distribution, according to need, of Government Housing financial assistance and the promotion of orderly planning assembly and development of land.

Since the signing of the 1945 Housing Agreement the construction and acquisition of dwellings has been financed jointly by the Commonwealth and State Governments.

As at 30 June 1984 the Ministry of Housing and its predecessors had built or purchased 97,334 dwelling units of which 50,785 have been sold.

Rental charges for the year ended 30 June 1984 were \$124.3 million against which \$37.6 million was allowed in rental rebates to tenants on low incomes including pensioners.

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 1983–84 the Commission provided 4,093 dwelling units, bringing the total number under all schemes since the revival of housing construction in 1944–45 to 73,793. Of this number, 46,999 houses, or 63.7 per cent, were for home ownership, and 26,794, or 36.3 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 1945–1983*, 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 1983–84 under this scheme amounted to 2,614, making a total of 45,548 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 95 of the Commission's houses during 1983–84.

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* 1984.

The primary role of the Trust is to provide housing for those in need and within their capacity to pay.

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 rents related to cost, with a rent rebate scheme for those with special needs; by the sale of housing, mainly to sitting tenants.

The Trust also provides assistance to tenants renting privately through:

- the administration of the Rent Relief Scheme;
- its management responsibility for the Emergency Housing Office; and
- exercising its responsibilities under the Housing Improvement Act.

It also assists home owners in financial crisis through the Mortgage Relief Scheme.

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.

During the year the Trust introduced the *Rental Purchase Scheme* which is administered by the Trust in conjunction with the State Bank. This Scheme supersedes the *Low Deposit Purchase Scheme* in assisting low income people in purchasing a home through a nominal deposit and low interest loan.

The Trust has also initiated the development of tenant participation in some of its housing estates. During the year several committees were elected to represent Trust tenants to become involved and have a meaningful say in the issues affecting their homes and the broader community.

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 Housing Co-operatives Scheme* under which the Trust subsidises private rental co-operatives.

A total of 99,149 dwellings have been built, purchased or leased by the Trust since 1936.

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 1984, the Commission had provided under all schemes since 30 June 1944 a total of 72,191 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 1984, 943 units of accommodation were provided: metropolitan area, 505; country, 143; and north of the 26th parallel, 295. A further 819 units were under construction, and 24 units were also in the process of being acquired.

Building societies are a major source of housing finance in Western Australia. At 30 June 1984, it was estimated that the assets of permanent and terminating societies were about \$2,547 million. Currently, 8 permanent and 215 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 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 \$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—Tasmanian Housing Department. Legislation was passed in September 1983 which re-established the Housing Department as a separate entity. The Housing Department continued the functions of the Department as originally formed in 1953, that of administering the 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 1983–84, dwelling completions numbered 644. The total number of dwellings constructed to 30 June 1984 was 22,080 of which 6,293 have been sold or demolished. Purchased properties number 733 making the total dwelling stock 16,520. Of these 12,872 are detached or semi-detached, 1,895 are elderly persons' units, 404 are multi-villa units, 1,311 are villa units, 29 are moveable units and 9 are neighbourhood houses.

The Department allots all welfare housing accommodation on a rental basis. Weekly rental was between \$45.00 and \$64.00 at 30 June 1984. 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 the income as rent. 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, flats and aged persons' units for rental to persons on low incomes who live or are employed in the Australian Capital Territory. At 30 June 1984 the Department of Territories and Local Government controlled 6,762 houses and 3,355 flats (including aged persons' units) for rental purposes. Government rental houses may only be purchased by tenants who can demonstrate to the Minister's satisfaction that they cannot afford to purchase a dwelling in the private market.

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 1978–79 to 1983–84, and the second shows the number of tenants paying rent for dwellings under control of government housing authorities at the end of each year 1978–79 to 1983–84.

GOVERNMENT HOUSING AUTHORITIES: REVENUE FROM RENTALS

(\$'000)

Year	N.S.W.	Vic.(a)	Qld	S.A.	W.A.(a)	Tas.	N.T.(a)	A.C.T.	Aust.
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	102,290	55,865	70,243	40,475	25,149	18,712	37,780	540,831
1983–84	200,371	126,452	59,675	78,841	44,108	28,178	19,899	35,794	591,255

(a) Figures relate to Housing Commission only.

GOVERNMENT HOUSING AUTHORITIES: NUMBER OF TENANTS PAYING RENT

Year	N.S.W.	Vic.(a)	Qld	S.A.	W.A.(a)	Tas.(b)	N.T.(b)	A.C.T.(b)	Aust.
1978-79	85,997	40,049	22,730	41,559(c)	25,011	8,238	5,540	10,550	239,674
1979-80	90,124	40,090	23,063	42,763(c)	25,867	9,258	6,121	10,282	247,568
1980-81	93,178	41,708	23,581	44,603(c)	26,060	9,886	6,635	10,014	255,665
1981-82	95,237	43,900	24,253	46,263(c)	27,707	10,412	6,882	9,495	264,149
1982-83	97,286	45,806	25,421	48,466(c)	28,656	10,996	7,167	9,638	273,436
1983-84	99,979	49,026	26,890	50,914	28,934	11,736	7,376	9,849	284,522

(a) Figures relate to Housing Commission only. (b) Number of occupied dwellings at 30 June. (c) Figures amended to include housing purchased specifically for rental to Aborigines.

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 1984 the advances outstanding amounted to \$55,363 in respect of 22 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)
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
1983-84	—	—	29,176	246,802	12,240	83,009

(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 1984, 769 houses had been built at a cost of \$8,223,000; the balance of indebtedness at that date was \$2,976,732.

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 11.5 per cent a year.

Victoria: Ministry of Housing. To 30 June 1984, 97,334 (1983—95,356) dwelling units had been built or purchased by the Director of Housing and its antecedent authority, the Housing Commission, using funds provided under the Commonwealth—State Housing Agreement, State funds and Ministry funds. Of these dwelling units, a total of 51,544 (1983—50,725) houses have been sold, 29,201 (1983—28,720) in the metropolitan area and 22,343 (1983—22,005) in the country.

The Home Finance Trust, constituted under the *Home Finance Act* 1962, was abolished in 1983, its functions being assumed by the Director of Housing. The number of loans granted by the Director of Housing (including loans granted by the Trust to 31 December 1983) and subsisting totalled 2,526 (1983—2,507) on the security of first mortgage and 3,274 (1983—3,745) on second mortgage, the amounts involved being \$49.9 million (1983—\$45.5 million) and \$15.4 million (1983—\$18.4 million) respectively.

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* 1945–83, 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. The Housing Commission has two Home Ownership Schemes. The first, the Interest Subsidy Scheme, provides a non-repayable subsidy to borrowers who cannot afford commercial rates of interest. The other, the commercial scheme, is for those on higher incomes who cannot obtain finance elsewhere.

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.

Under the *Loans Scheme Housing Act 1980* eligible applicants can purchase through a Select and Construct Scheme.

Builders are selected by the Commission and are allocated a limited number of blocks of Commission land upon which new purchase homes can be built.

Purchase applicants, when their turn is reached and financial capacity to support a loan is established, are referred to the builders to negotiate a building contract for the construction of a dwelling upon a block of land of their choice.

Sales are under mortgage conditions, the interest rate is currently 8.5 percent and is reviewed annually.

The maximum income an applicant can earn varies throughout the State from \$307.70 gross per week in the metropolitan area to \$434.40 in the Kimberleys. This increases by \$5.00 per week for each dependent child in excess of two.

The maximum value house and land is \$36,000 in the metropolitan area with a maximum advance of 95 percent of the valuation. In the remainder of the State, depending upon the locality, the maximum value house and land varies from \$37,500 to \$72,000, also subject to a 95 percent 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 11.5 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: Tasmanian Housing Department. The Department no longer provides loans to occupants on a purchase contract. The number of loans outstanding at 30 June 1984 was 4,772 and the amount outstanding was \$39,128,000.

Tasmanian Development Authority. On 1 March 1984 the Agricultural Bank of Tasmania was absorbed into the newly formed Tasmanian Development Authority. This new Authority 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	1978-79	1979-80	1980-81	1981-82	1982-83	1983-84
Advances approved:						
Number	366	281	386	354	450	624
Value (\$'000)	7,532	6,551	10,129	9,448	12,665	18,030
Advances outstanding at 30 June (\$'000)	49,190	52,740	58,250	65,056	71,020	83,081

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

Northern Territory: Loans Scheme. The Northern Territory Government Home Loan Scheme introduced on 1 October 1979 was replaced on 1 September 1984 by the *Northern Territory Home Purchase Assistance Scheme*. The new scheme is based on the principles set out in the Commonwealth State Housing Agreement.

The scheme is based on a maximum loan of \$50,000 to lower income groups. As the gross weekly income of the highest earner increases, the amount of the Commission loan decreases. There is a requirement that a prescribed amount be borrowed from a private lending institution for the higher income group.

Repayments on the loan are based on 20 per cent of gross family income and reviewed annually. Where the repayment is insufficient to cover interest due, the unpaid amount is allowed to accumulate free of additional charges.

The interest rate currently charged is 11.5 per cent and the Commonwealth Savings Bank Home Loan rate will be an indicator for future interest rates.

The maximum term of the loan is 45 years.

To be eligible to apply, applicants must not own a home elsewhere in Australia, have resided in the Territory for the six months prior to application and property value must not exceed \$100,000.00. Loans can be on a first or second mortgage basis.

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: The Commissioner for Housing operates an income-geared loan scheme to assist people who are generally unable to afford finance in the private market. Loans to a maximum of \$60,000 over a maximum term of thirty years are available for the purchase or erection of dwellings in the Australian Capital Territory. The exact amount of loan granted and term of the loan are determined by the applicant's level of income and assets and the value of the property to be purchased. The following conditions must be satisfied before an applicant may qualify for a loan:

- must have lived or worked in the Australian Capital Territory for at least six months prior to loan approval;
- must not have a realisable interest in any residential property apart from land upon which they intend to build with the aid of the loan;
- must not have already received government financial assistance for housing in the Australian Capital Territory or Queanbeyan;
- must have a total continuing household income of less than \$480 gross per week.

Interest rates are variable between 5.75 per cent and 11.5 per cent. The precise rate is geared to the applicant committing 25 per cent of income to total mortgage payments. At 30 June 1984 10,580 properties were under mortgage to the Commissioner for Housing.

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

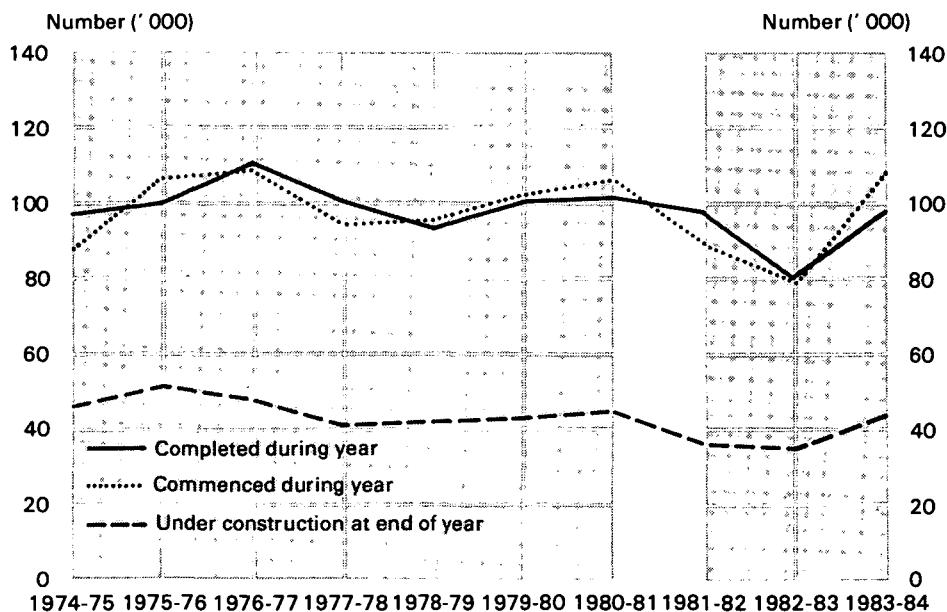
The following table provides a summary of the number of new houses approved, commenced, under construction and completed by type of ownership in each State and Territory for the year 1983-84. For a graph showing these details over an eight-year period, *see below*.

NUMBER OF NEW HOUSES, 1983-84

('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>
Private Sector—									
Approved	29.4	28.4	24.8	8.7	13.2	2.6	0.9	1.3	109.2
Commenced	26.8	26.2	23.6	7.7	11.3	2.3	0.7	1.2	99.7
Under construction(a)	12.3	13.3	6.1	2.6	3.8	1.2	0.3	0.5	40.1
Completed	24.1	23.3	22.1	6.4	9.7	2.0	0.7	1.2	89.5
Public Sector—									
Approved	1.8	2.6	1.2	1.1	0.6	0.4	0.8	0.4	8.9
Commenced	1.8	2.0	1.3	1.0	0.7	0.4	0.8	0.3	8.3
Under construction(a)	1.1	0.6	0.4	0.5	0.2	0.1	0.6	0.3	3.9
Completed	1.5	2.5	1.3	1.1	0.6	0.4	0.7	0.2	8.2
Total—									
Approved	31.2	31.0	26.0	9.8	13.8	2.9	1.7	1.7	118.1
Commenced	28.6	28.2	24.8	8.6	12.0	2.6	1.5	1.6	107.9
Under construction(a)	13.4	14.0	6.6	3.1	4.0	1.3	1.0	0.8	44.0
Completed	25.5	25.7	23.4	7.5	10.3	2.4	1.4	1.4	97.7

(a) At end of period.

NEW HOUSES : AUSTRALIA, 1974-75 TO 1983-84

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

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.

The following table shows the number of new houses approved in each State and Territory during the year 1983-84, classified according to the material of their outer walls.

NUMBER OF NEW HOUSES APPROVED BY MATERIAL OF OUTER WALLS, 1983-84
(^{'000})

<i>Material of outer wall</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>
Double brick (a)	2.0	1.4	2.5	1.7	12.1	0.2	0.1	-	20.1
Brick veneer	24.7	21.8	17.0	6.3	0.8	2.3	1.3	1.3	75.4
Timber	1.6	2.2	1.9	0.2	0.1	0.3	-	-	6.4
Fibre cement	2.4	1.4	4.1	1.0	0.6	0.1	0.1	-	9.6
Other	0.5	0.1	0.4	0.1	0.2	-	0.1	-	1.4
Not stated	-	4.1	-	0.6	-	-	0.1	0.4	5.2
Total	31.2	31.0	26.0	9.8	13.8	2.9	1.7	1.7	118.1

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

Number of new other dwelling units

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.

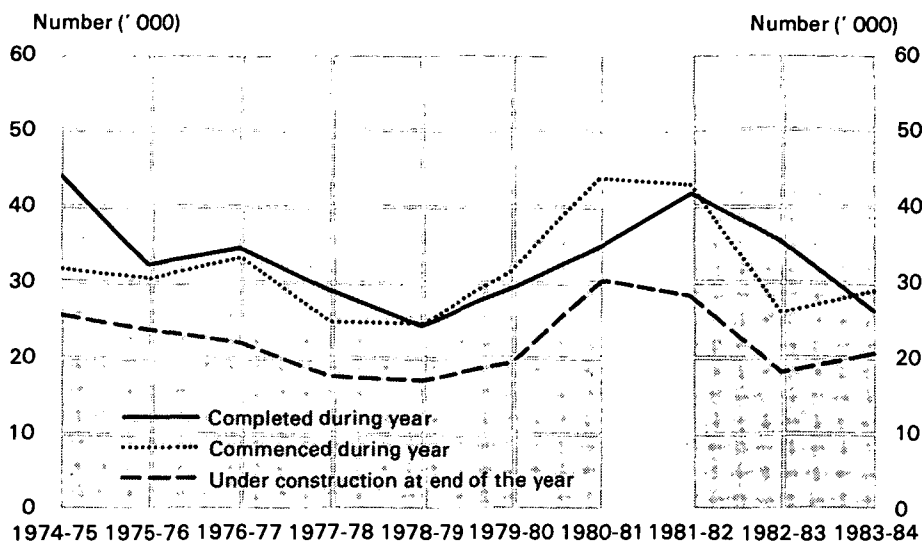
The following table shows the number of new other dwelling units approved, commenced, under construction and completed by type of ownership in each State and Territory for the year 1983-84. For a graph showing these details over an eight year period, see page 422.

NUMBER OF NEW OTHER DWELLING UNITS, 1983-84
(^{'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>
Private Sector—									
Approved	6.6	5.3	6.8	2.5	2.8	0.4	0.6	0.7	25.7
Commenced	5.8	5.0	5.6	2.2	2.4	0.3	0.6	0.6	22.5
Under construction (a)	5.5	3.9	2.9	1.3	1.4	0.2	0.2	0.5	15.9
Completed	5.5	4.5	6.5	1.6	1.8	0.3	0.6	0.3	21.0
Public Sector—									
Approved	3.1	0.4	0.8	1.3	0.6	0.3	0.4	-	6.9
Commenced	2.6	0.5	0.8	1.4	0.5	0.3	0.4	0.1	6.6
Under construction (a)	2.3	0.3	0.3	0.9	0.3	0.2	0.3	-	4.6
Completed	1.3	0.6	0.9	1.4	0.3	0.3	0.1	-	4.8
Total—									
Approved	9.7	5.7	7.6	3.7	3.4	0.8	1.0	0.7	32.6
Commenced	8.4	5.5	6.4	3.6	2.9	0.6	1.0	0.7	29.1
Under construction (a)	7.8	4.2	3.2	2.2	1.6	0.3	0.6	0.5	20.5
Completed	6.8	5.0	7.4	3.0	2.1	0.6	0.7	0.4	25.9

(a) At end of period.

NEW OTHER DWELLING UNITS : AUSTRALIA, 1974-75 TO 1983-84



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

PLATE 44

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 1983-84, 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, 1983-84
(\$ million)

Class of building	Approved	Commenced	Under construction (a)	Completed	Work done (b)	Work yet to be done (a)
New houses	5,259.5	4,950.0	2,259.2	4,373.3	4,675.0	1,112.4
New other dwellings	1,181.9	1,097.8	969.2	1,123.6	1,147.4	472.3
<i>Total new dwellings</i>	<i>6,441.4</i>	<i>6,047.8</i>	<i>3,228.4</i>	<i>5,496.9</i>	<i>5,822.4</i>	<i>1,584.7</i>
<i>Alterations and additions to dwellings (c)</i>	<i>753.8</i>	<i>693.7</i>	<i>312.0</i>	<i>656.7</i>	<i>679.5</i>	<i>147.5</i>
Hotels, etc.	401.8	386.2	523.6	218.3	369.9	258.3
Shops	740.9	719.0	493.6	605.5	670.4	230.5
Factories	422.2	460.0	705.9	495.6	548.8	217.0
Offices	1,061.4	1,423.3	1,714.1	932.3	1,115.6	1,034.9
Other business premises	593.8	580.0	414.9	442.3	523.0	210.0
Educational	632.0	594.6	515.9	483.2	514.6	292.0
Religious	34.7	39.4	22.9	40.6	40.1	11.0
Health	361.3	329.8	448.8	205.2	288.7	217.6
Entertainment and recreational	285.2	317.9	455.2	228.4	379.1	164.6
Miscellaneous	245.6	260.5	740.1	431.1	419.8	432.0
<i>Total other building</i>	<i>4,779.0</i>	<i>5,110.5</i>	<i>6,035.0</i>	<i>4,082.8</i>	<i>4,870.0</i>	<i>3,067.8</i>
Total building	11,974.2	11,852.0	9,575.4	10,236.3	11,371.9	4,799.9

(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.

The following table shows 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 year 1983-84. For 1982-83 see Year Book No. 68, p439.

VALUE OF CONSTRUCTION (OTHER THAN BUILDING) PRIME CONTRACTS BY OWNERSHIP, 1983-84 (\$ million)

	Commenced	Under construction(a)	Completed	Work done(b)	Work yet to be done(a)
PRIVATE SECTOR					
Roadwork	261.8	173.2	188.3	238.5	80.8
Dams, water supply and distribution, sewerage and drainage	6.5	4.0	10.2	6.5	1.9
Electrical power transmission, heavy electrical gen- erating plant	18.9	37.3	39.5	48.8	8.7
Harbours	42.1	19.8	37.6	44.9	3.5
Other heavy industrial plant etc.	289.0	1,198.3	717.5	612.4	269.7
Other (c)	86.2	160.3	218.0	168.7	52.9
<i>Total</i>	<i>704.6</i>	<i>1,592.9</i>	<i>1,211.2</i>	<i>1,119.7</i>	<i>417.5</i>
PUBLIC SECTOR					
Roadwork	499.0	454.1	323.6	419.4	240.6
Dams, water supply and distribution, sewerage and drainage	257.9	422.5	234.5	238.6	175.4
Electrical power transmission, heavy electrical gen- erating plant	659.0	3,285.2	605.1	941.2	1,153.0
Harbours	49.5	52.4	160.4	59.1	40.7
Other heavy industrial plant etc.	155.2	540.4	185.7	200.8	202.5
Other (c)	429.0	1,520.2	595.2	806.3	443.9
<i>Total</i>	<i>2,049.5</i>	<i>6,274.8</i>	<i>2,104.4</i>	<i>2,665.3</i>	<i>2,256.2</i>
TOTAL					
Roadwork	760.8	627.3	511.9	657.9	321.4
Dams, water supply and distribution, sewerage and drainage	264.5	426.5	244.7	245.1	177.4
Electrical power transmission, heavy electrical gen- erating plant	677.9	3,322.5	644.7	989.9	1,161.7
Harbours	91.6	72.2	198.0	104.0	44.3
Other heavy industrial plant etc.	444.2	1,738.7	903.2	813.1	472.2
Other (c)	515.2	1,680.5	813.2	975.0	496.8
<i>Total</i>	<i>2,754.1</i>	<i>7,867.6</i>	<i>3,315.6</i>	<i>3,785.0</i>	<i>2,673.7</i>

(a) At end of period. (b) During period. (c) Comprises bridges, railways, pipelines, street and highway lighting, telecommunications and miscellaneous.

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 was the first time the ABS 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.

It is now proposed to conduct a second collection of private sector construction establishments and of public sector enterprises engaged in construction activity. This collection will be in respect of 1984-85 and will produce similar types of statistics to the 1978-79 results.

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	Establish- ments 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, expen- diture less disposals
			Males	Females	Persons	Salaries	Persons		Operating	Closing			
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	34,979	404,674	2,917,730	127,773	127,996	2,271,577	646,376	23,486	
4111	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	234,991	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	422,436	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)

Industry	Building				Total non-building	Demolition	Total construction work done
	Houses	Other residential buildings	Non-residential buildings	Total 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
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 and Air Conditioning (4244)	34,600	3,567	315,102	353,270	4,271	-	357,540
Plastering and 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 and 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)	1,150,330	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 Non-building	Demolition	Total value of expenditure on construction activity
	Houses	Other residential buildings	Non-residential buildings	Total 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
Total Australia	180,004	39,246	988,389	1,207,639	3,456,004	736	4,664,380

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- Digest of Current Economic Statistics, Australia (monthly) (1305.0)
- Building Approvals, Australia (monthly) (8731.0)
- Building Activity, Australia: Dwelling Unit Commencements (Preliminary Estimates) (quarterly) (8750.0)
- Building Activity, Australia (Summary) (quarterly) (8751.0)
- Building Activity, Australia (quarterly) (8752.0)
- 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.

Other Publications

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