

This PUBLIC BILL originated in the LEGISLATIVE ASSEMBLY, and, having this day passed, is now ready for presentation to the LEGISLATIVE COUNCIL for its concurrence.

I. P. K. VIDLER,
Clerk of the Legislative Assembly.

*Legislative Assembly Chamber,
Sydney, 20 September, 1973.*

New South Wales



ANNO VICESIMO SECUNDO

ELIZABETHÆ II REGINÆ

Act No. , 1973.

An Act to authorise the execution by or on behalf of the State of New South Wales of an agreement between the Commonwealth and the States in relation to housing; and for purposes connected therewith.

BE it enacted by the Queen's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of the same. as
5 follows:—

1. This Act may be cited as the "Housing Agreement Short title. Act, 1973".

2.

Housing Agreement.

2. The execution, by or on behalf of the State of New South Wales, of an agreement substantially in accordance with the form contained in the Schedule, is hereby authorised.

Execution of certain agreement authorised.

3. (1) The Registrar-General shall, at the request of The Housing Commission of New South Wales made in a manner approved by the Registrar-General, and on payment of the fee prescribed under the Real Property Act, 1900, make in the Register kept under that Act a recording appropriate to signify—

Enforcement of restriction on sale of certain land.

- 10 (a) that land specified in the request is held subject to clause 19 of the Schedule to this Act ; or
- (b) that a recording made pursuant to paragraph (a) has ceased to have effect.

(2) The Housing Commission of New South Wales shall not make a request pursuant to subsection (1) (a) except for the purpose of ensuring compliance with clauses 3 and 19 of the Schedule, but the Registrar-General shall not be concerned to enquire whether any such request has been made for that purpose.

20 (3) Where a recording pursuant to subsection (1) (a) has been made in respect of any land, the Registrar-General shall not register under the Real Property Act, 1900, a transfer of that land to or by a person other than The Housing Commission of New South Wales unless it would be

25 so registrable if this section had not been enacted and unless—

- (a) a recording pursuant to subsection (1) (b) has been made in respect of the land ; or
- (b) the consent of The Housing Commission of New South Wales to the transfer has been endorsed thereon.
- 30

SCHEDULE

Housing Agreement.

SCHEDULE

Sec. 2.

AN AGREEMENT made the.....day of
.....One thousand nine hundred and seventy-
..... Between THE COMMONWEALTH OF AUSTRALIA (in this Agree-
5 ment called 'the Commonwealth') of the first part, THE STATE OF
NEW SOUTH WALES of the second part, THE STATE OF VICTORIA of
the third part, THE STATE OF QUEENSLAND of the fourth part, THE
STATE OF SOUTH AUSTRALIA of the fifth part, THE STATE OF WESTERN
AUSTRALIA of the sixth part and THE STATE OF TASMANIA of the
10 seventh part.

WHEREAS—

- (a) at conferences between Ministers for Housing of the Com-
monwealth and of the States proposals have been discussed
in relation to the provision in the States of housing for
15 the welfare of persons who are in need of governmental
assistance if their housing requirements are to be met;
- (b) the Commonwealth has proposed to the States that to
further the provision of housing to meet those requirements
the Commonwealth will grant to the States financial
20 assistance under section 96 of the Commonwealth of Aus-
tralia Constitution and that the terms and conditions on
which the grant of financial assistance should be made are
those set out in this Agreement; and
- (c) the Parliament of the Commonwealth has authorised the
25 execution by and on behalf of the Commonwealth of this
Agreement and the making of advances to the States in
accordance with its provisions:

NOW IT IS HEREBY AGREED as follows:

PART I—PRELIMINARY

- 30 1. This Agreement shall come into force in respect of the Common- Commence-
wealth and of a State when it has been signed on behalf of the ment of
Commonwealth and has been signed on behalf of the State with the Agreement
authority of the Parliament of the State or, having been signed on
behalf of the State without that authority, is approved by the
35 Parliament of the State.

2. Notwithstanding that in this Agreement all the States of New Operation
South Wales, Victoria, Queensland, South Australia, Western Australia in respect of
and Tasmania are named as parties, this Agreement shall operate as States

Housing Agreement.

an agreement between the Commonwealth and the State or States in respect of which it comes into force as fully and effectually as if the State or States in respect of which it comes into force were the only State or States named as parties.

- 5 3. The Commonwealth shall provide for or secure the performance by it and its authorities of the obligations of the Commonwealth under this Agreement and each of the States shall provide for or secure the performance by that State and its authorities of the obligations of that State under this Agreement. Performance of Agreement

10 PART II—INTERPRETATION

4. In this Agreement each State named as a party in respect of which the Agreement comes into force is referred to as a 'State' and, except where the context otherwise indicates, the expression 'the States' means all of those States. Reference to States

- 15 5. Where in this Agreement a Minister of State of the Commonwealth or of a State is referred to, the reference shall include a Minister or other member of the Federal Executive Council or Minister of the relevant State, as the case may require, acting on behalf of the Minister referred to. References to Ministers

- 20 6. In this Agreement, unless the contrary intention appears or the context otherwise requires— Definitions

'aged person' means a person who has reached the age that is determined by the Commonwealth as pensionable for aged persons;

- 25 'dwelling' means a dwelling-house or flat and includes such fences, outbuildings and other improvements and such connexions for sewerage, drainage, water, electricity, gas and other services as are provided or are reasonably required to be provided for the dwelling-house or flat;

- 30 'family dwelling' means a dwelling constructed or purchased by a State Housing Authority as being suitable for allocation to a family unit consisting of a couple, with or without children, or of a parent or guardian with one or more children;

- 35 'financial year' means a period of twelve months commencing on the first day of July;

'Housing

Housing Agreement.

'Housing Authority' in relation to a State, means—

- (a) in the case of New South Wales—The Housing Commission of New South Wales;
- 5 (b) in the case of Victoria—the Housing Commission constituted under the Housing Act 1958 of that State as amended and in force for the time being;
- (c) in the case of Queensland—The Queensland Housing Commission;
- 10 (d) in the case of South Australia—the South Australian Housing Trust;
- (e) in the case of Western Australia—The State Housing Commission constituted under the State Housing Act 1946 of that State as amended and in force for the time being; and
- 15 (f) in the case of Tasmania—the Director of Housing holding office under the Homes Act 1935 of that State as amended and in force for the time being;

20 'the Home Builders' Account' means the account of a State referred to in clause 23 and, if that account is incorporated into another account or consolidated with other accounts as mentioned in sub-clause (2.) of that clause, means the account resulting from the incorporation or consolidation;

25 'the Minister' means the Minister for Housing of the Commonwealth or other Minister of State of the Commonwealth for the time being responsible for the administration of this Agreement for the Commonwealth;

'the State Minister' means the Minister of State of the State for the time being responsible for the administration of this Agreement for the relevant State.

30 7. In this Agreement, unless the contrary intention appears—

- (a) a reference to a Part or to a clause is to a Part or a clause of this Agreement, as the case may be;
- (b) words importing the masculine gender also import the feminine and, where appropriate, the neuter; and
- 35 (c) words in the singular number include the plural and vice versa.

Construc-
tion of
Agreement

PART

Housing Agreement.

PART III—FINANCIAL ASSISTANCE

8.—(1.) During the financial years of this Agreement the Commonwealth will provide financial assistance to the States for welfare housing purposes by way of advances upon and subject to the terms of this Agreement.

(2.) The financial years of this Agreement shall be the five financial years commencing on the first day of July in the years 1973, 1974, 1975, 1976 and 1977.

9.—(1.) Of the total amount of the advances by the Commonwealth to the State under this Agreement in respect of a financial year, portion (in this Agreement referred to as Housing Authority advances) shall be for allotment by the State to the Housing Authority of the State for the provision of housing in accordance with Part IV and the other portion (in this Agreement referred to as Home Builders' Account advances) shall be for payment into the Home Builders' Account of the State for application in accordance with Part V.

(2.) Subject to sub-clause (3.) of this clause, the amount of the Home Builders' Account advances to be made to a State in respect of a financial year shall be not less than 20 per centum nor more than 30 per centum of the total amount of the advances to be made by the Commonwealth to the State under this Agreement in respect of the financial year.

(3.) Where a State has in each of the two financial years immediately preceding the first day of July 1973 allocated to its Home Builders' Account from the amount set aside for housing within the meaning of sub-section (2.) of section 3 of the States Grants (Housing) Act 1971 in excess of 30 per centum of that amount, the State may, if at the request of the State Minister the Minister so approves, allocate as Home Builders' Account advances in respect of a financial year of this Agreement more than 30 per centum of the total amount of the advances under this Agreement in respect of that financial year.

10.—(1.) Each State shall, not later than the fifteenth day of May preceding the beginning of a financial year of this Agreement, inform the Minister of the amounts that the State wishes the Commonwealth to advance to it under this Agreement in respect of the financial year for—

- (a) the provision of welfare housing by the Housing Authority of the State; and
- (b) payment to the Home Builders' Account of the State.

(2.)

Housing Agreement.

(2.) After consultation with the State Minister on the requirements of the State for welfare housing, during which regard shall be taken, among other relevant matters, of the numbers seeking assistance, the cost of land and of dwelling construction and the capacity of the State to use advances, the Minister shall determine the amounts to be advanced to the State in respect of the financial year as Housing Authority advances and as Home Builders' Account advances in accordance with clause 9.

11. The advances to be made by the Commonwealth to a State Instalments under this Agreement in respect of a financial year shall be made of Advances available by the Commonwealth during that financial year by equal monthly instalments unless otherwise agreed between the Treasurer of the Commonwealth and the Treasurer of the State.

12.—(1.) Each advance made by the Commonwealth to a State Interest under this Agreement or so much of each advance as for the time being remains unrepaid by the State shall until repayment as provided in clause 13 bear interest computed from the date upon which the advance is made.

(2.) The rate of interest shall be—

- 20 (a) in respect of Housing Authority advances—4 per centum per annum; and
- (b) in respect of Home Builders' Account advances—4½ per centum per annum.

(3.) A State will on the thirty-first day of December and the thirtieth day of June of a financial year during which advances are made to the State by the Commonwealth under this Agreement pay to the Commonwealth the interest that has accrued on those advances up to the date of the payment of the interest.

13.—(1.) Each State will repay to the Commonwealth the amount Repayment of Advances of each advance made to the State under this Agreement, and will pay the interest thereon as provided in clause 12 other than that payable under sub-clause (3.) of that clause, by equal annual instalments of principal and interest so that the amount of the advance, together with the interest, will be repaid in 53 years from the beginning of the financial year next succeeding the financial year in respect of which the advance was made, the first such instalment being payable on or before the end of the financial year next succeeding the financial year in respect of which the advance was made.

(2.) Accounting procedures in respect of the repayment of advances will be as agreed upon between the Treasurer of the Commonwealth and the Treasurer of each State or, in default of agreement, as determined by the Treasurer of the Commonwealth, but nothing in this sub-clause shall affect the other provisions of this Agreement.

PART

Housing Agreement.

PART IV—HOUSING AUTHORITY ADVANCES

14. Housing Authority advances shall be used by the State for the Use of
provision through its Housing Authority of welfare housing in accord- Advances
ance with this Agreement and, without prejudice to the generality of
5 the foregoing, may be used by the Housing Authority for the following
purposes—

- (a) to meet the costs of acquisition and development of land primarily for residential purposes;
- (b) to meet the cost of construction of dwellings;
- 10 (c) to meet the cost of purchase and upgrading and renovation of dwellings, and of substantial improvements to its existing dwellings but not so as to include the cost of maintenance of any dwellings; and
- 15 (d) subject to the approval of the Minister, to provide bridging finance for community amenities that are not the responsibility of the Housing Authority.

15.—(1.) Dwellings for the provision of which Housing Authority Allocation
advances have been used and which become available for allocation of Dwellings
during the period of five years commencing on the first day of
20 January 1974 shall be allocated by the Housing Authority of the
State for rental or for purchase by applicants for housing assistance
in accordance with this clause and the other provisions of this Part.

(2.) The dwellings shall be allocated so that—

- 25 (a) not less than 85 per centum of the family dwellings that are allocated for the first time;
- (b) all of the dwellings built for couples, without dependants, of which the main breadwinner is an aged person or an invalid; and
- 30 (c) all of the dwellings built for single aged persons and for invalids,

are allocated to families and other persons who respectively satisfy the needs tests set out in clause 16.

(3.) Subject to the granting of priorities in cases of urgent need, dwellings shall be allocated to persons in order of lodgement or of
35 acceptance by the Housing Authority of applications for housing assistance.

(4.) A Housing Authority shall not be required by the provisions of this clause to allocate a dwelling to a family or other person where the circumstances are such that, in the opinion of the Housing
40 Authority, the family or other person does not require housing assistance of the nature that is provided for by this Part.

16.—(1.)

Housing Agreement.

16.—(1.) The needs tests referred to in sub-clause (2.) of clause 15 for the purpose of the allocation of dwellings are— Needs Tests

- 5 (a) for a family, which shall consist of not less than a couple, with or without children, or of a parent or guardian with one or more children—that the average gross weekly income of the main breadwinner (exclusive of any overtime and child endowment payments) during the six months immediately prior to the allocation of the dwelling does not exceed—
- 10 (i) where the family does not include more than two children—85 per centum of average weekly earnings;
- (ii) where the family includes more than two children—85 per centum of average weekly earnings plus two dollars for each child beyond the second;
- 15 (b) for a couple, without dependants, of which the main breadwinner is an aged person or an invalid—that the gross weekly income of the main breadwinner (exclusive of any overtime) does not at the time of allocation of the dwelling exceed 60 per centum of average weekly earnings;
- 20 (c) for a single aged person or an invalid—that the gross weekly income of that person at the time of allocation of the dwelling does not exceed 40 per centum of average weekly earnings.

(2.) For the purposes of sub-clause (1.) of this clause 'average weekly earnings' means the average weekly earnings per employed male unit in the State or in Australia (as to which the State may elect) during the December quarter in respect of which statistics were last published by the Commonwealth Statistician prior to the date of allocation of the relevant dwelling.

30 17.—(1.) At the initiative of the Minister and with the concurrence of the State Minister or Ministers concerned or at the request of the State Minister or Ministers concerned, the Minister may at any time vary all or any of the needs tests provided for by clause 16 either Variation of Needs Test

35 specified categories of persons or to localities or locations.

(2.) A variation under sub-clause (1.) of this clause shall be in writing under the hand of the Minister and as soon as practicable after a variation is made a copy shall be forwarded to the Minister for Housing of each State.

Housing Agreement.

18. Each State will ensure that the number of family dwellings allocated by the Housing Authority of the State during each of the five calendar years commencing on the first day of January 1974 to persons eligible as families under this Agreement shall be at least the equivalent of the sum of—

Total
Allocation
of Family
Dwellings

- (a) the total number of the family dwellings for the provision of which Housing Authority advances have been used and which become available during the relevant calendar year for allocation for the first time; and
- (b) 25 per centum of the number of the family dwellings for the provision of which advances by the Commonwealth under this Agreement and under previous Commonwealth-State Housing Agreements have been used and which become available during the year for re-allocation by the Housing Authority by way of rental vacancies and of reversion or reversioning of dwellings that had been sold.

19.—(1.) Subject to sub-clause (2.) of this clause, the Housing Authority of a State shall not sell more than 30 per centum of the family dwellings for the provision of which Housing Authority advances have been used and which are completed or purchased during the period of five years commencing on the first day of January 1974.

Limitations
and
Restraints
on Sales of
Family
Dwellings

(2.) In the case of the State of Tasmania the percentage of family dwellings referred to in sub-clause (1.) of this clause that may be sold shall not exceed—

- (a) during the year commencing on the first day of January 1974—50 per centum; and
- (b) during the year commencing on the first day of January 1975—40 per centum.

(3.) A dwelling that may be sold under sub-clause (1.) or (2.) of this clause shall be sold only to a purchaser who represents a family the income of whose main breadwinner at the time of sale does not exceed the relevant income limit referred to in paragraph (a) of sub-clause (1.) of clause 16 (as at any time varied in accordance with clause 17) except that a dwelling may be sold to the Director of Defence Service Homes to enable such a purchaser to purchase the dwelling from the Director in order to obtain assistance under the Defence Service Homes Act 1918–1973 as amended from time to time.

(4.) Except with the approval of the Minister, sales of family dwellings in conformity with this clause shall be made on terms under contracts of sale.

(5.) The State shall ensure that a purchaser of a family dwelling will not be entitled to dispose of the dwelling (except by release or resale to the Housing Authority of his interest in the dwelling) during the

Housing Agreement.

the period of not less than five years after the date of sale and that after the expiration of that period a purchaser who proposes to sell a family dwelling may be required by the Housing Authority to offer to the Housing Authority the release or resale of his interest in the dwelling on the basis of the fair market value of the dwelling and the land on which it is built at the time of the offer.

(6.) Nothing in this clause shall preclude the sale or other disposal by the Housing Authority of the State, subject to the approval of the Minister, of land on which a dwelling is erected where the land is required for public purposes not of a residential character or in other circumstances which the State establishes to the satisfaction of the Minister justify the sale or disposal.

20.—(1.) Dwellings built with Housing Authority advances and Sale Price completed after the thirty-first day of December 1973 shall not be and Interest sold for a price that is less than one half of the sum of the cost to the Housing Authority of the dwelling and the land on which it is built and the fair market value of the dwelling and the land on which it is built at the date of sale.

(2.) The interest charge, which shall include an element for the costs of administration by the Housing Authority of the contract of sale, to purchasers of dwellings shall not be less than 5 per centum per annum nor more than 5½ per centum per annum.

21. A State shall arrange for the financial position in regard to the Review of rental activities of its Housing Authority to be reviewed at least once Rentals in each financial year and shall ensure that rents are adjusted whenever an increase would appear to be justified.

22. To the maximum extent reasonably practicable—

- (a) dwellings built with Housing Authority advances shall be intermingled with dwellings privately constructed; and
- (b) a State Housing Authority will acquire some blocks in areas developed or to be developed privately and will construct and let dwellings on those blocks.

PART V—HOME BUILDERS' ACCOUNT ADVANCES

23.—(1.) Each State shall pay the Home Builders' Account Home advances made to the State to an account in the public accounts of Builders' the State to be known for the purposes of this Agreement as 'the Account Home Builders' Account'.

(2.) A State may arrange for the Home Builders' Account to be incorporated into the account established and operated under that name for the purposes of the 1956–1966 Housing Agreement or into the

Housing Agreement.

the account opened and maintained in accordance with section 7 of the States Grants (Housing) Act 1971 or for all three of those accounts to be consolidated but any such incorporation or consolidation shall not affect the operation of this Part with respect to loans
 5 from Home Builders' Account advances under this Agreement.

(3.) The Home Builders' Account shall be credited also with the moneys received by the State from building societies and approved lending authorities in repayment of principal and interest in respect of loans made by the State to those societies and authorities under this
 10 Agreement and shall be debited with the repayments of principal and the payments of interest payable by the State to the Commonwealth under clause 13 in respect of Home Builders' Account advances to the State under this Agreement and with any expenses incurred by the State in providing finance for prospective home owners in accordance
 15 with this Agreement.

(4.) The moneys standing to the credit of the Home Builders' Account (after allowing for amounts with which the Account is to be debited under the last preceding sub-clause) shall be used by the State for the purpose of the provision of finance for prospective home
 20 owners in the State by way of loans to terminating building or co-operative housing societies (in this Part referred to individually as a 'society') or to a lending authority of the State approved by the Minister so that the societies or the authority may make loans (in this Part referred to individually as 'a loan to a home owner') to
 25 assist the borrowers to build or purchase homes for themselves and their families.

24.—(1.) To be eligible to obtain a loan to a home owner the Eligibility of
 borrower will be required to represent a family which consists or will Borrowers
 consist of not less than a couple, with or without children, or of a
 30 parent or guardian with one or more children, of which the average gross weekly income of the main breadwinner (inclusive of overtime and exclusive of child endowment payments) during the six months immediately prior to application for the loan does not exceed—

- 35 (a) where the family does not include more than two children—
95 per centum of average weekly earnings;
- (b) where the family includes more than two children—95 per centum of average weekly earnings plus two dollars for each child beyond the second.

(2.) For the purposes of sub-clause (1.) of this clause 'average
 40 weekly earnings' has the meaning attributed to that expression in sub-clause (2.) of clause 16.

(3.) At the initiative of the Minister and with the concurrence of the State Minister or Ministers concerned or at the request of the State Minister or Ministers concerned, the Minister may at any time
 vary

Housing Agreement.

vary the needs test provided for by sub-clause (1.) of this clause either generally in respect of a State or States or specifically in relation to specified categories of persons or to localities or locations.

- (4.) A variation under sub-clause (3.) of this clause shall be in writing under the hand of the Minister and as soon as practicable after a variation is made a copy shall be forwarded to the Minister of Housing of each State.

- (5.) Where a society or lending authority has entered into an obligation before the first day of July 1973 to make a loan to a borrower of moneys to be provided from any of the accounts mentioned in sub-clause (2.) of clause 23 and the whole or a part of that loan was not made by the thirtieth day of June 1973, the loan or the balance of the loan, as the case may be, may be made from moneys standing to the credit of the Home Builders' Account notwithstanding that the average gross weekly income of the main breadwinner in the family exceeds the relevant limitation in sub-clause (1.) of this clause.

25. A loan to a home owner shall not be made except on the condition that the borrower shall be bound to provide an equity of not less than 3 per centum of the valuation by the society or lending authority of the property in respect of which the loan is made.

26. The amount that is charged by the society or lending authority in respect of a loan to a home owner by way of interest and management fee shall not exceed the equivalent, calculated with annual rests, of 5½ per centum per annum of the amount of the loan that for the time being remains to be repaid.

27. A loan to a home owner may be made for the purpose of the purchase of a new or previously occupied dwelling and may be made in respect of a dwelling to be purchased from a State Housing Authority where the dwelling has not been built with Housing Authority advances under this Agreement.

PART VI—MISCELLANEOUS

28. A State Minister will, upon request by the Minister, supply to the Minister such information relevant to the operation of this Agreement in respect of the State as is reasonably so requested.

29. This Agreement shall be known and may be referred to as 'the 1973 Housing Agreement'.

IN WITNESS WHEREOF, &C.

BY AUTHORITY

V. C. N. BLIGHT, C.B.E., GOVERNMENT PRINTER, NEW SOUTH WALES—1973
[15c]

No. , 1973.

A BILL

To authorise the execution by or on behalf of the State of New South Wales of an agreement between the Commonwealth and the States in relation to housing; and for purposes connected therewith.

[MR BRUXNER—11 *September*, 1973.]

BE it enacted by the Queen's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of the same, as follows :—

1. This Act may be cited as the "Housing Agreement Short title. Act, 1973".

2.

Housing Agreement.

2. The execution, by or on behalf of the State of New South Wales, of an agreement substantially in accordance with the form contained in the Schedule, is hereby authorised.

Execution
of certain
agreement
authorised.

3. (1) The Registrar-General shall, at the request of The Housing Commission of New South Wales made in a manner approved by the Registrar-General, and on payment of the fee prescribed under the Real Property Act, 1900, make in the Register kept under that Act a recording appropriate to signify—

Enforcement
of restriction
on sale of
certain land.

- (a) that land specified in the request is held subject to clause 19 of the Schedule to this Act ; or
- (b) that a recording made pursuant to paragraph (a) has ceased to have effect.

(2) The Housing Commission of New South Wales shall not make a request pursuant to subsection (1) (a) except for the purpose of ensuring compliance with clauses 3 and 19 of the Schedule, but the Registrar-General shall not be concerned to enquire whether any such request has been made for that purpose.

(3) Where a recording pursuant to subsection (1) (a) has been made in respect of any land, the Registrar-General shall not register under the Real Property Act, 1900, a transfer of that land to or by a person other than The Housing Commission of New South Wales unless it would be so registrable if this section had not been enacted and unless—

- (a) a recording pursuant to subsection (1) (b) has been made in respect of the land ; or
- (b) the consent of The Housing Commission of New South Wales to the transfer has been endorsed thereon.

SCHEDULE

Housing Agreement.

SCHEDULE

Sec. 2.

AN AGREEMENT made the.....day of
One thousand nine hundred and seventy-
 Between THE COMMONWEALTH OF AUSTRALIA (in this Agree-
 5 ment called 'the Commonwealth') of the first part, THE STATE OF
 NEW SOUTH WALES of the second part, THE STATE OF VICTORIA of
 the third part, THE STATE OF QUEENSLAND of the fourth part, THE
 STATE OF SOUTH AUSTRALIA of the fifth part, THE STATE OF WESTERN
 AUSTRALIA of the sixth part and THE STATE OF TASMANIA of the
 10 seventh part.

WHEREAS—

- (a) at conferences between Ministers for Housing of the Com-
 monwealth and of the States proposals have been discussed
 15 in relation to the provision in the States of housing for
 the welfare of persons who are in need of governmental
 assistance if their housing requirements are to be met;
- (b) the Commonwealth has proposed to the States that to
 further the provision of housing to meet those requirements
 20 the Commonwealth will grant to the States financial
 assistance under section 96 of the Commonwealth of Aus-
 tralia Constitution and that the terms and conditions on
 which the grant of financial assistance should be made are
 those set out in this Agreement; and
- (c) the Parliament of the Commonwealth has authorised the
 25 execution by and on behalf of the Commonwealth of this
 Agreement and the making of advances to the States in
 accordance with its provisions:

NOW IT IS HEREBY AGREED as follows:

PART I—PRELIMINARY

30 1. This Agreement shall come into force in respect of the Common- Commence-
 wealth and of a State when it has been signed on behalf of the ment of
 Commonwealth and has been signed on behalf of the State with the Agreement
 authority of the Parliament of the State or, having been signed on
 behalf of the State without that authority, is approved by the
 35 Parliament of the State.

2. Notwithstanding that in this Agreement all the States of New Operation
 South Wales, Victoria, Queensland, South Australia, Western Australia in respect of
 and Tasmania are named as parties, this Agreement shall operate as States

Housing Agreement.

an agreement between the Commonwealth and the State or States in respect of which it comes into force as fully and effectually as if the State or States in respect of which it comes into force were the only State or States named as parties.

- 5 3. The Commonwealth shall provide for or secure the performance of the obligations of the Commonwealth under this Agreement and each of the States shall provide for or secure the performance by that State and its authorities of the obligations of that State under this Agreement. Performance of Agreement

10 PART II—INTERPRETATION

4. In this Agreement each State named as a party in respect of which the Agreement comes into force is referred to as a 'State' and, except where the context otherwise indicates, the expression 'the States' means all of those States. Reference to States
- 15 5. Where in this Agreement a Minister of State of the Commonwealth or of a State is referred to, the reference shall include a Minister or other member of the Federal Executive Council or Minister of the relevant State, as the case may require, acting on behalf of the Minister referred to. References to Ministers
- 20 6. In this Agreement, unless the contrary intention appears or the context otherwise requires—
- 'aged person' means a person who has reached the age that is determined by the Commonwealth as pensionable for aged persons;
- 25 'dwelling' means a dwelling-house or flat and includes such fences, outbuildings and other improvements and such connexions for sewerage, drainage, water, electricity, gas and other services as are provided or are reasonably required to be provided for the dwelling-house or flat;
- 30 'family dwelling' means a dwelling constructed or purchased by a State Housing Authority as being suitable for allocation to a family unit consisting of a couple, with or without children, or of a parent or guardian with one or more children;
- 35 'financial year' means a period of twelve months commencing on the first day of July

'Housing

Housing Agreement.

'Housing Authority' in relation to a State, means—

- (a) in the case of New South Wales—The Housing Commission of New South Wales;
- 5 (b) in the case of Victoria—the Housing Commission constituted under the Housing Act 1958 of that State as amended and in force for the time being;
- (c) in the case of Queensland—The Queensland Housing Commission;
- 10 (d) in the case of South Australia—the South Australian Housing Trust;
- (e) in the case of Western Australia—The State Housing Commission constituted under the State Housing Act 1946 of that State as amended and in force for the time being; and
- 15 (f) in the case of Tasmania—the Director of Housing holding office under the Homes Act 1935 of that State as amended and in force for the time being;

20 'the Home Builders' Account' means the account of a State referred to in clause 23 and, if that account is incorporated into another account or consolidated with other accounts as mentioned in sub-clause (2.) of that clause, means the account resulting from the incorporation or consolidation;

25 'the Minister' means the Minister for Housing of the Commonwealth or other Minister of State of the Commonwealth for the time being responsible for the administration of this Agreement for the Commonwealth;

'the State Minister' means the Minister of State of the State for the time being responsible for the administration of this Agreement for the relevant State.

30 7. In this Agreement, unless the contrary intention appears—

- (a) a reference to a Part or to a clause is to a Part or a clause of this Agreement, as the case may be;
- (b) words importing the masculine gender also import the feminine and, where appropriate, the neuter; and
- 35 (c) words in the singular number include the plural and vice versa.

Construc-
tion of
Agreement

PART

Housing Agreement.

PART III—FINANCIAL ASSISTANCE

8.—(1.) During the financial years of this Agreement the Commonwealth will provide financial assistance to the States for welfare housing purposes by way of advances upon and subject to the terms of this Agreement.

(2.) The financial years of this Agreement shall be the five financial years commencing on the first day of July in the years 1973, 1974, 1975, 1976 and 1977.

9.—(1.) Of the total amount of the advances by the Commonwealth to the State under this Agreement in respect of a financial year, of portion (in this Agreement referred to as Housing Authority advances) shall be for allotment by the State to the Housing Authority of the State for the provision of housing in accordance with Part IV and the other portion (in this Agreement referred to as Home Builders' Account advances) shall be for payment into the Home Builders' Account of the State for application in accordance with Part V.

(2.) Subject to sub-clause (3.) of this clause, the amount of the Home Builders' Account advances to be made to a State in respect of a financial year shall be not less than 20 per centum nor more than 30 per centum of the total amount of the advances to be made by the Commonwealth to the State under this Agreement in respect of the financial year.

(3.) Where a State has in each of the two financial years immediately preceding the first day of July 1973 allocated to its Home Builders' Account from the amount set aside for housing within the meaning of sub-section (2.) of section 3 of the States Grants (Housing) Act 1971 in excess of 30 per centum of that amount, the State may, if at the request of the State Minister the Minister so approves, allocate as Home Builders' Account advances in respect of a financial year of this Agreement more than 30 per centum of the total amount of the advances under this Agreement in respect of that financial year.

10.—(1.) Each State shall, not later than the fifteenth day of May preceding the beginning of a financial year of this Agreement, inform the Minister of the amounts that the State wishes the Commonwealth to advance to it under this Agreement in respect of the financial year for—

- (a) the provision of welfare housing by the Housing Authority of the State; and
- (b) payment to the Home Builders' Account of the State.

(2.)

Housing Agreement.

- (2.) After consultation with the State Minister on the requirements of the State for welfare housing, during which regard shall be taken, among other relevant matters, of the numbers seeking assistance, the cost of land and of dwelling construction and the capacity of the State to use advances, the Minister shall determine the amounts to be advanced to the State in respect of the financial year as Housing Authority advances and as Home Builders' Account advances in accordance with clause 9.
11. The advances to be made by the Commonwealth to a State under this Agreement in respect of a financial year shall be made available by the Commonwealth during that financial year by equal monthly instalments unless otherwise agreed between the Treasurer of the Commonwealth and the Treasurer of the State.
- 12.—(1.) Each advance made by the Commonwealth to a State under this Agreement or so much of each advance as for the time being remains unrepaid by the State shall until repayment as provided in clause 13 bear interest computed from the date upon which the advance is made.
- (2.) The rate of interest shall be—
- (a) in respect of Housing Authority advances—4 per centum per annum; and
- (b) in respect of Home Builders' Account advances—4½ per centum per annum.
- (3.) A State will on the thirty-first day of December and the thirtieth day of June of a financial year during which advances are made to the State by the Commonwealth under this Agreement pay to the Commonwealth the interest that has accrued on those advances up to the date of the payment of the interest.
- 13.—(1.) Each State will repay to the Commonwealth the amount of each advance made to the State under this Agreement, and will pay the interest thereon as provided in clause 12 other than that payable under sub-clause (3.) of that clause, by equal annual instalments of principal and interest so that the amount of the advance, together with the interest, will be repaid in 53 years from the beginning of the financial year next succeeding the financial year in respect of which the advance was made, the first such instalment being payable on or before the end of the financial year next succeeding the financial year in respect of which the advance was made.
- (2.) Accounting procedures in respect of the repayment of advances will be as agreed upon between the Treasurer of the Commonwealth and the Treasurer of each State or, in default of agreement, as determined by the Treasurer of the Commonwealth, but nothing in this sub-clause shall affect the other provisions of this Agreement.

PART

Housing Agreement.

PART IV—HOUSING AUTHORITY ADVANCES

14. Housing Authority advances shall be used by the State for the Use of provision through its Housing Authority of welfare housing in accord- Advances
ance with this Agreement and, without prejudice to the generality of
5 the foregoing, may be used by the Housing Authority for the following purposes—

- (a) to meet the costs of acquisition and development of land primarily for residential purposes;
- (b) to meet the cost of construction of dwellings;
- 10 (c) to meet the cost of purchase and upgrading and renovation of dwellings, and of substantial improvements to its existing dwellings but not so as to include the cost of maintenance of any dwellings; and
- 15 (d) subject to the approval of the Minister, to provide bridging finance for community amenities that are not the responsibility of the Housing Authority.

15.—(1.) Dwellings for the provision of which Housing Authority Allocation advances have been used and which become available for allocation of Dwellings during the period of five years commencing on the first day of
20 January 1974 shall be allocated by the Housing Authority of the State for rental or for purchase by applicants for housing assistance in accordance with this clause and the other provisions of this Part.

(2.) The dwellings shall be allocated so that—

- 25 (a) not less than 85 per centum of the family dwellings that are allocated for the first time;
- (b) all of the dwellings built for couples, without dependants, of which the main breadwinner is an aged person or an invalid; and
- 30 (c) all of the dwellings built for single aged persons and for invalids,

are allocated to families and other persons who respectively satisfy the needs tests set out in clause 16.

(3.) Subject to the granting of priorities in cases of urgent need, dwellings shall be allocated to persons in order of lodgement or of
35 acceptance by the Housing Authority of applications for housing assistance.

(4.) A Housing Authority shall not be required by the provisions of this clause to allocate a dwelling to a family or other person where the circumstances are such that, in the opinion of the Housing
40 Authority, the family or other person does not require housing assistance of the nature that is provided for by this Part.

16.—(1.)

Housing Agreement.

16.—(1.) The needs tests referred to in sub-clause (2.) of clause 15 for the purpose of the allocation of dwellings are— Needs Tests

- 5 (a) for a family, which shall consist of not less than a couple, with or without children, or of a parent or guardian with one or more children—that the average gross weekly income of the main breadwinner (exclusive of any overtime and child endowment payments) during the six months immediately prior to the allocation of the dwelling does not exceed—
- 10 (i) where the family does not include more than two children—85 per centum of average weekly earnings;
- (ii) where the family includes more than two children—85 per centum of average weekly earnings plus two dollars for each child beyond the second;
- 15 (b) for a couple, without dependants, of which the main breadwinner is an aged person or an invalid—that the gross weekly income of the main breadwinner (exclusive of any overtime) does not at the time of allocation of the dwelling exceed 60 per centum of average weekly earnings;
- 20 (c) for a single aged person or an invalid—that the gross weekly income of that person at the time of allocation of the dwelling does not exceed 40 per centum of average weekly earnings.

(2.) For the purposes of sub-clause (1.) of this clause 'average weekly earnings' means the average weekly earnings per employed male unit in the State or in Australia (as to which the State may elect) during the December quarter in respect of which statistics were last published by the Commonwealth Statistician prior to the date of allocation of the relevant dwelling.

30 17.—(1.) At the initiative of the Minister and with the concurrence of the State Minister or Ministers concerned or at the request of the State Minister or Ministers concerned, the Minister may at any time vary all or any of the needs tests provided for by clause 16 either generally in respect of a State or States or specifically in relation to
35 specified categories of persons or to localities or locations. Variation of Needs Test

(2.) A variation under sub-clause (1.) of this clause shall be in writing under the hand of the Minister and as soon as practicable after a variation is made a copy shall be forwarded to the Minister for Housing of each State.

Housing Agreement.

18. Each State will ensure that the number of family dwellings allocated by the Housing Authority of the State during each of the five calendar years commencing on the first day of January 1974 to persons eligible as families under this Agreement shall be at least the equivalent of the sum of—
- 5
- (a) the total number of the family dwellings for the provision of which Housing Authority advances have been used and which become available during the relevant calendar year for allocation for the first time; and
 - 10 (b) 25 per centum of the number of the family dwellings for the provision of which advances by the Commonwealth under this Agreement and under previous Commonwealth-State Housing Agreements have been used and which become available during the year for re-allocation by the Housing
 - 15 Authority by way of rental vacancies and of reversion or reversioning of dwellings that had been sold.
- 19.—(1.) Subject to sub-clause (2.) of this clause, the Housing Authority of a State shall not sell more than 30 per centum of the family dwellings for the provision of which Housing Authority advances have been used and which are completed or purchased during the period of five years commencing on the first day of January 1974.
- 20
- (2.) In the case of the State of Tasmania the percentage of family dwellings referred to in sub-clause (1.) of this clause that may be sold shall not exceed—
- 25 (a) during the year commencing on the first day of January 1974—50 per centum; and
 - (b) during the year commencing on the first day of January 1975—40 per centum.
- (3.) A dwelling that may be sold under sub-clause (1.) or (2.) of this clause shall be sold only to a purchaser who represents a family the income of whose main breadwinner at the time of sale does not exceed the relevant income limit referred to in paragraph (a) of sub-clause (1.) of clause 16 (as at any time varied in accordance with clause 17) except that a dwelling may be sold to the Director of
- 30
- 35 Defence Service Homes to enable such a purchaser to purchase the dwelling from the Director in order to obtain assistance under the Defence Service Homes Act 1918–1973 as amended from time to time.
- (4.) Except with the approval of the Minister, sales of family dwellings in conformity with this clause shall be made on terms under
- 40
- contracts of sale.
- (5.) The State shall ensure that a purchaser of a family dwelling will not be entitled to dispose of the dwelling (except by release or resale to the Housing Authority of his interest in the dwelling) during
- the

Total
Allocation
of Family
Dwellings

Limitations
and
Restraints
on Sales of
Family
Dwellings

Housing Agreement.

the period of not less than five years after the date of sale and that after the expiration of that period a purchaser who proposes to sell a family dwelling may be required by the Housing Authority to offer to the Housing Authority the release or resale of his interest in the dwelling on the basis of the fair market value of the dwelling and the land on which it is built at the time of the offer.

(6.) Nothing in this clause shall preclude the sale or other disposal by the Housing Authority of the State, subject to the approval of the Minister, of land on which a dwelling is erected where the land is required for public purposes not of a residential character or in other circumstances which the State establishes to the satisfaction of the Minister justify the sale or disposal.

20.—(1.) Dwellings built with Housing Authority advances and Sale Price completed after the thirty-first day of December 1973 shall not be and Interest sold for a price that is less than one half of the sum of the cost to the Housing Authority of the dwelling and the land on which it is built and the fair market value of the dwelling and the land on which it is built at the date of sale.

(2.) The interest charge, which shall include an element for the costs of administration by the Housing Authority of the contract of sale, to purchasers of dwellings shall not be less than 5 per centum per annum nor more than $5\frac{3}{4}$ per centum per annum.

21. A State shall arrange for the financial position in regard to the Review of rental activities of its Housing Authority to be reviewed at least once Rentals in each financial year and shall ensure that rents are adjusted whenever an increase would appear to be justified.

22. To the maximum extent reasonably practicable—

- (a) dwellings built with Housing Authority advances shall be intermingled with dwellings privately constructed; and
- (b) a State Housing Authority will acquire some blocks in areas developed or to be developed privately and will construct and let dwellings on those blocks.

PART V—HOME BUILDERS' ACCOUNT ADVANCES

23.—(1.) Each State shall pay the Home Builders' Account Home advances made to the State to an account in the public accounts of Builders' the State to be known for the purposes of this Agreement as 'the Account Home Builders' Account'

(2.) A State may arrange for the Home Builders' Account to be incorporated into the account established and operated under that name for the purposes of the 1956–1966 Housing Agreement or into the

Housing Agreement.

the account opened and maintained in accordance with section 7 of the States Grants (Housing) Act 1971 or for all three of those accounts to be consolidated but any such incorporation or consolidation shall not affect the operation of this Part with respect to loans
5 from Home Builders' Account advances under this Agreement.

(3.) The Home Builders' Account shall be credited also with the moneys received by the State from building societies and approved lending authorities in repayment of principal and interest in respect of loans made by the State to those societies and authorities under this
10 Agreement and shall be debited with the repayments of principal and the payments of interest payable by the State to the Commonwealth under clause 13 in respect of Home Builders' Account advances to the State under this Agreement and with any expenses incurred by the State in providing finance for prospective home owners in accordance
15 with this Agreement.

(4.) The moneys standing to the credit of the Home Builders' Account (after allowing for amounts with which the Account is to be debited under the last preceding sub-clause) shall be used by the State for the purpose of the provision of finance for prospective home
20 owners in the State by way of loans to terminating building or co-operative housing societies (in this Part referred to individually as a 'society') or to a lending authority of the State approved by the Minister so that the societies or the authority may make loans (in this Part referred to individually as 'a loan to a home owner') to
25 assist the borrowers to build or purchase homes for themselves and their families.

24.—(1.) To be eligible to obtain a loan to a home owner the Eligibility of
borrower will be required to represent a family which consists or will Borrowers
consist of not less than a couple, with or without children, or of a
30 parent or guardian with one or more children, of which the average gross weekly income of the main breadwinner (inclusive of overtime and exclusive of child endowment payments) during the six months immediately prior to application for the loan does not exceed—

- 35 (a) where the family does not include more than two children—
95 per centum of average weekly earnings;
- (b) where the family includes more than two children—95 per centum of average weekly earnings plus two dollars for each child beyond the second.

(2.) For the purposes of sub-clause (1.) of this clause 'average
40 weekly earnings' has the meaning attributed to that expression in sub-clause (2.) of clause 16.

(3.) At the initiative of the Minister and with the concurrence of the State Minister or Ministers concerned or at the request of the State Minister or Ministers concerned, the Minister may at any time
vary

Housing Agreement.

vary the needs test provided for by sub-clause (1.) of this clause either generally in respect of a State or States or specifically in relation to specified categories of persons or to localities or locations.

- 5 (4.) A variation under sub-clause (3.) of this clause shall be in writing under the hand of the Minister and as soon as practicable after a variation is made a copy shall be forwarded to the Minister of Housing of each State.

- 10 (5.) Where a society or lending authority has entered into an obligation before the first day of July 1973 to make a loan to a borrower of moneys to be provided from any of the accounts mentioned in sub-clause (2.) of clause 23 and the whole or a part of that loan was not made by the thirtieth day of June 1973, the loan or the balance of the loan, as the case may be, may be made from moneys standing to the credit of the Home Builders' Account notwithstanding
15 that the average gross weekly income of the main breadwinner in the family exceeds the relevant limitation in sub-clause (1.) of this clause.

- 25 25. A loan to a home owner shall not be made except on the condition that the borrower shall be bound to provide an equity of not less than 3 per centum of the valuation by the society or lending authority of the property in respect of which the loan is made. Minimum Equity

- 25 26. The amount that is charged by the society or lending authority in respect of a loan to a home owner by way of interest and management fee shall not exceed the equivalent, calculated with annual rests, of 5½ per centum per annum of the amount of the loan that for the time being remains to be repaid. Charges for Loans

- 30 27. A loan to a home owner may be made for the purpose of the purchase of a new or previously occupied dwelling and may be made in respect of a dwelling to be purchased from a State Housing Authority where the dwelling has not been built with Housing Authority advances under this Agreement. Homes for Purchase

PART VI—MISCELLANEOUS

- 35 28. A State Minister will, upon request by the Minister, supply to the Minister such information relevant to the operation of this Agreement in respect of the State as is reasonably so requested. Supply of Information

29. This Agreement shall be known and may be referred to as 'the 1973 Housing Agreement'. Title of Agreement

IN WITNESS WHEREOF, &C.

BY AUTHORITY

V. C. N. BLIGHT, C.B.E., GOVERNMENT PRINTER, NEW SOUTH WALES—1973
[15c]

1. Introduction

The purpose of this study is to investigate the effects of various factors on the growth of the plant species studied.

The study was conducted in a controlled environment, and the results are presented in the following sections.

The first section describes the experimental design and the methods used.

The second section presents the results of the experiments.

The third section discusses the implications of the findings.

The fourth section concludes the study.

The fifth section provides a summary of the study.

The sixth section lists the references.

The seventh section contains the appendix.

The eighth section contains the bibliography.

The ninth section contains the index.

The tenth section contains the table of contents.

The eleventh section contains the list of figures.

The twelfth section contains the list of tables.

The thirteenth section contains the list of abbreviations.

The fourteenth section contains the list of symbols.

The fifteenth section contains the list of units.

The sixteenth section contains the list of definitions.

The seventeenth section contains the list of acronyms.

The eighteenth section contains the list of terms.

The nineteenth section contains the list of phrases.

The twentieth section contains the list of sentences.

The twenty-first section contains the list of paragraphs.

The twenty-second section contains the list of pages.

The twenty-third section contains the list of figures.

The twenty-fourth section contains the list of tables.

The twenty-fifth section contains the list of abbreviations.

The twenty-sixth section contains the list of symbols.

The twenty-seventh section contains the list of units.

The twenty-eighth section contains the list of definitions.

The twenty-ninth section contains the list of acronyms.

The thirtieth section contains the list of terms.

The thirty-first section contains the list of phrases.

The thirty-second section contains the list of sentences.

The thirty-third section contains the list of paragraphs.

The thirty-fourth section contains the list of pages.

HOUSING AGREEMENT BILL, 1973

EXPLANATORY NOTE

THE object of this Bill is to authorise the execution by or on behalf of the State of an agreement with the Commonwealth relating to housing.

The agreement provides—

- (a) that advances will be made to the States for welfare housing purposes in respect of the years commencing on the first day of July in 1973, 1974, 1975, 1976 and 1977;
- (b) that not less than 20 per centum nor more than 30 per centum of the amount advanced to each State will be utilised in providing loans to prospective home owners and that the balance will be used by the appropriate housing authority in each State;
- (c) that the amounts advanced will be repaid over 53 years;
- (d) that not less than a specified percentage of the dwellings provided by a housing authority under the agreement will be allocated on the basis of a needs test specified in the agreement;
- (e) that sales of dwellings provided with the funds made available to a housing authority will be restricted in the manner specified in the agreement;
- (f) that persons borrowing funds provided under the agreement will be required to comply with certain requirements as to eligibility.

No. , 1973.

A BILL

To authorise the execution by or on behalf of the State of New South Wales of an agreement between the Commonwealth and the States in relation to housing; and for purposes connected therewith.

[MR BRUXNER—11 September, 1973.]

BE it enacted by the Queen's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of the same, as follows :—

1. This Act may be cited as the "Housing Agreement Short title. Act, 1973".

2.

Housing Agreement.

2. The execution, by or on behalf of the State of New South Wales, of an agreement substantially in accordance with the form contained in the Schedule, is hereby authorised.

Execution
of certain
agreement
authorised.

3. (1) The Registrar-General shall, at the request of The Housing Commission of New South Wales made in a manner approved by the Registrar-General, and on payment of the fee prescribed under the Real Property Act, 1900, make in the Register kept under that Act a recording appropriate to signify—

Enforcement
of restriction
on sale of
certain land.

- 10 (a) that land specified in the request is held subject to clause 19 of the Schedule to this Act ; or
- (b) that a recording made pursuant to paragraph (a) has ceased to have effect.

(2) The Housing Commission of New South Wales shall not make a request pursuant to subsection (1) (a) except for the purpose of ensuring compliance with clauses 3 and 19 of the Schedule, but the Registrar-General shall not be concerned to enquire whether any such request has been made for that purpose.

20 (3) Where a recording pursuant to subsection (1) (a) has been made in respect of any land, the Registrar-General shall not register under the Real Property Act, 1900, a transfer of that land to or by a person other than The Housing Commission of New South Wales unless it would be 25 so registrable if this section had not been enacted and unless—

- (a) a recording pursuant to subsection (1) (b) has been made in respect of the land ; or
- (b) the consent of The Housing Commission of New South Wales to the transfer has been endorsed 30 thereon.

SCHEDULE

Housing Agreement.

SCHEDULE

Sec. 2.

AN AGREEMENT made the.....day of
.....One thousand nine hundred and seventy-
..... Between THE COMMONWEALTH OF AUSTRALIA (in this Agree-
5 ment called 'the Commonwealth') of the first part, THE STATE OF
NEW SOUTH WALES of the second part, THE STATE OF VICTORIA of
the third part, THE STATE OF QUEENSLAND of the fourth part, THE
STATE OF SOUTH AUSTRALIA of the fifth part, THE STATE OF WESTERN
AUSTRALIA of the sixth part and THE STATE OF TASMANIA of the
10 seventh part.

WHEREAS—

- 15 (a) at conferences between Ministers for Housing of the Commonwealth and of the States proposals have been discussed in relation to the provision in the States of housing for the welfare of persons who are in need of governmental assistance if their housing requirements are to be met;
- 20 (b) the Commonwealth has proposed to the States that to further the provision of housing to meet those requirements the Commonwealth will grant to the States financial assistance under section 96 of the Commonwealth of Australia Constitution and that the terms and conditions on which the grant of financial assistance should be made are those set out in this Agreement; and
- 25 (c) the Parliament of the Commonwealth has authorised the execution by and on behalf of the Commonwealth of this Agreement and the making of advances to the States in accordance with its provisions:

NOW IT IS HEREBY AGREED as follows:

PART I—PRELIMINARY

30 1. This Agreement shall come into force in respect of the Commonwealth and of a State when it has been signed on behalf of the Commonwealth and has been signed on behalf of the State with the authority of the Parliament of the State or, having been signed on behalf of the State without that authority, is approved by the
35 Parliament of the State.

2. Notwithstanding that in this Agreement all the States of New South Wales, Victoria, Queensland, South Australia, Western Australia and Tasmania are named as parties, this Agreement shall operate as

an

an agreement between the Commonwealth and the State or States in respect of which it comes into force as fully and effectually as if the State or States in respect of which it comes into force were the only State or States named as parties.

- 5 3. The Commonwealth shall provide for or secure the performance of the obligations of the Commonwealth under this Agreement and each of the States shall provide for or secure the performance by that State and its authorities of the obligations of that State under this Agreement.

4. In this Agreement each State named as a party in respect of which the Agreement comes into force is referred to as a 'State' and, except where the context otherwise indicates, the expression 'the States' means all of those States. Reference to States

- 15 5. Where in this Agreement a Minister of State of the Commonwealth or of a State is referred to, the reference shall include a Minister or other member of the Federal Executive Council or Minister of the relevant State, as the case may require, acting on behalf of the Minister referred to.

- 20 6. In this Agreement, unless the contrary intention appears or the Definitions
context otherwise requires—

‘aged person’ means a person who has reached the age that is determined by the Commonwealth as pensionable for aged persons;

- 25 'dwelling' means a dwelling-house or flat and includes such fences, outbuildings and other improvements and such connexions for sewerage, drainage, water, electricity, gas and other services as are provided or are reasonably required to be provided for the dwelling-house or flat;

- 30 'family dwelling' means a dwelling constructed or purchased by a State Housing Authority as being suitable for allocation to a family unit consisting of a couple, with or without children, or of a parent or guardian with one or more children;

- 35 'financial year' means a period of twelve months commencing on the first day of July

Housing Agreement.

'Housing Authority' in relation to a State, means—

- (a) in the case of New South Wales—The Housing Commission of New South Wales;
- 5 (b) in the case of Victoria—the Housing Commission constituted under the Housing Act 1958 of that State as amended and in force for the time being;
- (c) in the case of Queensland—The Queensland Housing Commission;
- 10 (d) in the case of South Australia—the South Australian Housing Trust;
- (e) in the case of Western Australia—The State Housing Commission constituted under the State Housing Act 1946 of that State as amended and in force for the time being; and
- 15 (f) in the case of Tasmania—the Director of Housing holding office under the Homes Act 1935 of that State as amended and in force for the time being;

20 'the Home Builders' Account' means the account of a State referred to in clause 23 and, if that account is incorporated into another account or consolidated with other accounts as mentioned in sub-clause (2.) of that clause, means the account resulting from the incorporation or consolidation;

25 'the Minister' means the Minister for Housing of the Commonwealth or other Minister of State of the Commonwealth for the time being responsible for the administration of this Agreement for the Commonwealth;

'the State Minister' means the Minister of State of the State for the time being responsible for the administration of this Agreement for the relevant State.

30 7. In this Agreement, unless the contrary intention appears—

- (a) a reference to a Part or to a clause is to a Part or a clause of this Agreement, as the case may be;
- (b) words importing the masculine gender also import the feminine and, where appropriate, the neuter; and
- 35 (c) words in the singular number include the plural and vice versa,

Construc-
tion of
Agreement

PART

Housing Agreement.

PART III—FINANCIAL ASSISTANCE

8.—(1.) During the financial years of this Agreement the Commonwealth will provide financial assistance to the States for welfare housing purposes by way of advances upon and subject to the terms of this Agreement.

(2.) The financial years of this Agreement shall be the five financial years commencing on the first day of July in the years 1973, 1974, 1975, 1976 and 1977.

9.—(1.) Of the total amount of the advances by the Commonwealth to the State under this Agreement in respect of a financial year, portion (in this Agreement referred to as Housing Authority advances) shall be for allotment by the State to the Housing Authority of the State for the provision of housing in accordance with Part IV and the other portion (in this Agreement referred to as Home Builders' Account advances) shall be for payment into the Home Builders' Account of the State for application in accordance with Part V.

(2.) Subject to sub-clause (3.) of this clause, the amount of the Home Builders' Account advances to be made to a State in respect of a financial year shall be not less than 20 per centum nor more than 30 per centum of the total amount of the advances to be made by the Commonwealth to the State under this Agreement in respect of the financial year.

(3.) Where a State has in each of the two financial years immediately preceding the first day of July 1973 allocated to its Home Builders' Account from the amount set aside for housing within the meaning of sub-section (2.) of section 3 of the States Grants (Housing) Act 1971 in excess of 30 per centum of that amount, the State may, if at the request of the State Minister the Minister so approves, allocate as Home Builders' Account advances in respect of a financial year of this Agreement more than 30 per centum of the total amount of the advances under this Agreement in respect of that financial year.

10.—(1.) Each State shall, not later than the fifteenth day of May preceding the beginning of a financial year of this Agreement, inform the Minister of the amounts that the State wishes the Commonwealth to advance to it under this Agreement in respect of the financial year for—

- (a) the provision of welfare housing by the Housing Authority of the State; and
- (b) payment to the Home Builders' Account of the State.

(2.)

Housing Agreement.

(2.) After consultation with the State Minister on the requirements of the State for welfare housing, during which regard shall be taken, among other relevant matters, of the numbers seeking assistance, the cost of land and of dwelling construction and the capacity of the State to use advances, the Minister shall determine the amounts to be advanced to the State in respect of the financial year as Housing Authority advances and as Home Builders' Account advances in accordance with clause 9.

11. The advances to be made by the Commonwealth to a State Instalments under this Agreement in respect of a financial year shall be made of Advances available by the Commonwealth during that financial year by equal monthly instalments unless otherwise agreed between the Treasurer of the Commonwealth and the Treasurer of the State.

12.—(1.) Each advance made by the Commonwealth to a State Interest under this Agreement or so much of each advance as for the time being remains unrepaid by the State shall until repayment as provided in clause 13 bear interest computed from the date upon which the advance is made.

(2.) The rate of interest shall be—

- 20 (a) in respect of Housing Authority advances—4 per centum per annum; and
(b) in respect of Home Builders' Account advances—4½ per centum per annum.

(3.) A State will on the thirty-first day of December and the thirtieth day of June of a financial year during which advances are made to the State by the Commonwealth under this Agreement pay to the Commonwealth the interest that has accrued on those advances up to the date of the payment of the interest.

13.—(1.) Each State will repay to the Commonwealth the amount Repayment of Advances of each advance made to the State under this Agreement, and will pay the interest thereon as provided in clause 12 other than that payable under sub-clause (3.) of that clause, by equal annual instalments of principal and interest so that the amount of the advance, together with the interest, will be repaid in 53 years from the beginning of the financial year next succeeding the financial year in respect of which the advance was made, the first such instalment being payable on or before the end of the financial year next succeeding the financial year in respect of which the advance was made.

(2.) Accounting procedures in respect of the repayment of advances will be as agreed upon between the Treasurer of the Commonwealth and the Treasurer of each State or, in default of agreement, as determined by the Treasurer of the Commonwealth, but nothing in this sub-clause shall affect the other provisions of this Agreement.

PART

Housing Agreement.

PART IV—HOUSING AUTHORITY ADVANCES

14. Housing Authority advances shall be used by the State for the Use of provision through its Housing Authority of welfare housing in accord- Advances
ance with this Agreement and, without prejudice to the generality of
5 the foregoing, may be used by the Housing Authority for the following purposes—

- (a) to meet the costs of acquisition and development of land primarily for residential purposes;
- (b) to meet the cost of construction of dwellings;
- 10 (c) to meet the cost of purchase and upgrading and renovation of dwellings, and of substantial improvements to its existing dwellings but not so as to include the cost of maintenance of any dwellings; and
- 15 (d) subject to the approval of the Minister, to provide bridging finance for community amenities that are not the responsibility of the Housing Authority.

15.—(1.) Dwellings for the provision of which Housing Authority Allocation advances have been used and which become available for allocation of Dwellings during the period of five years commencing on the first day of
20 January 1974 shall be allocated by the Housing Authority of the State for rental or for purchase by applicants for housing assistance in accordance with this clause and the other provisions of this Part.

(2.) The dwellings shall be allocated so that—

- 25 (a) not less than 85 per centum of the family dwellings that are allocated for the first time;
- (b) all of the dwellings built for couples, without dependants, of which the main breadwinner is an aged person or an invalid; and
- 30 (c) all of the dwellings built for single aged persons and for invalids,

are allocated to families and other persons who respectively satisfy the needs tests set out in clause 16.

(3.) Subject to the granting of priorities in cases of urgent need, dwellings shall be allocated to persons in order of lodgement or of
35 acceptance by the Housing Authority of applications for housing assistance.

(4.) A Housing Authority shall not be required by the provisions of this clause to allocate a dwelling to a family or other person where the circumstances are such that, in the opinion of the Housing
40 Authority, the family or other person does not require housing assistance of the nature that is provided for by this Part.

16.—(1.)

Housing Agreement.

16.—(1.) The needs tests referred to in sub-clause (2.) of clause 15 for the purpose of the allocation of dwellings are— Needs Tests

- 5 (a) for a family, which shall consist of not less than a couple, with or without children, or of a parent or guardian with one or more children—that the average gross weekly income of the main breadwinner (exclusive of any overtime and child endowment payments) during the six months immediately prior to the allocation of the dwelling does not exceed—
- 10 (i) where the family does not include more than two children—85 per centum of average weekly earnings;
- (ii) where the family includes more than two children—85 per centum of average weekly earnings plus two dollars for each child beyond the second;
- 15 (b) for a couple, without dependants, of which the main breadwinner is an aged person or an invalid—that the gross weekly income of the main breadwinner (exclusive of any overtime) does not at the time of allocation of the dwelling exceed 60 per centum of average weekly earnings;
- 20 (c) for a single aged person or an invalid—that the gross weekly income of that person at the time of allocation of the dwelling does not exceed 40 per centum of average weekly earnings.

(2.) For the purposes of sub-clause (1.) of this clause 'average weekly earnings' means the average weekly earnings per employed male unit in the State or in Australia (as to which the State may elect) during the December quarter in respect of which statistics were last published by the Commonwealth Statistician prior to the date of allocation of the relevant dwelling.

30 17.—(1.) At the initiative of the Minister and with the concurrence of the State Minister or Ministers concerned or at the request of the State Minister or Ministers concerned, the Minister may at any time vary all or any of the needs tests provided for by clause 16 either generally in respect of a State or States or specifically in relation to specified categories of persons or to localities or locations. Variation of Needs Test

(2.) A variation under sub-clause (1.) of this clause shall be in writing under the hand of the Minister and as soon as practicable after a variation is made a copy shall be forwarded to the Minister for Housing of each State.

Housing Agreement.

18. Each State will ensure that the number of family dwellings allocated by the Housing Authority of the State during each of the five calendar years commencing on the first day of January 1974 to persons eligible as families under this Agreement shall be at least
5 the equivalent of the sum of—

Total
Allocation
of Family
Dwellings

- (a) the total number of the family dwellings for the provision of which Housing Authority advances have been used and which become available during the relevant calendar year for allocation for the first time; and
- 10 (b) 25 per centum of the number of the family dwellings for the provision of which advances by the Commonwealth under this Agreement and under previous Commonwealth-State Housing Agreements have been used and which become available during the year for re-allocation by the Housing
15 Authority by way of rental vacancies and of reversion or revesting of dwellings that had been sold.

19.—(1.) Subject to sub-clause (2.) of this clause, the Housing Authority of a State shall not sell more than 30 per centum of the family dwellings for the provision of which Housing Authority advances have been used and which are completed or purchased during
20 the period of five years commencing on the first day of January 1974.

Limitations
and
Restraints
on Sales of
Family
Dwellings

(2.) In the case of the State of Tasmania the percentage of family dwellings referred to in sub-clause (1.) of this clause that may be sold shall not exceed—

- 25 (a) during the year commencing on the first day of January 1974—50 per centum; and
- (b) during the year commencing on the first day of January 1975—40 per centum.

(3.) A dwelling that may be sold under sub-clause (1.) or (2.) of
30 this clause shall be sold only to a purchaser who represents a family the income of whose main breadwinner at the time of sale does not exceed the relevant income limit referred to in paragraph (a) of sub-clause (1.) of clause 16 (as at any time varied in accordance with clause 17) except that a dwelling may be sold to the Director of
35 Defence Service Homes to enable such a purchaser to purchase the dwelling from the Director in order to obtain assistance under the Defence Service Homes Act 1918–1973 as amended from time to time.

(4.) Except with the approval of the Minister, sales of family dwellings in conformity with this clause shall be made on terms under
40 contracts of sale.

(5.) The State shall ensure that a purchaser of a family dwelling will not be entitled to dispose of the dwelling (except by release or resale to the Housing Authority of his interest in the dwelling) during

the

Housing Agreement.

the period of not less than five years after the date of sale and that after the expiration of that period a purchaser who proposes to sell a family dwelling may be required by the Housing Authority to offer to the Housing Authority the release or resale of his interest in the dwelling on the basis of the fair market value of the dwelling and the land on which it is built at the time of the offer.

(6.) Nothing in this clause shall preclude the sale or other disposal by the Housing Authority of the State, subject to the approval of the Minister, of land on which a dwelling is erected where the land is required for public purposes not of a residential character or in other circumstances which the State establishes to the satisfaction of the Minister justify the sale or disposal.

20.—(1.) Dwellings built with Housing Authority advances and Sale Price completed after the thirty-first day of December 1973 shall not be and Interest sold for a price that is less than one half of the sum of the cost to the Housing Authority of the dwelling and the land on which it is built and the fair market value of the dwelling and the land on which it is built at the date of sale.

(2.) The interest charge, which shall include an element for the costs of administration by the Housing Authority of the contract of sale, to purchasers of dwellings shall not be less than 5 per centum per annum nor more than $5\frac{3}{4}$ per centum per annum.

21. A State shall arrange for the financial position in regard to the Review of rental activities of its Housing Authority to be reviewed at least once Rentals in each financial year and shall ensure that rents are adjusted whenever an increase would appear to be justified.

22. To the maximum extent reasonably practicable—

(a) dwellings built with Housing Authority advances shall be intermingled with dwellings privately constructed; and

30 (b) a State Housing Authority will acquire some blocks in areas developed or to be developed privately and will construct and let dwellings on those blocks.

Distribution
of Dwellings

PART V—HOME BUILDERS' ACCOUNT ADVANCES

23.—(1.) Each State shall pay the Home Builders' Account Home advances made to the State to an account in the public accounts of Builders' the State to be known for the purposes of this Agreement as 'the Account Home Builders' Account'

(2.) A State may arrange for the Home Builders' Account to be incorporated into the account established and operated under that name for the purposes of the 1956–1966 Housing Agreement or into the

Housing Agreement.

the account opened and maintained in accordance with section 7 of the States Grants (Housing) Act 1971 or for all three of those accounts to be consolidated but any such incorporation or consolidation shall not affect the operation of this Part with respect to loans
 5 from Home Builders' Account advances under this Agreement.

(3.) The Home Builders' Account shall be credited also with the moneys received by the State from building societies and approved lending authorities in repayment of principal and interest in respect of loans made by the State to those societies and authorities under this
 10 Agreement and shall be debited with the repayments of principal and the payments of interest payable by the State to the Commonwealth under clause 13 in respect of Home Builders' Account advances to the State under this Agreement and with any expenses incurred by the State in providing finance for prospective home owners in accordance
 15 with this Agreement.

(4.) The moneys standing to the credit of the Home Builders' Account (after allowing for amounts with which the Account is to be debited under the last preceding sub-clause) shall be used by the State for the purpose of the provision of finance for prospective home
 20 owners in the State by way of loans to terminating building or co-operative housing societies (in this Part referred to individually as a 'society') or to a lending authority of the State approved by the Minister so that the societies or the authority may make loans (in this Part referred to individually as 'a loan to a home owner') to
 25 assist the borrowers to build or purchase homes for themselves and their families.

24.—(1.) To be eligible to obtain a loan to a home owner the Eligibility of
 borrower will be required to represent a family which consists or will Borrowers
 consist of not less than a couple, with or without children, or of a
 30 parent or guardian with one or more children, of which the average gross weekly income of the main breadwinner (inclusive of overtime and exclusive of child endowment payments) during the six months immediately prior to application for the loan does not exceed—

- 35 (a) where the family does not include more than two children—
 95 per centum of average weekly earnings;
- (b) where the family includes more than two children—95 per centum of average weekly earnings plus two dollars for each child beyond the second.

(2.) For the purposes of sub-clause (1.) of this clause 'average
 40 weekly earnings' has the meaning attributed to that expression in sub-clause (2.) of clause 16.

(3.) At the initiative of the Minister and with the concurrence of the State Minister or Ministers concerned or at the request of the State Minister or Ministers concerned, the Minister may at any time
 vary

Housing Agreement.

vary the needs test provided for by sub-clause (1.) of this clause either generally in respect of a State or States or specifically in relation to specified categories of persons or to localities or locations.

5 (4.) A variation under sub-clause (3.) of this clause shall be in writing under the hand of the Minister and as soon as practicable after a variation is made a copy shall be forwarded to the Minister of Housing of each State.

10 (5.) Where a society or lending authority has entered into an obligation before the first day of July 1973 to make a loan to a borrower of moneys to be provided from any of the accounts mentioned in sub-clause (2.) of clause 23 and the whole or a part of that loan was not made by the thirtieth day of June 1973, the loan or the balance of the loan, as the case may be, may be made from moneys standing to the credit of the Home Builders' Account notwithstanding
15 that the average gross weekly income of the main breadwinner in the family exceeds the relevant limitation in sub-clause (1.) of this clause.

25 25. A loan to a home owner shall not be made except on the condition that the borrower shall be bound to provide an equity of not less than 3 per centum of the valuation by the society or lending authority of the property in respect of which the loan is made. Minimum Equity

26. The amount that is charged by the society or lending authority in respect of a loan to a home owner by way of interest and management fee shall not exceed the equivalent, calculated with annual rests, of 5½ per centum per annum of the amount of the loan that for the time being remains to be repaid. Charges for Loans

27. A loan to a home owner may be made for the purpose of the purchase of a new or previously occupied dwelling and may be made in respect of a dwelling to be purchased from a State Housing Authority where the dwelling has not been built with Housing Authority advances under this Agreement. Homes for Purchase

PART VI—MISCELLANEOUS

28. A State Minister will, upon request by the Minister, supply to the Minister such information relevant to the operation of this Agreement in respect of the State as is reasonably so requested. Supply of Information

35 29. This Agreement shall be known and may be referred to as 'the 1973 Housing Agreement'. Title of Agreement

IN WITNESS WHEREOF, &C.

BY AUTHORITY

V. C. N. BLIGHT, C.B.E., GOVERNMENT PRINTER, NEW SOUTH WALES—1973

1. The first part of the report is a general introduction to the subject of the study. It discusses the importance of the study and the objectives of the research.

2. The second part of the report is a detailed description of the methodology used in the study. It includes information about the sample size, the data collection methods, and the statistical analysis techniques.

3. The third part of the report is a presentation of the results of the study. It includes tables and graphs showing the data and the findings of the research.

4. The fourth part of the report is a discussion of the results and their implications. It includes a comparison of the findings with previous research and a conclusion about the study.

5. The fifth part of the report is a summary of the study. It includes a brief overview of the main findings and a final conclusion.

6. The sixth part of the report is a list of references. It includes a list of all the sources used in the study.

7. The seventh part of the report is an appendix. It includes any additional information that is relevant to the study.

8. The eighth part of the report is a glossary. It includes definitions of all the terms used in the study.

9. The ninth part of the report is a list of figures. It includes a list of all the figures used in the study.

10. The tenth part of the report is a list of tables. It includes a list of all the tables used in the study.

11. The eleventh part of the report is a list of abbreviations. It includes a list of all the abbreviations used in the study.

12. The twelfth part of the report is a list of symbols. It includes a list of all the symbols used in the study.

13. The thirteenth part of the report is a list of footnotes. It includes a list of all the footnotes used in the study.

14. The fourteenth part of the report is a list of appendices. It includes a list of all the appendices used in the study.

15. The fifteenth part of the report is a list of references. It includes a list of all the sources used in the study.

New South Wales



ANNO VICESIMO SECUNDO

ELIZABETHÆ II REGINÆ

Act No. 57, 1973.

An Act to authorise the execution by or on behalf of the State of New South Wales of an agreement between the Commonwealth and the States in relation to housing; and for purposes connected therewith. [Assented to, 10th October, 1973.]

BE it enacted by the Queen's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of the same, as follows :—

1. This Act may be cited as the "Housing Agreement **Short title.** Act, 1973".

2.

Housing Agreement.

Execution
of certain
agreement
authorised.

2. The execution, by or on behalf of the State of New South Wales, of an agreement substantially in accordance with the form contained in the Schedule, is hereby authorised.

Enforcement
of restriction
on sale of
certain land.

3. (1) The Registrar-General shall, at the request of The Housing Commission of New South Wales made in a manner approved by the Registrar-General, and on payment of the fee prescribed under the Real Property Act, 1900, make in the Register kept under that Act a recording appropriate to signify—

- (a) that land specified in the request is held subject to clause 19 of the Schedule to this Act ; or
- (b) that a recording made pursuant to paragraph (a) has ceased to have effect.

(2) The Housing Commission of New South Wales shall not make a request pursuant to subsection (1) (a) except for the purpose of ensuring compliance with clauses 3 and 19 of the Schedule, but the Registrar-General shall not be concerned to enquire whether any such request has been made for that purpose.

(3) Where a recording pursuant to subsection (1) (a) has been made in respect of any land, the Registrar-General shall not register under the Real Property Act, 1900, a transfer of that land to or by a person other than The Housing Commission of New South Wales unless it would be so registrable if this section had not been enacted and unless—

- (a) a recording pursuant to subsection (1) (b) has been made in respect of the land ; or
- (b) the consent of The Housing Commission of New South Wales to the transfer has been endorsed thereon.

SCHEDULE

Housing Agreement.

SCHEDULE

Sec. 2.

AN AGREEMENT made the.....day of
One thousand nine hundred and seventy-
 Between THE COMMONWEALTH OF AUSTRALIA (in this Agree-
 ment called 'the Commonwealth') of the first part, THE STATE OF
 NEW SOUTH WALES of the second part, THE STATE OF VICTORIA of
 the third part, THE STATE OF QUEENSLAND of the fourth part, THE
 STATE OF SOUTH AUSTRALIA of the fifth part, THE STATE OF WESTERN
 AUSTRALIA of the sixth part and THE STATE OF TASMANIA of the
 seventh part.

WHEREAS—

- (a) at conferences between Ministers for Housing of the Commonwealth and of the States proposals have been discussed in relation to the provision in the States of housing for the welfare of persons who are in need of governmental assistance if their housing requirements are to be met;
- (b) the Commonwealth has proposed to the States that to further the provision of housing to meet those requirements the Commonwealth will grant to the States financial assistance under section 96 of the Commonwealth of Australia Constitution and that the terms and conditions on which the grant of financial assistance should be made are those set out in this Agreement; and
- (c) the Parliament of the Commonwealth has authorised the execution by and on behalf of the Commonwealth of this Agreement and the making of advances to the States in accordance with its provisions:

NOW IT IS HEREBY AGREED as follows:

PART I—PRELIMINARY

1. This Agreement shall come into force in respect of the Commonwealth and of a State when it has been signed on behalf of the Commonwealth and has been signed on behalf of the State with the authority of the Parliament of the State or, having been signed on behalf of the State without that authority, is approved by the Parliament of the State.

2. Notwithstanding that in this Agreement all the States of New South Wales, Victoria, Queensland, South Australia, Western Australia and Tasmania are named as parties, this Agreement shall operate as

an

Housing Agreement.

an agreement between the Commonwealth and the State or States in respect of which it comes into force as fully and effectually as if the State or States in respect of which it comes into force were the only State or States named as parties.

Performance of Agreement 3. The Commonwealth shall provide for or secure the performance by it and its authorities of the obligations of the Commonwealth under this Agreement and each of the States shall provide for or secure the performance by that State and its authorities of the obligations of that State under this Agreement.

PART II—INTERPRETATION

Reference to States 4. In this Agreement each State named as a party in respect of which the Agreement comes into force is referred to as a 'State' and, except where the context otherwise indicates, the expression 'the States' means all of those States.

References to Ministers 5. Where in this Agreement a Minister of State of the Commonwealth or of a State is referred to, the reference shall include a Minister or other member of the Federal Executive Council or Minister of the relevant State, as the case may require, acting on behalf of the Minister referred to.

Definitions 6. In this Agreement, unless the contrary intention appears or the context otherwise requires—

'aged person' means a person who has reached the age that is determined by the Commonwealth as pensionable for aged persons;

'dwelling' means a dwelling-house or flat and includes such fences, outbuildings and other improvements and such connexions for sewerage, drainage, water, electricity, gas and other services as are provided or are reasonably required to be provided for the dwelling-house or flat;

'family dwelling' means a dwelling constructed or purchased by a State Housing Authority as being suitable for allocation to a family unit consisting of a couple, with or without children, or of a parent or guardian with one or more children;

'financial year' means a period of twelve months commencing on the first day of July;

'Housing

Housing Agreement.

'Housing Authority' in relation to a State, means—

- (a) in the case of New South Wales—The Housing Commission of New South Wales;
- (b) in the case of Victoria—the Housing Commission constituted under the Housing Act 1958 of that State as amended and in force for the time being;
- (c) in the case of Queensland—The Queensland Housing Commission;
- (d) in the case of South Australia—the South Australian Housing Trust;
- (e) in the case of Western Australia—The State Housing Commission constituted under the State Housing Act 1946 of that State as amended and in force for the time being; and
- (f) in the case of Tasmania—the Director of Housing holding office under the Homes Act 1935 of that State as amended and in force for the time being;

'the Home Builders' Account' means the account of a State referred to in clause 23 and, if that account is incorporated into another account or consolidated with other accounts as mentioned in sub-clause (2.) of that clause, means the account resulting from the incorporation or consolidation;

'the Minister' means the Minister for Housing of the Commonwealth or other Minister of State of the Commonwealth for the time being responsible for the administration of this Agreement for the Commonwealth;

'the State Minister' means the Minister of State of the State for the time being responsible for the administration of this Agreement for the relevant State.

7. In this Agreement, unless the contrary intention appears—

- (a) a reference to a Part or to a clause is to a Part or a clause of this Agreement, as the case may be;
- (b) words importing the masculine gender also import the feminine and, where appropriate, the neuter; and
- (c) words in the singular number include the plural and vice versa.

Construction of Agreement

PART

Housing Agreement.

PART III—FINANCIAL ASSISTANCE**Financial Assistance**

8.—(1.) During the financial years of this Agreement the Commonwealth will provide financial assistance to the States for welfare housing purposes by way of advances upon and subject to the terms of this Agreement.

(2.) The financial years of this Agreement shall be the five financial years commencing on the first day of July in the years 1973, 1974, 1975, 1976 and 1977.

Allocation of Assistance

9.—(1.) Of the total amount of the advances by the Commonwealth to the State under this Agreement in respect of a financial year, portion (in this Agreement referred to as Housing Authority advances) shall be for allotment by the State to the Housing Authority of the State for the provision of housing in accordance with Part IV and the other portion (in this Agreement referred to as Home Builders' Account advances) shall be for payment into the Home Builders' Account of the State for application in accordance with Part V.

(2.) Subject to sub-clause (3.) of this clause, the amount of the Home Builders' Account advances to be made to a State in respect of a financial year shall be not less than 20 per centum nor more than 30 per centum of the total amount of the advances to be made by the Commonwealth to the State under this Agreement in respect of the financial year.

(3.) Where a State has in each of the two financial years immediately preceding the first day of July 1973 allocated to its Home Builders' Account from the amount set aside for housing within the meaning of sub-section (2.) of section 3 of the States Grants (Housing) Act 1971 in excess of 30 per centum of that amount, the State may, if at the request of the State Minister the Minister so approves, allocate as Home Builders' Account advances in respect of a financial year of this Agreement more than 30 per centum of the total amount of the advances under this Agreement in respect of that financial year.

Amount of Advances

10.—(1.) Each State shall, not later than the fifteenth day of May preceding the beginning of a financial year of this Agreement, inform the Minister of the amounts that the State wishes the Commonwealth to advance to it under this Agreement in respect of the financial year for—

- (a) the provision of welfare housing by the Housing Authority of the State; and
- (b) payment to the Home Builders' Account of the State.

(2.)

Housing Agreement.

(2.) After consultation with the State Minister on the requirements of the State for welfare housing, during which regard shall be taken, among other relevant matters, of the numbers seeking assistance, the cost of land and of dwelling construction and the capacity of the State to use advances, the Minister shall determine the amounts to be advanced to the State in respect of the financial year as Housing Authority advances and as Home Builders' Account advances in accordance with clause 9.

11. The advances to be made by the Commonwealth to a State **Instalments of Advances** under this Agreement in respect of a financial year shall be made available by the Commonwealth during that financial year by equal monthly instalments unless otherwise agreed between the Treasurer of the Commonwealth and the Treasurer of the State.

12.—(1.) Each advance made by the Commonwealth to a State **Interest** under this Agreement or so much of each advance as for the time being remains unrepaid by the State shall until repayment as provided in clause 13 bear interest computed from the date upon which the advance is made.

(2.) The rate of interest shall be—

- (a) in respect of Housing Authority advances—4 per centum per annum; and
- (b) in respect of Home Builders' Account advances—4½ per centum per annum.

(3.) A State will on the thirty-first day of December and the thirtieth day of June of a financial year during which advances are made to the State by the Commonwealth under this Agreement pay to the Commonwealth the interest that has accrued on those advances up to the date of the payment of the interest.

13.—(1.) Each State will repay to the Commonwealth the amount **Repayment of Advances** of each advance made to the State under this Agreement, and will pay the interest thereon as provided in clause 12 other than that payable under sub-clause (3.) of that clause, by equal annual instalments of principal and interest so that the amount of the advance, together with the interest, will be repaid in 53 years from the beginning of the financial year next succeeding the financial year in respect of which the advance was made, the first such instalment being payable on or before the end of the financial year next succeeding the financial year in respect of which the advance was made.

(2.) Accounting procedures in respect of the repayment of advances will be as agreed upon between the Treasurer of the Commonwealth and the Treasurer of each State or, in default of agreement, as determined by the Treasurer of the Commonwealth, but nothing in this sub-clause shall affect the other provisions of this Agreement.

PART

Housing Agreement.

PART IV—HOUSING AUTHORITY ADVANCES**Use of
Advances**

14. Housing Authority advances shall be used by the State for the provision through its Housing Authority of welfare housing in accordance with this Agreement and, without prejudice to the generality of the foregoing, may be used by the Housing Authority for the following purposes—

- (a) to meet the costs of acquisition and development of land primarily for residential purposes;
- (b) to meet the cost of construction of dwellings;
- (c) to meet the cost of purchase and upgrading and renovation of dwellings, and of substantial improvements to its existing dwellings but not so as to include the cost of maintenance of any dwellings; and
- (d) subject to the approval of the Minister, to provide bridging finance for community amenities that are not the responsibility of the Housing Authority.

**Allocation
of Dwellings**

15.—(1.) Dwellings for the provision of which Housing Authority advances have been used and which become available for allocation during the period of five years commencing on the first day of January 1974 shall be allocated by the Housing Authority of the State for rental or for purchase by applicants for housing assistance in accordance with this clause and the other provisions of this Part.

(2.) The dwellings shall be allocated so that—

- (a) not less than 85 per centum of the family dwellings that are allocated for the first time;
- (b) all of the dwellings built for couples, without dependants, of which the main breadwinner is an aged person or an invalid; and
- (c) all of the dwellings built for single aged persons and for invalids,

are allocated to families and other persons who respectively satisfy the needs tests set out in clause 16.

(3.) Subject to the granting of priorities in cases of urgent need, dwellings shall be allocated to persons in order of lodgement or of acceptance by the Housing Authority of applications for housing assistance.

(4.) A Housing Authority shall not be required by the provisions of this clause to allocate a dwelling to a family or other person where the circumstances are such that, in the opinion of the Housing Authority, the family or other person does not require housing assistance of the nature that is provided for by this Part.

16.—(1.)

Housing Agreement.

16.—(1.) The needs tests referred to in sub-clause (2.) of clause 15 for the purpose of the allocation of dwellings are— Needs Tests

- (a) for a family, which shall consist of not less than a couple, with or without children, or of a parent or guardian with one or more children—that the average gross weekly income of the main breadwinner (exclusive of any overtime and child endowment payments) during the six months immediately prior to the allocation of the dwelling does not exceed—
 - (i) where the family does not include more than two children—85 per centum of average weekly earnings;
 - (ii) where the family includes more than two children—85 per centum of average weekly earnings plus two dollars for each child beyond the second;
- (b) for a couple, without dependants, of which the main breadwinner is an aged person or an invalid—that the gross weekly income of the main breadwinner (exclusive of any overtime) does not at the time of allocation of the dwelling exceed 60 per centum of average weekly earnings;
- (c) for a single aged person or an invalid—that the gross weekly income of that person at the time of allocation of the dwelling does not exceed 40 per centum of average weekly earnings.

(2.) For the purposes of sub-clause (1.) of this clause 'average weekly earnings' means the average weekly earnings per employed male unit in the State or in Australia (as to which the State may elect) during the December quarter in respect of which statistics were last published by the Commonwealth Statistician prior to the date of allocation of the relevant dwelling.

17.—(1.) At the initiative of the Minister and with the concurrence of the State Minister or Ministers concerned or at the request of the State Minister or Ministers concerned, the Minister may at any time vary all or any of the needs tests provided for by clause 16 either generally in respect of a State or States or specifically in relation to specified categories of persons or to localities or locations. Variation of Needs Test

(2.) A variation under sub-clause (1.) of this clause shall be in writing under the hand of the Minister and as soon as practicable after a variation is made a copy shall be forwarded to the Minister for Housing of each State.

*Housing Agreement.***Total
Allocation
of Family
Dwellings**

18. Each State will ensure that the number of family dwellings allocated by the Housing Authority of the State during each of the five calendar years commencing on the first day of January 1974 to persons eligible as families under this Agreement shall be at least the equivalent of the sum of—

- (a) the total number of the family dwellings for the provision of which Housing Authority advances have been used and which become available during the relevant calendar year for allocation for the first time; and
- (b) 25 per centum of the number of the family dwellings for the provision of which advances by the Commonwealth under this Agreement and under previous Commonwealth-State Housing Agreements have been used and which become available during the year for re-allocation by the Housing Authority by way of rental vacancies and of reversion or revesting of dwellings that had been sold.

**Limitations
and
Restraints
on Sales of
Family
Dwellings**

19.—(1.) Subject to sub-clause (2.) of this clause, the Housing Authority of a State shall not sell more than 30 per centum of the family dwellings for the provision of which Housing Authority advances have been used and which are completed or purchased during the period of five years commencing on the first day of January 1974.

(2.) In the case of the State of Tasmania the percentage of family dwellings referred to in sub-clause (1.) of this clause that may be sold shall not exceed—

- (a) during the year commencing on the first day of January 1974—50 per centum; and
- (b) during the year commencing on the first day of January 1975—40 per centum.

(3.) A dwelling that may be sold under sub-clause (1.) or (2.) of this clause shall be sold only to a purchaser who represents a family the income of whose main breadwinner at the time of sale does not exceed the relevant income limit referred to in paragraph (a) of sub-clause (1.) of clause 16 (as at any time varied in accordance with clause 17) except that a dwelling may be sold to the Director of Defence Service Homes to enable such a purchaser to purchase the dwelling from the Director in order to obtain assistance under the Defence Service Homes Act 1918–1973 as amended from time to time.

(4.) Except with the approval of the Minister, sales of family dwellings in conformity with this clause shall be made on terms under contracts of sale.

(5.) The State shall ensure that a purchaser of a family dwelling will not be entitled to dispose of the dwelling (except by release or resale to the Housing Authority of his interest in the dwelling) during

the

Housing Agreement.

the period of not less than five years after the date of sale and that after the expiration of that period a purchaser who proposes to sell a family dwelling may be required by the Housing Authority to offer to the Housing Authority the release or resale of his interest in the dwelling on the basis of the fair market value of the dwelling and the land on which it is built at the time of the offer.

(6.) Nothing in this clause shall preclude the sale or other disposal by the Housing Authority of the State, subject to the approval of the Minister, of land on which a dwelling is erected where the land is required for public purposes not of a residential character or in other circumstances which the State establishes to the satisfaction of the Minister justify the sale or disposal.

20.—(1.) Dwellings built with Housing Authority advances and completed after the thirty-first day of December 1973 shall not be sold for a price that is less than one half of the sum of the cost to the Housing Authority of the dwelling and the land on which it is built and the fair market value of the dwelling and the land on which it is built at the date of sale. **Sale Price and Interest**

(2.) The interest charge, which shall include an element for the costs of administration by the Housing Authority of the contract of sale, to purchasers of dwellings shall not be less than 5 per centum per annum nor more than 5½ per centum per annum.

21. A State shall arrange for the financial position in regard to the rental activities of its Housing Authority to be reviewed at least once in each financial year and shall ensure that rents are adjusted whenever an increase would appear to be justified. **Review of Rentals**

22. To the maximum extent reasonably practicable—

- (a) dwellings built with Housing Authority advances shall be intermingled with dwellings privately constructed; and
- (b) a State Housing Authority will acquire some blocks in areas developed or to be developed privately and will construct and let dwellings on those blocks.

Distribution of Dwellings

PART V—HOME BUILDERS' ACCOUNT ADVANCES

23.—(1.) Each State shall pay the Home Builders' Account advances made to the State to an account in the public accounts of the State to be known for the purposes of this Agreement as 'the Home Builders' Account'. **Home Builders' Account**

(2.) A State may arrange for the Home Builders' Account to be incorporated into the account established and operated under that name for the purposes of the 1956–1966 Housing Agreement or into the

Housing Agreement.

the account opened and maintained in accordance with section 7 of the States Grants (Housing) Act 1971 or for all three of those accounts to be consolidated but any such incorporation or consolidation shall not affect the operation of this Part with respect to loans from Home Builders' Account advances under this Agreement.

(3.) The Home Builders' Account shall be credited also with the moneys received by the State from building societies and approved lending authorities in repayment of principal and interest in respect of loans made by the State to those societies and authorities under this Agreement and shall be debited with the repayments of principal and the payments of interest payable by the State to the Commonwealth under clause 13 in respect of Home Builders' Account advances to the State under this Agreement and with any expenses incurred by the State in providing finance for prospective home owners in accordance with this Agreement.

(4.) The moneys standing to the credit of the Home Builders' Account (after allowing for amounts with which the Account is to be debited under the last preceding sub-clause) shall be used by the State for the purpose of the provision of finance for prospective home owners in the State by way of loans to terminating building or co-operative housing societies (in this Part referred to individually as a 'society') or to a lending authority of the State approved by the Minister so that the societies or the authority may make loans (in this Part referred to individually as 'a loan to a home owner') to assist the borrowers to build or purchase homes for themselves and their families.

Eligibility of Borrowers

24.—(1.) To be eligible to obtain a loan to a home owner the borrower will be required to represent a family which consists or will consist of not less than a couple, with or without children, or of a parent or guardian with one or more children, of which the average gross weekly income of the main breadwinner (inclusive of overtime and exclusive of child endowment payments) during the six months immediately prior to application for the loan does not exceed—

- (a) where the family does not include more than two children—95 per centum of average weekly earnings;
- (b) where the family includes more than two children—95 per centum of average weekly earnings plus two dollars for each child beyond the second.

(2.) For the purposes of sub-clause (1.) of this clause 'average weekly earnings' has the meaning attributed to that expression in sub-clause (2.) of clause 16.

(3.) At the initiative of the Minister and with the concurrence of the State Minister or Ministers concerned or at the request of the State Minister or Ministers concerned, the Minister may at any time

vary

Housing Agreement.

vary the needs test provided for by sub-clause (1.) of this clause either generally in respect of a State or States or specifically in relation to specified categories of persons or to localities or locations.

(4.) A variation under sub-clause (3.) of this clause shall be in writing under the hand of the Minister and as soon as practicable after a variation is made a copy shall be forwarded to the Minister of Housing of each State.

(5.) Where a society or lending authority has entered into an obligation before the first day of July 1973 to make a loan to a borrower of moneys to be provided from any of the accounts mentioned in sub-clause (2.) of clause 23 and the whole or a part of that loan was not made by the thirtieth day of June 1973, the loan or the balance of the loan, as the case may be, may be made from moneys standing to the credit of the Home Builders' Account notwithstanding that the average gross weekly income of the main breadwinner in the family exceeds the relevant limitation in sub-clause (1.) of this clause.

25. A loan to a home owner shall not be made except on the condition that the borrower shall be bound to provide an equity of not less than 3 per centum of the valuation by the society or lending authority of the property in respect of which the loan is made. **Minimum Equity**

26. The amount that is charged by the society or lending authority in respect of a loan to a home owner by way of interest and management fee shall not exceed the equivalent, calculated with annual rests, of $5\frac{1}{2}$ per centum per annum of the amount of the loan that for the time being remains to be repaid. **Charges for Loans**

27. A loan to a home owner may be made for the purpose of the purchase of a new or previously occupied dwelling and may be made in respect of a dwelling to be purchased from a State Housing Authority where the dwelling has not been built with Housing Authority advances under this Agreement. **Homes for Purchase**

PART VI—MISCELLANEOUS

28. A State Minister will, upon request by the Minister, supply to the Minister such information relevant to the operation of this Agreement in respect of the State as is reasonably so requested. **Supply of Information**

29. This Agreement shall be known and may be referred to as 'the 1973 Housing Agreement'. **Title of Agreement**

IN WITNESS WHEREOF, &c.

BY AUTHORITY

V. C. N. BLIGHT, C.B.E., GOVERNMENT PRINTER, NEW SOUTH WALES—1973

THE END OF THE WORLD

Very few people are aware of the fact that the world is not only passing away, but is also passing into a new world.

The old world is passing away, and the new world is passing into being. The old world is passing away, and the new world is passing into being.

The old world is passing away, and the new world is passing into being. The old world is passing away, and the new world is passing into being.

The old world is passing away, and the new world is passing into being. The old world is passing away, and the new world is passing into being.

The old world is passing away, and the new world is passing into being. The old world is passing away, and the new world is passing into being.

The old world is passing away, and the new world is passing into being. The old world is passing away, and the new world is passing into being.

The old world is passing away, and the new world is passing into being. The old world is passing away, and the new world is passing into being.

The old world is passing away, and the new world is passing into being. The old world is passing away, and the new world is passing into being.

The old world is passing away, and the new world is passing into being. The old world is passing away, and the new world is passing into being.

The old world is passing away, and the new world is passing into being. The old world is passing away, and the new world is passing into being.

The old world is passing away, and the new world is passing into being. The old world is passing away, and the new world is passing into being.

The old world is passing away, and the new world is passing into being. The old world is passing away, and the new world is passing into being.

I certify that this PUBLIC BILL, which originated in the LEGISLATIVE ASSEMBLY, has finally passed the LEGISLATIVE COUNCIL and the LEGISLATIVE ASSEMBLY of NEW SOUTH WALES.

I. P. K. VIDLER,
Clerk of the Legislative Assembly.

*Legislative Assembly Chamber,
Sydney, 9 October, 1973.*

New South Wales



ANNO VICESIMO SECUNDO

ELIZABETHÆ II REGINÆ

Act No. 57, 1973.

An Act to authorise the execution by or on behalf of the State of New South Wales of an agreement between the Commonwealth and the States in relation to housing; and for purposes connected therewith. [Assented to, 10th October, 1973.]

BE it enacted by the Queen's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of the same, as follows :—

1. This Act may be cited as the "Housing Agreement Short title. Act, 1973".

2.

I have examined this Bill, and find it to correspond in all respects with the Bill as finally passed by both Houses.

J. H. BROWN,
Chairman of Committees of the Legislative Assembly.

Housing Agreement.

Execution
of certain
agreement
authorised.

2. The execution, by or on behalf of the State of New South Wales, of an agreement substantially in accordance with the form contained in the Schedule, is hereby authorised.

Enforcement
of restriction
on sale of
certain land.

3. (1) The Registrar-General shall, at the request of The Housing Commission of New South Wales made in a manner approved by the Registrar-General, and on payment of the fee prescribed under the Real Property Act, 1900, make in the Register kept under that Act a recording appropriate to signify—

- (a) that land specified in the request is held subject to clause 19 of the Schedule to this Act ; or
- (b) that a recording made pursuant to paragraph (a) has ceased to have effect.

(2) The Housing Commission of New South Wales shall not make a request pursuant to subsection (1) (a) except for the purpose of ensuring compliance with clauses 3 and 19 of the Schedule, but the Registrar-General shall not be concerned to enquire whether any such request has been made for that purpose.

(3) Where a recording pursuant to subsection (1) (a) has been made in respect of any land, the Registrar-General shall not register under the Real Property Act, 1900, a transfer of that land to or by a person other than The Housing Commission of New South Wales unless it would be so registrable if this section had not been enacted and unless—

- (a) a recording pursuant to subsection (1) (b) has been made in respect of the land ; or
- (b) the consent of The Housing Commission of New South Wales to the transfer has been endorsed thereon.

SCHEDULE

Housing Agreement.

SCHEDULE

Sec. 2.

AN AGREEMENT made the.....day of
.....One thousand nine hundred and seventy-
..... Between THE COMMONWEALTH OF AUSTRALIA (in this Agree-
ment called 'the Commonwealth') of the first part, THE STATE OF
NEW SOUTH WALES of the second part, THE STATE OF VICTORIA of
the third part, THE STATE OF QUEENSLAND of the fourth part, THE
STATE OF SOUTH AUSTRALIA of the fifth part, THE STATE OF WESTERN
AUSTRALIA of the sixth part and THE STATE OF TASMANIA of the
seventh part.

WHEREAS—

- (a) at conferences between Ministers for Housing of the Commonwealth and of the States proposals have been discussed in relation to the provision in the States of housing for the welfare of persons who are in need of governmental assistance if their housing requirements are to be met;
- (b) the Commonwealth has proposed to the States that to further the provision of housing to meet those requirements the Commonwealth will grant to the States financial assistance under section 96 of the Commonwealth of Australia Constitution and that the terms and conditions on which the grant of financial assistance should be made are those set out in this Agreement; and
- (c) the Parliament of the Commonwealth has authorised the execution by and on behalf of the Commonwealth of this Agreement and the making of advances to the States in accordance with its provisions:

NOW IT IS HEREBY AGREED as follows:

PART I—PRELIMINARY

1. This Agreement shall come into force in respect of the Commonwealth and of a State when it has been signed on behalf of the Commonwealth and has been signed on behalf of the State with the authority of the Parliament of the State or, having been signed on behalf of the State without that authority, is approved by the Parliament of the State.

2. Notwithstanding that in this Agreement all the States of New South Wales, Victoria, Queensland, South Australia, Western Australia and Tasmania are named as parties, this Agreement shall operate as

an

Housing Agreement.

an agreement between the Commonwealth and the State or States in respect of which it comes into force as fully and effectually as if the State or States in respect of which it comes into force were the only State or States named as parties.

- Performance of Agreement 3. The Commonwealth shall provide for or secure the performance by it and its authorities of the obligations of the Commonwealth under this Agreement and each of the States shall provide for or secure the performance by that State and its authorities of the obligations of that State under this Agreement.

PART II—INTERPRETATION

- Reference to States 4. In this Agreement each State named as a party in respect of which the Agreement comes into force is referred to as a 'State' and, except where the context otherwise indicates, the expression 'the States' means all of those States.

- References to Ministers 5. Where in this Agreement a Minister of State of the Commonwealth or of a State is referred to, the reference shall include a Minister or other member of the Federal Executive Council or Minister of the relevant State, as the case may require, acting on behalf of the Minister referred to.

- Definitions 6. In this Agreement, unless the contrary intention appears or the context otherwise requires—

'aged person' means a person who has reached the age that is determined by the Commonwealth as pensionable for aged persons;

'dwelling' means a dwelling-house or flat and includes such fences, outbuildings and other improvements and such connexions for sewerage, drainage, water, electricity, gas and other services as are provided or are reasonably required to be provided for the dwelling-house or flat;

'family dwelling' means a dwelling constructed or purchased by a State Housing Authority as being suitable for allocation to a family unit consisting of a couple, with or without children, or of a parent or guardian with one or more children;

'financial year' means a period of twelve months commencing on the first day of July;

'Housing

Housing Agreement.

‘Housing Authority’ in relation to a State, means—

- (a) in the case of New South Wales—The Housing Commission of New South Wales;
- (b) in the case of Victoria—the Housing Commission constituted under the Housing Act 1958 of that State as amended and in force for the time being;
- (c) in the case of Queensland—The Queensland Housing Commission;
- (d) in the case of South Australia—the South Australian Housing Trust;
- (e) in the case of Western Australia—The State Housing Commission constituted under the State Housing Act 1946 of that State as amended and in force for the time being; and
- (f) in the case of Tasmania—the Director of Housing holding office under the Homes Act 1935 of that State as amended and in force for the time being;

‘the Home Builders’ Account’ means the account of a State referred to in clause 23 and, if that account is incorporated into another account or consolidated with other accounts as mentioned in sub-clause (2.) of that clause, means the account resulting from the incorporation or consolidation;

‘the Minister’ means the Minister for Housing of the Commonwealth or other Minister of State of the Commonwealth for the time being responsible for the administration of this Agreement for the Commonwealth;

‘the State Minister’ means the Minister of State of the State for the time being responsible for the administration of this Agreement for the relevant State.

7. In this Agreement, unless the contrary intention appears—

- (a) a reference to a Part or to a clause is to a Part or a clause of this Agreement, as the case may be;
- (b) words importing the masculine gender also import the feminine and, where appropriate, the neuter; and
- (c) words in the singular number include the plural and vice versa.

Construc-
tion of
Agreement

PART

Housing Agreement.

PART III—FINANCIAL ASSISTANCE

Financial Assistance

8.—(1.) During the financial years of this Agreement the Commonwealth will provide financial assistance to the States for welfare housing purposes by way of advances upon and subject to the terms of this Agreement.

(2.) The financial years of this Agreement shall be the five financial years commencing on the first day of July in the years 1973, 1974, 1975, 1976 and 1977.

Allocation of Assistance

9.—(1.) Of the total amount of the advances by the Commonwealth to the State under this Agreement in respect of a financial year, portion (in this Agreement referred to as Housing Authority advances) shall be for allotment by the State to the Housing Authority of the State for the provision of housing in accordance with Part IV and the other portion (in this Agreement referred to as Home Builders' Account advances) shall be for payment into the Home Builders' Account of the State for application in accordance with Part V.

(2.) Subject to sub-clause (3.) of this clause, the amount of the Home Builders' Account advances to be made to a State in respect of a financial year shall be not less than 20 per centum nor more than 30 per centum of the total amount of the advances to be made by the Commonwealth to the State under this Agreement in respect of the financial year.

(3.) Where a State has in each of the two financial years immediately preceding the first day of July 1973 allocated to its Home Builders' Account from the amount set aside for housing within the meaning of sub-section (2.) of section 3 of the States Grants (Housing) Act 1971 in excess of 30 per centum of that amount, the State may, if at the request of the State Minister the Minister so approves, allocate as Home Builders' Account advances in respect of a financial year of this Agreement more than 30 per centum of the total amount of the advances under this Agreement in respect of that financial year.

Amount of Advances

10.—(1.) Each State shall, not later than the fifteenth day of May preceding the beginning of a financial year of this Agreement, inform the Minister of the amounts that the State wishes the Commonwealth to advance to it under this Agreement in respect of the financial year for—

- (a) the provision of welfare housing by the Housing Authority of the State; and
- (b) payment to the Home Builders' Account of the State.

(2.)

Housing Agreement.

(2.) After consultation with the State Minister on the requirements of the State for welfare housing, during which regard shall be taken, among other relevant matters, of the numbers seeking assistance, the cost of land and of dwelling construction and the capacity of the State to use advances, the Minister shall determine the amounts to be advanced to the State in respect of the financial year as Housing Authority advances and as Home Builders' Account advances in accordance with clause 9.

11. The advances to be made by the Commonwealth to a State Instalments under this Agreement in respect of a financial year shall be made of Advances available by the Commonwealth during that financial year by equal monthly instalments unless otherwise agreed between the Treasurer of the Commonwealth and the Treasurer of the State.

12.—(1.) Each advance made by the Commonwealth to a State Interest under this Agreement or so much of each advance as for the time being remains unrepaid by the State shall until repayment as provided in clause 13 bear interest computed from the date upon which the advance is made.

(2.) The rate of interest shall be—

- (a) in respect of Housing Authority advances—4 per centum per annum; and
- (b) in respect of Home Builders' Account advances—4½ per centum per annum.

(3.) A State will on the thirty-first day of December and the thirtieth day of June of a financial year during which advances are made to the State by the Commonwealth under this Agreement pay to the Commonwealth the interest that has accrued on those advances up to the date of the payment of the interest.

13.—(1.) Each State will repay to the Commonwealth the amount Repayment of Advances of each advance made to the State under this Agreement, and will pay the interest thereon as provided in clause 12 other than that payable under sub-clause (3.) of that clause, by equal annual instalments of principal and interest so that the amount of the advance, together with the interest, will be repaid in 53 years from the beginning of the financial year next succeeding the financial year in respect of which the advance was made, the first such instalment being payable on or before the end of the financial year next succeeding the financial year in respect of which the advance was made.

(2.) Accounting procedures in respect of the repayment of advances will be as agreed upon between the Treasurer of the Commonwealth and the Treasurer of each State or, in default of agreement, as determined by the Treasurer of the Commonwealth, but nothing in this sub-clause shall affect the other provisions of this Agreement.

PART

Housing Agreement.

PART IV—HOUSING AUTHORITY ADVANCES

Use of
Advances

14. Housing Authority advances shall be used by the State for the provision through its Housing Authority of welfare housing in accordance with this Agreement and, without prejudice to the generality of the foregoing, may be used by the Housing Authority for the following purposes—

- (a) to meet the costs of acquisition and development of land primarily for residential purposes;
- (b) to meet the cost of construction of dwellings;
- (c) to meet the cost of purchase and upgrading and renovation of dwellings, and of substantial improvements to its existing dwellings but not so as to include the cost of maintenance of any dwellings; and
- (d) subject to the approval of the Minister, to provide bridging finance for community amenities that are not the responsibility of the Housing Authority.

Allocation
of Dwellings

15.—(1.) Dwellings for the provision of which Housing Authority advances have been used and which become available for allocation during the period of five years commencing on the first day of January 1974 shall be allocated by the Housing Authority of the State for rental or for purchase by applicants for housing assistance in accordance with this clause and the other provisions of this Part.

(2.) The dwellings shall be allocated so that—

- (a) not less than 85 per centum of the family dwellings that are allocated for the first time;
- (b) all of the dwellings built for couples, without dependants, of which the main breadwinner is an aged person or an invalid; and
- (c) all of the dwellings built for single aged persons and for invalids,

are allocated to families and other persons who respectively satisfy the needs tests set out in clause 16.

(3.) Subject to the granting of priorities in cases of urgent need, dwellings shall be allocated to persons in order of lodgement or of acceptance by the Housing Authority of applications for housing assistance.

(4.) A Housing Authority shall not be required by the provisions of this clause to allocate a dwelling to a family or other person where the circumstances are such that, in the opinion of the Housing Authority, the family or other person does not require housing assistance of the nature that is provided for by this Part.

16.—(1.)

Housing Agreement.

16.—(1.) The needs tests referred to in sub-clause (2.) of clause 15 for the purpose of the allocation of dwellings are— Needs Tests

- (a) for a family, which shall consist of not less than a couple, with or without children, or of a parent or guardian with one or more children—that the average gross weekly income of the main breadwinner (exclusive of any overtime and child endowment payments) during the six months immediately prior to the allocation of the dwelling does not exceed—
 - (i) where the family does not include more than two children—85 per centum of average weekly earnings;
 - (ii) where the family includes more than two children—85 per centum of average weekly earnings plus two dollars for each child beyond the second;
- (b) for a couple, without dependants, of which the main breadwinner is an aged person or an invalid—that the gross weekly income of the main breadwinner (exclusive of any overtime) does not at the time of allocation of the dwelling exceed 60 per centum of average weekly earnings;
- (c) for a single aged person or an invalid—that the gross weekly income of that person at the time of allocation of the dwelling does not exceed 40 per centum of average weekly earnings.

(2.) For the purposes of sub-clause (1.) of this clause 'average weekly earnings' means the average weekly earnings per employed male unit in the State or in Australia (as to which the State may elect) during the December quarter in respect of which statistics were last published by the Commonwealth Statistician prior to the date of allocation of the relevant dwelling.

17.—(1.) At the initiative of the Minister and with the concurrence of the State Minister or Ministers concerned or at the request of the State Minister or Ministers concerned, the Minister may at any time vary all or any of the needs tests provided for by clause 16 either generally in respect of a State or States or specifically in relation to specified categories of persons or to localities or locations. Variation of Needs Test

(2.) A variation under sub-clause (1.) of this clause shall be in writing under the hand of the Minister and as soon as practicable after a variation is made a copy shall be forwarded to the Minister for Housing of each State.

*Housing Agreement.***Total
Allocation
of Family
Dwellings**

18. Each State will ensure that the number of family dwellings allocated by the Housing Authority of the State during each of the five calendar years commencing on the first day of January 1974 to persons eligible as families under this Agreement shall be at least the equivalent of the sum of—

- (a) the total number of the family dwellings for the provision of which Housing Authority advances have been used and which become available during the relevant calendar year for allocation for the first time; and
- (b) 25 per centum of the number of the family dwellings for the provision of which advances by the Commonwealth under this Agreement and under previous Commonwealth-State Housing Agreements have been used and which become available during the year for re-allocation by the Housing Authority by way of rental vacancies and of reversion or reversioning of dwellings that had been sold.

**Limitations
and
Restraints
on Sales of
Family
Dwellings**

19.—(1.) Subject to sub-clause (2.) of this clause, the Housing Authority of a State shall not sell more than 30 per centum of the family dwellings for the provision of which Housing Authority advances have been used and which are completed or purchased during the period of five years commencing on the first day of January 1974.

(2.) In the case of the State of Tasmania the percentage of family dwellings referred to in sub-clause (1.) of this clause that may be sold shall not exceed—

- (a) during the year commencing on the first day of January 1974—50 per centum; and
- (b) during the year commencing on the first day of January 1975—40 per centum.

(3.) A dwelling that may be sold under sub-clause (1.) or (2.) of this clause shall be sold only to a purchaser who represents a family the income of whose main breadwinner at the time of sale does not exceed the relevant income limit referred to in paragraph (a) of sub-clause (1.) of clause 16 (as at any time varied in accordance with clause 17) except that a dwelling may be sold to the Director of Defence Service Homes to enable such a purchaser to purchase the dwelling from the Director in order to obtain assistance under the Defence Service Homes Act 1918–1973 as amended from time to time.

(4.) Except with the approval of the Minister, sales of family dwellings in conformity with this clause shall be made on terms under contracts of sale.

(5.) The State shall ensure that a purchaser of a family dwelling will not be entitled to dispose of the dwelling (except by release or resale to the Housing Authority of his interest in the dwelling) during

the

Housing Agreement.

the period of not less than five years after the date of sale and that after the expiration of that period a purchaser who proposes to sell a family dwelling may be required by the Housing Authority to offer to the Housing Authority the release or resale of his interest in the dwelling on the basis of the fair market value of the dwelling and the land on which it is built at the time of the offer.

(6.) Nothing in this clause shall preclude the sale or other disposal by the Housing Authority of the State, subject to the approval of the Minister, of land on which a dwelling is erected where the land is required for public purposes not of a residential character or in other circumstances which the State establishes to the satisfaction of the Minister justify the sale or disposal.

20.—(1.) Dwellings built with Housing Authority advances and Sale Price completed after the thirty-first day of December 1973 shall not be and Interest sold for a price that is less than one half of the sum of the cost to the Housing Authority of the dwelling and the land on which it is built and the fair market value of the dwelling and the land on which it is built at the date of sale.

(2.) The interest charge, which shall include an element for the costs of administration by the Housing Authority of the contract of sale, to purchasers of dwellings shall not be less than 5 per centum per annum nor more than 5½ per centum per annum.

21. A State shall arrange for the financial position in regard to the Review of rental activities of its Housing Authority to be reviewed at least once Rentals in each financial year and shall ensure that rents are adjusted whenever an increase would appear to be justified.

22. To the maximum extent reasonably practicable—

Distribution
of Dwellings

- (a) dwellings built with Housing Authority advances shall be intermingled with dwellings privately constructed; and
- (b) a State Housing Authority will acquire some blocks in areas developed or to be developed privately and will construct and let dwellings on those blocks.

PART V—HOME BUILDERS' ACCOUNT ADVANCES

23.—(1.) Each State shall pay the Home Builders' Account Home advances made to the State to an account in the public accounts of Builders' the State to be known for the purposes of this Agreement as 'the Account Home Builders' Account'.

(2.) A State may arrange for the Home Builders' Account to be incorporated into the account established and operated under that name for the purposes of the 1956–1966 Housing Agreement or into the

Housing Agreement.

the account opened and maintained in accordance with section 7 of the States Grants (Housing) Act 1971 or for all three of those accounts to be consolidated but any such incorporation or consolidation shall not affect the operation of this Part with respect to loans from Home Builders' Account advances under this Agreement.

(3.) The Home Builders' Account shall be credited also with the moneys received by the State from building societies and approved lending authorities in repayment of principal and interest in respect of loans made by the State to those societies and authorities under this Agreement and shall be debited with the repayments of principal and the payments of interest payable by the State to the Commonwealth under clause 13 in respect of Home Builders' Account advances to the State under this Agreement and with any expenses incurred by the State in providing finance for prospective home owners in accordance with this Agreement.

(4.) The moneys standing to the credit of the Home Builders' Account (after allowing for amounts with which the Account is to be debited under the last preceding sub-clause) shall be used by the State for the purpose of the provision of finance for prospective home owners in the State by way of loans to terminating building or co-operative housing societies (in this Part referred to individually as a 'society') or to a lending authority of the State approved by the Minister so that the societies or the authority may make loans (in this Part referred to individually as 'a loan to a home owner') to assist the borrowers to build or purchase homes for themselves and their families.

Eligibility of
Borrowers

24.—(1.) To be eligible to obtain a loan to a home owner the borrower will be required to represent a family which consists or will consist of not less than a couple, with or without children, or of a parent or guardian with one or more children, of which the average gross weekly income of the main breadwinner (inclusive of overtime and exclusive of child endowment payments) during the six months immediately prior to application for the loan does not exceed—

- (a) where the family does not include more than two children—95 per centum of average weekly earnings;
- (b) where the family includes more than two children—95 per centum of average weekly earnings plus two dollars for each child beyond the second.

(2.) For the purposes of sub-clause (1.) of this clause 'average weekly earnings' has the meaning attributed to that expression in sub-clause (2.) of clause 16.

(3.) At the initiative of the Minister and with the concurrence of the State Minister or Ministers concerned or at the request of the State Minister or Ministers concerned, the Minister may at any time

vary

Housing Agreement.

vary the needs test provided for by sub-clause (1.) of this clause either generally in respect of a State or States or specifically in relation to specified categories of persons or to localities or locations.

(4.) A variation under sub-clause (3.) of this clause shall be in writing under the hand of the Minister and as soon as practicable after a variation is made a copy shall be forwarded to the Minister of Housing of each State.

(5.) Where a society or lending authority has entered into an obligation before the first day of July 1973 to make a loan to a borrower of moneys to be provided from any of the accounts mentioned in sub-clause (2.) of clause 23 and the whole or a part of that loan was not made by the thirtieth day of June 1973, the loan or the balance of the loan, as the case may be, may be made from moneys standing to the credit of the Home Builders' Account notwithstanding that the average gross weekly income of the main breadwinner in the family exceeds the relevant limitation in sub-clause (1.) of this clause.

25. A loan to a home owner shall not be made except on the condition that the borrower shall be bound to provide an equity of not less than 3 per centum of the valuation by the society or lending authority of the property in respect of which the loan is made. Minimum Equity

26. The amount that is charged by the society or lending authority in respect of a loan to a home owner by way of interest and management fee shall not exceed the equivalent, calculated with annual rests, of 5½ per centum per annum of the amount of the loan that for the time being remains to be repaid. Charges for Loans

27. A loan to a home owner may be made for the purpose of the purchase of a new or previously occupied dwelling and may be made in respect of a dwelling to be purchased from a State Housing Authority where the dwelling has not been built with Housing Authority advances under this Agreement. Homes for Purchase

PART VI—MISCELLANEOUS

28. A State Minister will, upon request by the Minister, supply to the Minister such information relevant to the operation of this Agreement in respect of the State as is reasonably so requested. Supply of Information

29. This Agreement shall be known and may be referred to as 'the 1973 Housing Agreement'. Title of Agreement

IN WITNESS WHEREOF, &c.

In the name and on behalf of Her Majesty I assent to this Act.

A. R. CUTLER,
Governor.

Government House,
Sydney, 10th October, 1973.

Wages and Salaries

The wages and salaries of the employees of the United States Government are fixed by law. The law provides that the wages and salaries of the employees of the United States Government shall be fixed by the Civil Service Commission. The Civil Service Commission is a body of five members, appointed by the President, who are responsible for the administration of the Civil Service. The Civil Service Commission has the honor to inform you that the wages and salaries of the employees of the United States Government are fixed by law.

The wages and salaries of the employees of the United States Government are fixed by law. The law provides that the wages and salaries of the employees of the United States Government shall be fixed by the Civil Service Commission.

The wages and salaries of the employees of the United States Government are fixed by law. The law provides that the wages and salaries of the employees of the United States Government shall be fixed by the Civil Service Commission.

The wages and salaries of the employees of the United States Government are fixed by law. The law provides that the wages and salaries of the employees of the United States Government shall be fixed by the Civil Service Commission.

The wages and salaries of the employees of the United States Government are fixed by law. The law provides that the wages and salaries of the employees of the United States Government shall be fixed by the Civil Service Commission.

The wages and salaries of the employees of the United States Government are fixed by law. The law provides that the wages and salaries of the employees of the United States Government shall be fixed by the Civil Service Commission.

The wages and salaries of the employees of the United States Government are fixed by law. The law provides that the wages and salaries of the employees of the United States Government shall be fixed by the Civil Service Commission.

