

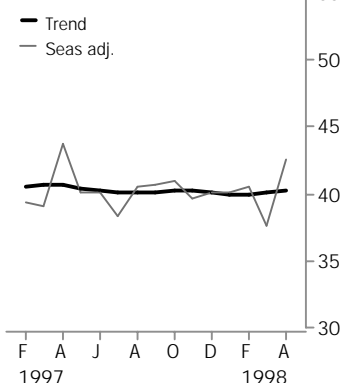
# HOUSING FINANCE FOR OWNER OCCUPATION

AUSTRALIA

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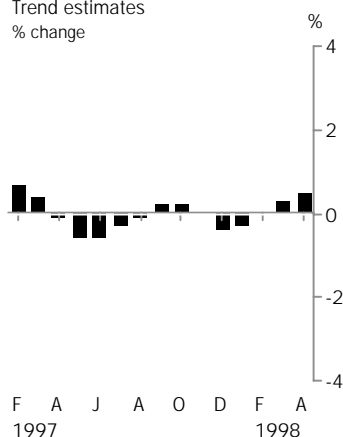
## Housing finance

Number of dwellings



## Number of dwellings

Trend estimates  
% change



## APRIL KEY FIGURES

### TREND ESTIMATES

	Apr 98	% change Mar 98	% change Apr 97
Number of dwellings financed	40 301	0.5	-0.9
Construction of dwellings	6 163	0.2	7.3
Purchase of new dwellings	1 862	-1.5	-10.4
Purchase of established dwellings	32 276	0.7	-1.7

### SEASONALLY ADJUSTED

	Apr 98	% change Mar 98	% change Apr 97
Number of dwellings financed	42 564	13.2	-2.7
Construction of dwellings	6 193	4.2	4.1
Purchase of new dwellings	1 910	6.8	-17.0
Purchase of established dwellings	34 461	15.4	-2.9

## APRIL KEY POINTS

### TREND ESTIMATES

- The number of dwellings financed rose 0.5% in April 1998. Commitments in Victoria and the ACT fell, while other States increased slightly or were static.
- Commitments for the purchase of established dwellings were up by 0.7%. There was a 1.0% increase for established dwellings, excluding refinancing, and refinancing fell slightly.
- The number of commitments for newly erected dwellings fell by 1.5%, continuing a decline in the series evident since June 1997. Construction finance increased marginally.

### SEASONALLY ADJUSTED ESTIMATES

- The number of commitments in April 1998 increased by 13.2% from the previous month.
- The overall increase was largely attributable to a 15.4% rise in commitments for the purchase of established dwellings to the highest level since April 1997.
- Commitments for the construction of dwellings and the purchase of new dwellings both increased in April.

### ORIGINAL ESTIMATES

- The proportion of commitments initially fixed for two years or more fell for the second consecutive month, down to 17.4% of the total number of dwellings financed in April 1998.

- For further information about these and related statistics, contact Anthony Knight on 02 9268 4784, or any ABS Office.

# NOTES

## FORTHCOMING ISSUES

### ISSUE

### RELEASE DATE

May 1998	10 July 1998
June 1998	7 August 1998
July 1998	9 September 1998

## CHANGES IN THIS ISSUE

There are no changes in this issue.

## SENSITIVITY ANALYSIS

Readers should exercise care when interpreting this month's trend estimates because they will be revised when next month's seasonally adjusted estimates become available.

For further information, see Explanatory Notes 15 to 17.

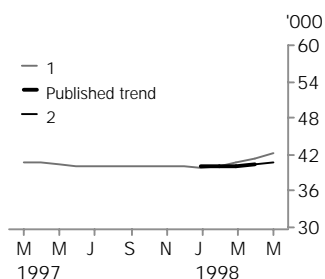
The graph below presents the effect of two possible scenarios on the previous trend estimates:

**1** The May 1998 seasonally adjusted estimate of number of dwellings financed is *higher* than the April 1998 seasonally adjusted estimate by 4.0%.

**2** The May 1998 seasonally adjusted estimate of number of dwellings financed is *lower* than the April 1998 seasonally adjusted estimate by 4.0%.

The percentage change of 4.0% was chosen because the average absolute percentage change of the seasonally adjusted series, based on the last 10 years of data, has been 4.0%.

## NUMBER OF DWELLINGS FINANCED



### TREND AS PUBLISHED

### WHAT IF NEXT MONTH'S SEASONALLY ADJUSTED ESTIMATE:

**1** rises by 4% on Apr 1998  
**2** falls by 4% on Apr 1998

	estimate	% change	estimate	% change	estimate	% change
November 1997	40 236	0.0	40 161	-0.1	40 227	0.0
December 1997	40 094	-0.4	39 965	-0.5	40 080	-0.4
January 1998	39 968	-0.3	39 905	-0.1	39 963	-0.3
February 1998	39 978	0.0	40 161	0.6	40 008	0.1
March 1998	40 106	0.3	40 702	1.3	40 198	0.5
April 1998	40 301	0.5	41 399	1.7	40 449	0.6
May 1998 (new)	—	—	42 203	1.9	40 769	0.8

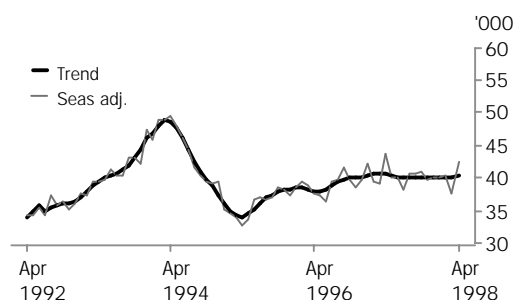
W. McLennan  
Australian Statistician

## HOUSING FINANCE: Summary of findings

### NUMBER OF DWELLINGS FINANCED

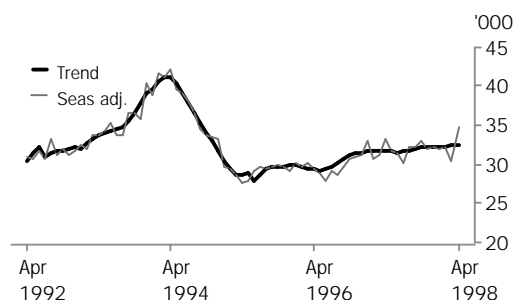
#### DWELLINGS FINANCED

The April trend estimate for the number of dwellings financed rose 0.5% to 40 301. This is its highest level since May 1997, although the series has remained relatively flat since October 1996. All States reported a slight increase except for Tasmania, which was static, and Victoria and the ACT, which both had a decline. Seasonally adjusted, the number of dwellings financed in April 1998 was up by 13.2%.



#### DWELLINGS FINANCED EXCLUDING REFINANCING

The trend estimate for new finance, that is, the number of dwellings financed excluding refinancing, increased by 0.7% in April 1998 to 32 607. This series has been generally increasing since June 1996. On a seasonally adjusted basis, there was a 14.8% increase in new finance.



#### VALUE OF COMMITMENTS

The trend estimate for the value of commitments in April 1998 was steady at \$4 546 million. It appears that the rise in this series that was evident throughout 1996 and 1997 has tapered off, with a peak in November 1997. Seasonally adjusted, the value of commitments in April increased by 9.9%.

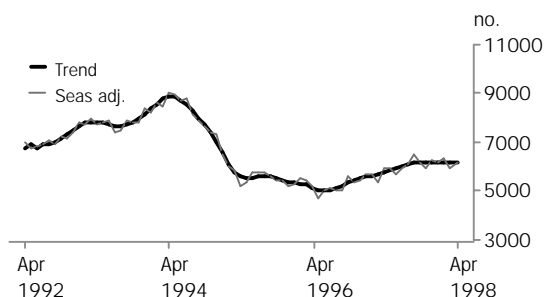
In original terms, the average borrowing size in April fell 1.5% from the previous month to \$112 400. This is, however, 5.0% higher than the average of \$107 100 twelve months earlier.

## TYPE OF HOUSING: Summary of findings

### PURPOSE OF FINANCE

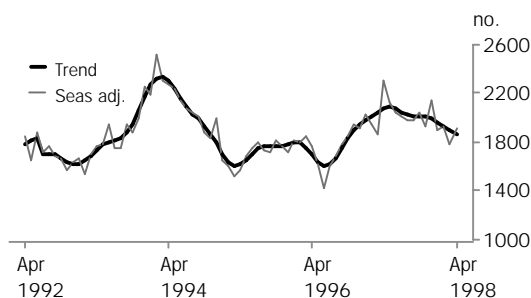
#### CONSTRUCTION OF DWELLINGS

There was little change in the trend estimate for commitments for the construction of dwellings in April 1998. This series has been relatively flat since September 1997. On a seasonally adjusted basis, finance for construction was up by 4.2%.



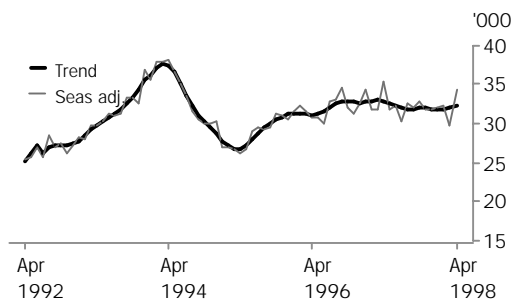
#### PURCHASE OF NEW DWELLINGS

The April 1998 trend estimate for the number of commitments for new dwellings fell by 1.5% to 1 862, continuing the decline in the series that has been evident since June 1997. Seasonally adjusted, finance for newly erected dwellings increased by 6.8% from the previous month but is 17.0% lower than the peak in April 1997.



#### PURCHASE OF ESTABLISHED DWELLINGS

The rise of 0.7% in the April trend estimate for commitments for the purchase of established dwellings is largely due to a 1% increase in the purchase of established dwellings excluding refinancing. On a seasonally adjusted basis, there was a 15.4% rise in established dwelling commitments to 34 461, the highest level since April 1997.

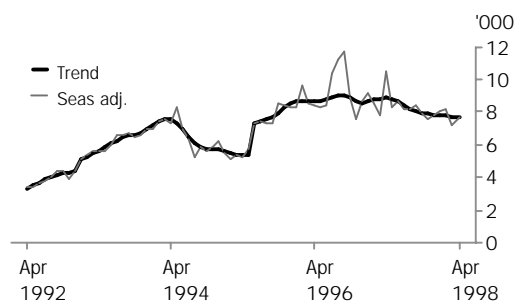


# HOUSING FINANCE: Summary of findings

## PURPOSE OF FINANCE *continued*

### REFINANCING

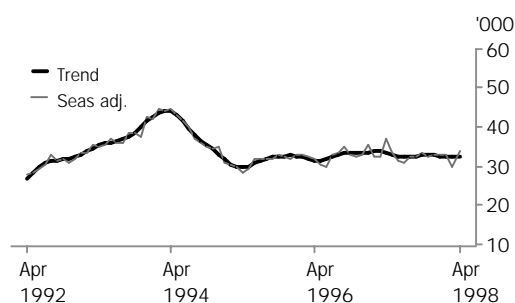
The trend estimate for refinancing in April 1998 was down slightly to 7 694, continuing the decline in the refinancing estimates since April 1997. This series is now at its lowest level since August 1995. Seasonally adjusted, refinancing increased by 6.3% from March 1998.



## TYPE OF LENDER

### BANKS

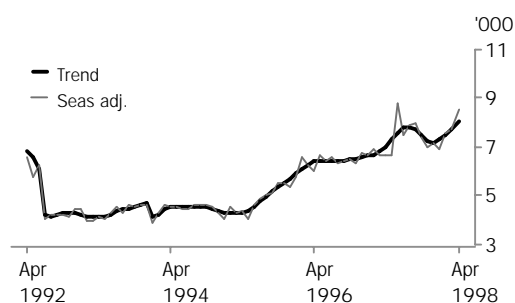
The trend estimate for the number of commitments made by banks in April 1998 fell marginally to 32 279. This series has been flat since July 1997. Seasonally adjusted, commitments by banks increased by 13.8%. In original terms, banks increased their market share slightly to 80.7% of all commitments.



### NON-BANKS

The April 1998 trend estimate for the number of commitments made by non-banks rose 3.6%, the fourth consecutive monthly increase. Both permanent building societies and other lenders increased their commitments. On a seasonally adjusted basis, non-bank finance commitments rose by 10.7%.

In original terms, the market share for non-banks fell to 19.3% of all commitments. There were slight falls in the market share of all categories of non-bank lenders.



## HOUSING FINANCE COMMITMENTS(a), By Purpose

Month	CONSTRUCTION OF DWELLINGS..		PURCHASE OF NEWLY ERECTED DWELLINGS.....		REFINANCING OF ESTABLISHED DWELLINGS.....		TOTAL PURCHASE OF ESTABLISHED DWELLINGS(b)...		TOTAL.....	
	no.	\$m	no.	\$m	no.	\$m	no.	\$m	no.	\$m
ORIGINAL										
<b>1997</b>										
February	5 509	570	1 860	214	8 031	778	31 403	3 246	38 772	4 030
March	5 375	565	2 027	225	8 803	849	32 319	3 441	39 721	4 231
April	6 311	659	2 212	259	10 214	992	35 786	3 829	44 309	4 747
May	6 382	673	2 145	260	8 384	816	33 468	3 660	41 995	4 592
June	5 760	606	2 104	252	8 847	881	32 003	3 504	39 867	4 362
July	6 374	692	2 129	257	8 944	861	33 143	3 665	41 646	4 614
August	6 110	671	1 967	249	8 577	860	31 918	3 541	39 995	4 461
September	6 620	737	2 051	258	8 655	847	32 815	3 657	41 486	4 652
October	6 517	723	2 139	263	8 212	820	33 408	3 770	42 064	4 756
November	5 692	654	1 930	243	7 578	739	31 234	3 553	38 856	4 450
December	5 861	673	2 002	261	7 361	721	30 901	3 525	38 764	4 460
<b>1998</b>										
January	4 874	554	1 592	191	6 262	626	26 154	2 937	32 620	3 682
February	6 137	687	1 849	225	7 656	772	31 871	3 528	39 857	4 440
March	6 398	741	2 030	253	7 876	784	33 260	3 766	41 688	4 759
April	6 289	702	1 860	236	7 510	731	32 717	3 656	40 866	4 595
SEASONALLY ADJUSTED										
<b>1997</b>										
February	5 684	595	1 951	225	8 591	810	31 763	3 298	39 398	4 118
March	5 386	564	1 867	217	7 886	760	31 803	3 417	39 056	4 198
April	5 948	622	2 302	260	10 471	1 040	35 481	3 726	43 731	4 608
May	5 966	611	2 120	252	8 270	784	31 950	3 423	40 037	4 286
June	5 721	607	2 053	248	8 669	820	32 304	3 504	40 079	4 358
July	5 918	633	2 018	244	8 190	781	30 348	3 390	38 284	4 266
August	6 083	656	1 975	251	8 212	838	32 506	3 582	40 564	4 489
September	6 539	735	1 985	249	8 408	837	32 080	3 590	40 604	4 574
October	6 149	694	2 046	250	7 909	813	32 752	3 697	40 947	4 641
November	5 914	684	1 935	245	7 600	746	31 803	3 606	39 651	4 535
December	6 246	729	2 148	278	7 778	756	31 722	3 674	40 116	4 681
<b>1998</b>										
January	6 214	712	1 903	229	8 069	824	31 989	3 675	40 106	4 616
February	6 331	717	1 938	237	8 199	804	32 227	3 581	40 496	4 534
March	5 946	679	1 789	235	7 245	728	29 868	3 401	37 603	4 314
April	6 193	690	1 910	235	7 704	761	34 461	3 816	42 564	4 742
TREND ESTIMATES										
<b>1997</b>										
February	5 646	579	2 015	230	8 764	857	32 909	3 490	40 570	4 299
March	5 690	588	2 052	237	8 872	864	32 986	3 506	40 728	4 331
April	5 744	598	2 078	242	8 887	859	32 846	3 503	40 667	4 343
May	5 827	611	2 087	247	8 799	848	32 527	3 493	40 441	4 350
June	5 924	626	2 073	249	8 641	836	32 220	3 495	40 217	4 370
July	6 023	645	2 047	249	8 455	825	32 026	3 515	40 096	4 410
August	6 102	666	2 022	250	8 242	814	31 930	3 547	40 053	4 463
September	6 157	686	2 007	251	8 065	803	31 960	3 587	40 124	4 524
October	6 190	702	2 005	252	7 967	798	32 026	3 626	40 221	4 579
November	6 200	710	2 005	251	7 927	794	32 030	3 644	40 236	4 605
December	6 185	711	1 988	249	7 875	786	31 921	3 637	40 094	4 596
<b>1998</b>										
January	6 167	708	1 958	245	7 830	779	31 843	3 622	39 968	4 575
February	6 160	704	1 924	241	7 782	773	31 895	3 613	39 978	4 557
March	6 150	698	1 891	237	7 727	767	32 064	3 613	40 106	4 548
April	6 163	696	1 862	233	7 694	763	32 276	3 617	40 301	4 546

(a) Excludes alterations and additions.

(b) Includes refinancing.

## HOUSING FINANCE COMMITMENTS(a), By Type of Lender

Month	ALL BANKS.....		PERMANENT BUILDING SOCIETIES.....		MORTGAGE MANAGERS.....		TOTAL OTHER LENDERS(b).....		TOTAL.....	
	no.	\$m	no.	\$m	no.	\$m	no.	\$m	no.	\$m
ORIGINAL										
<b>1997</b>										
February	31 958	3 312	1 660	168	2 611	345	5 154	551	38 772	4 030
March	33 336	3 559	1 429	152	2 228	300	4 956	520	39 721	4 231
April	37 608	4 040	1 521	163	2 283	308	5 180	543	44 309	4 747
May	34 907	3 819	1 660	178	2 256	322	5 428	596	41 995	4 592
June	31 640	3 461	1 484	161	3 647	487	6 743	740	39 867	4 362
July	33 692	3 727	1 524	165	3 321	448	6 430	722	41 646	4 614
August	32 145	3 598	1 627	162	3 214	431	6 223	701	39 995	4 461
September	33 269	3 729	1 807	194	3 330	452	6 410	729	41 486	4 652
October	34 136	3 834	1 751	193	3 147	437	6 177	729	42 064	4 756
November	31 687	3 644	1 606	174	2 801	387	5 563	632	38 856	4 450
December	31 858	3 684	1 430	158	2 624	363	5 476	618	38 764	4 460
<b>1998</b>										
January	26 860	3 049	1 213	128	2 085	291	4 547	504	32 620	3 682
February	32 449	3 606	1 690	175	2 881	406	5 718	659	39 857	4 440
March	33 263	3 787	1 880	205	3 422	488	6 545	768	41 688	4 759
April	32 966	3 669	1 710	194	3 295	469	6 190	732	40 866	4 595
SEASONALLY ADJUSTED										
<b>1997</b>										
February	32 462	3 414	1 594	168	n.y.a.	n.y.a.	5 342	537	39 398	4 118
March	32 368	3 499	1 543	163	n.y.a.	n.y.a.	5 145	536	39 056	4 198
April	37 096	3 931	1 512	154	n.y.a.	n.y.a.	5 122	523	43 731	4 608
May	33 399	3 574	1 471	158	n.y.a.	n.y.a.	5 167	555	40 037	4 286
June	31 315	3 394	1 488	158	n.y.a.	n.y.a.	7 277	807	40 079	4 358
July	30 816	3 425	1 515	161	n.y.a.	n.y.a.	5 953	681	38 284	4 266
August	32 659	3 611	1 616	167	n.y.a.	n.y.a.	6 289	712	40 564	4 489
September	32 620	3 665	1 732	186	n.y.a.	n.y.a.	6 252	723	40 604	4 574
October	33 557	3 778	1 703	187	n.y.a.	n.y.a.	5 687	676	40 947	4 641
November	32 620	3 746	1 647	181	n.y.a.	n.y.a.	5 384	608	39 651	4 535
December	32 971	3 852	1 481	164	n.y.a.	n.y.a.	5 664	665	40 116	4 681
<b>1998</b>										
January	33 183	3 822	1 518	163	n.y.a.	n.y.a.	5 406	631	40 106	4 616
February	32 963	3 718	1 623	174	n.y.a.	n.y.a.	5 910	642	40 496	4 534
March	29 845	3 426	1 725	189	n.y.a.	n.y.a.	6 033	700	37 603	4 314
April	33 973	3 774	1 918	201	n.y.a.	n.y.a.	6 673	767	42 564	4 742
TREND ESTIMATES										
<b>1997</b>										
February	33 875	3 596	1 540	159	n.y.a.	n.y.a.	5 155	543	40 570	4 299
March	33 914	3 619	1 519	158	n.y.a.	n.y.a.	5 295	555	40 728	4 331
April	33 646	3 605	1 509	157	n.y.a.	n.y.a.	5 512	581	40 667	4 343
May	33 142	3 571	1 510	158	n.y.a.	n.y.a.	5 789	622	40 441	4 350
June	32 638	3 543	1 524	161	n.y.a.	n.y.a.	6 055	666	40 217	4 370
July	32 313	3 545	1 564	166	n.y.a.	n.y.a.	6 219	699	40 096	4 410
August	32 227	3 581	1 611	172	n.y.a.	n.y.a.	6 215	711	40 053	4 463
September	32 425	3 648	1 637	176	n.y.a.	n.y.a.	6 062	701	40 124	4 524
October	32 764	3 726	1 632	177	n.y.a.	n.y.a.	5 824	676	40 221	4 579
November	32 986	3 776	1 611	176	n.y.a.	n.y.a.	5 639	653	40 236	4 605
December	32 890	3 775	1 596	175	n.y.a.	n.y.a.	5 608	646	40 094	4 596
<b>1998</b>										
January	32 666	3 747	1 606	175	n.y.a.	n.y.a.	5 696	653	39 968	4 575
February	32 481	3 711	1 644	178	n.y.a.	n.y.a.	5 853	668	39 978	4 557
March	32 364	3 677	1 698	182	n.y.a.	n.y.a.	6 044	689	40 106	4 548
April	32 279	3 645	1 760	188	n.y.a.	n.y.a.	6 262	713	40 301	4 546

(a) Excludes alterations and additions. Includes refinancing.

(b) Includes mortgage managers.

## HOUSING FINANCE COMMITMENTS(a), By State

## TOTAL NUMBER OF DWELLINGS.....

	New South Wales	Victoria	Queensland	South Australia	Western Australia	Tasmania	Northern Territory	Australian Capital Territory	Australia
Month	no.	no.	no.	no.	no.	no.	no.	no.	no.
ORIGINAL									
<b>1997</b>									
February	12 489	8 759	7 308	3 013	5 350	778	322	753	38 772
March	13 640	8 634	7 139	3 117	5 256	814	360	761	39 721
April	14 806	10 637	7 274	3 318	6 122	933	400	819	44 309
May	14 265	10 302	6 796	3 228	5 380	943	371	710	41 995
June	13 233	10 081	6 574	3 172	5 063	756	327	661	39 867
July	13 843	10 199	7 293	3 004	5 477	786	331	713	41 646
August	13 237	9 890	6 886	3 085	5 074	801	309	713	39 995
September	14 030	10 063	7 186	3 039	5 240	796	393	739	41 486
October	13 578	10 529	7 120	3 173	5 641	845	418	760	42 064
November	12 623	9 583	6 729	3 033	5 085	756	348	699	38 856
December	12 071	10 192	6 345	3 212	5 113	816	326	689	38 764
<b>1998</b>									
January	10 264	8 187	5 366	2 515	4 721	668	294	605	32 620
February	13 069	9 961	6 362	3 107	5 370	851	381	756	39 857
March	14 081	10 169	6 568	3 349	5 600	840	394	687	41 688
April	13 904	9 805	6 466	3 236	5 593	852	393	617	40 866
SEASONALLY ADJUSTED(b)									
<b>1997</b>									
February	12 594	9 021	7 087	3 083	5 416	809	292	763	39 398
March	13 570	9 172	7 001	3 109	5 501	815	366	751	39 056
April	13 942	9 778	7 726	3 184	5 647	874	381	723	43 731
May	13 269	9 796	6 838	3 198	5 073	865	378	654	40 037
June	13 014	9 784	6 681	3 007	5 027	724	350	667	40 079
July	12 797	9 564	6 970	2 983	5 070	774	340	687	38 284
August	13 363	9 777	6 807	3 131	5 117	792	317	721	40 564
September	13 601	10 138	6 943	3 097	5 439	808	366	717	40 604
October	13 623	9 927	6 971	3 163	5 453	834	405	796	40 947
November	12 774	10 074	6 636	3 004	5 247	776	365	712	39 651
December	12 818	10 086	6 527	3 257	5 410	874	306	733	40 116
<b>1998</b>									
January	13 559	10 393	6 257	2 867	5 345	787	368	744	40 106
February	13 185	10 242	6 175	3 178	5 436	886	345	768	40 496
March	12 449	9 845	5 818	2 946	5 216	764	355	597	37 603
April	14 169	9 711	7 305	3 375	5 689	839	421	584	42 564
TREND ESTIMATES(b)									
<b>1997</b>									
February	13 547	9 214	7 163	3 124	5 548	830	358	793	40 570
March	13 532	9 352	7 163	3 128	5 491	819	360	757	40 728
April	13 427	9 510	7 121	3 121	5 374	814	358	719	40 667
May	13 309	9 635	7 047	3 107	5 250	809	356	690	40 441
June	13 245	9 733	6 970	3 091	5 163	799	355	681	40 217
July	13 235	9 803	6 916	3 082	5 150	791	354	690	40 096
August	13 242	9 858	6 884	3 082	5 189	789	354	708	40 053
September	13 250	9 926	6 854	3 090	5 259	796	355	728	40 124
October	13 247	10 025	6 772	3 093	5 327	809	356	745	40 221
November	13 202	10 116	6 636	3 089	5 364	821	355	751	40 236
December	13 138	10 156	6 479	3 079	5 370	825	354	741	40 094
<b>1998</b>									
January	13 114	10 138	6 374	3 078	5 376	826	354	720	39 968
February	13 158	10 085	6 340	3 093	5 395	825	359	692	39 978
March	13 245	10 008	6 366	3 121	5 423	824	367	661	40 106
April	13 364	9 933	6 439	3 154	5 463	823	376	627	40 301

(a) Excludes alterations and additions. Includes refinancing.

(b) Sum of States and Territories may not equal Australian estimate, see Explanatory Notes 11 to 14.



## HOUSING FINANCE COMMITMENTS(a), By State

TOTAL VALUE OF  
COMMITMENTS.....

	New South Wales	Victoria	Queensland	South Australia	Western Australia	Tasmania	Northern Territory	Australian Capital Territory	Australia
Month	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
ORIGINAL									
<b>1997</b>									
February	1 555	818	723	247	523	56	32	77	4 030
March	1 743	839	719	251	506	59	34	80	4 231
April	1 932	1 031	721	270	603	64	41	84	4 747
May	1 941	1 018	673	264	519	64	38	76	4 592
June	1 764	1 022	674	253	489	55	36	71	4 362
July	1 878	1 039	745	243	539	58	36	76	4 614
August	1 794	1 031	712	251	502	61	34	76	4 461
September	1 885	1 060	754	253	511	63	43	83	4 652
October	1 891	1 109	739	268	560	61	48	82	4 756
November	1 771	1 019	713	258	511	57	38	83	4 450
December	1 700	1 090	683	275	526	64	38	83	4 460
<b>1998</b>									
January	1 398	878	575	207	475	51	33	65	3 682
February	1 750	1 028	674	254	537	67	43	87	4 440
March	1 938	1 078	709	283	568	65	44	75	4 759
April	1 908	1 013	692	273	544	60	38	67	4 595
SEASONALLY ADJUSTED(b)									
<b>1997</b>									
February	1 591	857	704	252	525	58	29	79	4 118
March	1 716	914	700	248	529	59	34	81	4 198
April	1 792	954	737	250	577	60	41	78	4 608
May	1 779	972	667	260	470	58	37	69	4 286
June	1 736	992	683	240	498	57	40	71	4 358
July	1 708	955	712	242	495	57	37	71	4 266
August	1 824	1 040	708	258	503	60	31	80	4 489
September	1 856	1 047	724	258	521	63	43	82	4 574
October	1 884	1 051	722	272	530	60	44	79	4 641
November	1 805	1 091	709	258	533	58	39	87	4 535
December	1 789	1 054	719	285	588	68	39	83	4 681
<b>1998</b>									
January	1 928	1 089	664	236	532	59	42	80	4 616
February	1 790	1 076	657	259	539	68	40	90	4 534
March	1 713	1 026	632	248	531	59	45	67	4 314
April	1 908	1 018	766	271	561	60	38	64	4 742
TREND ESTIMATES(b)									
<b>1997</b>									
February	1 739	881	705	253	543	57	37	83	4 299
March	1 747	907	705	252	537	57	37	80	4 331
April	1 745	936	702	250	525	57	37	76	4 343
May	1 747	960	699	248	511	58	37	73	4 350
June	1 760	982	698	248	501	58	37	73	4 370
July	1 780	1 003	703	251	500	59	38	74	4 410
August	1 803	1 022	710	255	505	59	38	76	4 463
September	1 823	1 041	717	260	517	60	39	79	4 524
October	1 839	1 059	716	263	531	61	40	83	4 579
November	1 843	1 071	706	264	542	62	41	84	4 605
December	1 836	1 073	693	262	546	62	41	84	4 596
<b>1998</b>									
January	1 825	1 067	684	259	547	63	41	81	4 575
February	1 820	1 058	680	257	547	62	41	78	4 557
March	1 818	1 048	681	257	547	62	41	75	4 548
April	1 819	1 037	687	256	547	62	41	71	4 546

(a) Excludes alterations and additions. Includes refinancing.

(b) Sum of States and Territories may not equal Australian estimate,  
see Explanatory Notes 11 to 14.

## HOUSING FINANCE COMMITMENTS, Original

	<i>Dwellings financed, excluding refinancing</i>	<i>Refinancing</i>	<i>Alterations and additions</i>	<i>Total</i>	<i>Commitments advanced during month</i>	<i>Cancellation of commitments during month</i>	<i>Commitments not advanced at end of month</i>
<i>Month</i>	<i>\$m</i>	<i>\$m</i>	<i>\$m</i>	<i>\$m</i>	<i>\$m</i>	<i>\$m</i>	<i>\$m</i>
<b>1997</b>							
February	3 253	778	233	<b>4 264</b>	3 308	502	7 774
March	3 383	849	242	<b>4 473</b>	3 622	462	8 166
April	3 755	992	264	<b>5 010</b>	4 103	448	8 614
May	3 776	816	234	<b>4 826</b>	4 200	460	8 635
June	3 481	881	223	<b>4 586</b>	4 132	450	8 620
July	3 753	861	219	<b>4 834</b>	4 315	456	8 677
August	3 601	860	215	<b>4 677</b>	4 065	499	8 781
September	3 804	847	240	<b>4 891</b>	4 141	402	9 131
October	3 936	820	265	<b>5 021</b>	4 479	486	9 200
November	3 711	739	235	<b>4 685</b>	4 073	454	9 375
December	3 739	721	222	<b>4 682</b>	4 607	755	8 700
<b>1998</b>							
January	3 056	626	190	<b>3 872</b>	3 810	424	8 460
February	3 668	772	243	<b>4 683</b>	3 700	401	9 042
March	3 976	784	256	<b>5 016</b>	4 247	438	9 377
April	3 864	731	223	<b>4 818</b>	4 251	449	9 273

## HOUSING FINANCE COMMITMENTS, Refinancing–Original

## REFINANCING.....

ALL HOUSING  
FINANCE(a).....

Month	All banks	Permanent building societies	Mortgage managers	Total other lenders(b)	Total	Total
NUMBER						
<b>1997</b>						
February	5 935	387	1 062	1 709	8 031	38 772
March	6 795	294	924	1 714	8 803	39 721
April	8 242	334	833	1 638	10 214	44 309
May	6 283	367	778	1 734	8 384	41 995
June	6 062	345	1 584	2 440	8 847	39 867
July	6 475	288	1 192	2 181	8 944	41 646
August	6 147	308	1 242	2 122	8 577	39 995
September	6 228	390	1 119	2 037	8 655	41 486
October	6 209	338	959	1 665	8 212	42 064
November	5 716	299	856	1 563	7 578	38 856
December	5 620	292	722	1 449	7 361	38 764
<b>1998</b>						
January	4 779	254	606	1 229	6 262	32 620
February	5 773	369	825	1 514	7 656	39 857
March	5 644	467	957	1 765	7 876	41 688
April	5 379	415	1 011	1 716	7 510	40 866
VALUE (\$million)						
<b>1997</b>						
February	557	34	135	187	778	4 030
March	644	26	117	180	849	4 231
April	792	30	107	170	992	4 747
May	594	36	108	186	816	4 592
June	574	35	206	271	881	4 362
July	604	24	153	233	861	4 614
August	598	25	160	236	860	4 461
September	588	35	143	225	847	4 652
October	598	31	125	191	820	4 756
November	542	30	110	167	739	4 450
December	539	28	92	153	721	4 460
<b>1998</b>						
January	471	24	80	131	626	3 682
February	574	33	110	165	772	4 440
March	542	45	129	196	784	4 759
April	500	41	132	191	731	4 595
AVERAGE BORROWING SIZE (\$'000)						
<b>1997</b>						
February	93.8	87.3	127.5	109.4	96.8	104.0
March	94.7	87.0	127.0	104.8	96.4	106.5
April	96.1	88.9	128.5	104.0	97.1	107.1
May	94.6	97.5	138.2	107.2	97.3	109.4
June	94.8	101.7	130.4	111.2	99.6	109.4
July	93.3	84.4	128.0	106.9	96.3	110.8
August	97.4	81.4	128.8	111.3	100.2	111.5
September	94.3	89.9	127.9	110.3	97.9	112.1
October	96.3	90.9	130.6	114.7	99.8	113.1
November	94.8	101.2	128.0	106.8	97.5	114.5
December	95.9	95.8	128.1	105.9	97.9	115.0
<b>1998</b>						
January	98.6	93.3	132.1	106.6	99.9	112.9
February	99.4	90.4	133.2	109.0	100.8	111.4
March	96.1	96.7	134.9	111.1	99.5	114.2
April	92.9	98.4	130.9	111.0	97.3	112.4

(a) Excludes alterations and additions.

(b) Includes mortgage managers.

## HOUSING FINANCE COMMITMENTS(a), By Type of Borrower and Loan-Original

FIRST HOME BUYERS.....				FIXED RATE (2 YEARS OR LONGER).....			ALL FINANCE
Month	<i>Dwellings financed</i>	<i>% of total</i>	<i>Average borrowing size</i>	<i>Dwellings financed</i>	<i>% of total</i>	<i>Average borrowing size</i>	<i>Average borrowing size</i>
	<i>no.</i>	<i>%</i>	<i>\$'000</i>	<i>no.</i>	<i>%</i>	<i>\$'000</i>	<i>\$'000</i>
<b>1997</b>							
February	8 775	22.6	98.5	4 391	11.3	98.9	<b>104.0</b>
March	8 799	22.2	101.3	4 871	12.3	102.6	<b>106.5</b>
April	9 438	21.3	102.0	6 003	13.5	106.4	<b>107.1</b>
May	10 188	24.3	105.1	4 604	11.0	103.0	<b>109.4</b>
June	8 157	20.5	104.6	3 291	8.3	99.7	<b>109.4</b>
July	8 330	20.0	104.1	3 461	8.3	100.8	<b>110.8</b>
August	7 890	19.7	103.8	3 402	8.5	101.8	<b>111.5</b>
September	8 389	20.2	105.9	3 534	8.5	103.7	<b>112.1</b>
October	8 872	21.1	108.1	4 143	9.8	108.4	<b>113.1</b>
November	8 251	21.2	105.2	4 821	12.4	111.0	<b>114.5</b>
December	8 047	20.8	104.0	6 023	15.5	114.2	<b>115.0</b>
<b>1998</b>							
January	6 420	19.7	107.4	7 185	22.0	111.5	<b>112.9</b>
February	7 914	19.9	106.9	9 805	24.6	110.7	<b>111.4</b>
March	8 556	20.5	108.8	8 042	19.3	111.7	<b>114.2</b>
April	8 015	19.6	106.4	7 102	17.4	112.3	<b>112.4</b>

(a) Excludes alterations and additions. Includes refinancing.

## HOUSING FINANCE COMMITMENTS, By Purpose and State-Original

	New South Wales	Victoria	Queensland	South Australia	Western Australia	Tasmania	Northern Territory	Australian Capital Territory	Australia
Month	no.	no.	no.	no.	no.	no.	no.	no.	no.
CONSTRUCTION OF DWELLINGS									
<b>1997</b>									
February	1 513	1 272	1 307	375	838	107	38	59	5 509
March	1 533	1 228	1 225	361	831	87	46	64	5 375
April	1 763	1 594	1 253	396	1 063	114	54	74	6 311
May	1 759	1 566	1 318	458	1 053	92	64	72	6 382
June	1 535	1 476	1 229	430	918	71	53	48	5 760
July	1 735	1 608	1 414	373	1 040	86	62	56	6 374
August	1 650	1 593	1 410	374	916	85	37	45	6 110
September	1 829	1 742	1 429	393	1 001	85	74	67	6 620
October	1 712	1 801	1 343	392	1 053	85	62	69	6 517
November	1 527	1 487	1 268	329	901	82	36	62	5 692
December	1 522	1 680	1 173	350	948	93	38	57	5 861
<b>1998</b>									
January	1 297	1 418	936	272	803	81	30	37	4 874
February	1 675	1 830	1 216	380	839	83	53	61	6 137
March	1 793	1 812	1 282	367	957	79	57	51	6 398
April	1 717	1 814	1 212	346	1 026	94	48	32	6 289
PURCHASE OF NEWLY ERECTED DWELLINGS									
<b>1997</b>									
February	725	421	338	90	202	11	11	62	1 860
March	776	458	362	96	205	26	23	81	2 027
April	840	581	361	104	215	16	16	79	2 212
May	832	561	347	98	204	24	21	58	2 145
June	817	559	342	78	218	20	21	49	2 104
July	770	571	366	96	240	14	22	50	2 129
August	731	541	330	83	192	24	17	49	1 967
September	749	503	370	72	230	16	6	105	2 051
October	707	573	407	101	263	27	14	47	2 139
November	705	508	340	93	209	24	16	35	1 930
December	688	562	363	108	205	26	10	40	2 002
<b>1998</b>									
January	531	404	292	75	211	18	26	35	1 592
February	671	479	301	97	203	19	39	40	1 849
March	749	554	351	97	204	12	31	32	2 030
April	696	461	330	85	217	17	32	22	1 860
PURCHASE OF ESTABLISHED DWELLINGS(a)									
<b>1997</b>									
February	10 251	7 066	5 663	2 548	4 310	660	273	632	31 403
March	11 331	6 948	5 552	2 660	4 220	701	291	616	32 319
April	12 203	8 462	5 660	2 818	4 844	803	330	666	35 786
May	11 674	8 175	5 131	2 672	4 123	827	286	580	33 468
June	10 881	8 046	5 003	2 664	3 927	665	253	564	32 003
July	11 338	8 020	5 513	2 535	4 197	686	247	607	33 143
August	10 856	7 756	5 146	2 628	3 966	692	255	619	31 918
September	11 452	7 818	5 387	2 574	4 009	695	313	567	32 815
October	11 159	8 155	5 370	2 680	4 325	733	342	644	33 408
November	10 391	7 588	5 121	2 611	3 975	650	296	602	31 234
December	9 861	7 950	4 809	2 754	3 960	697	278	592	30 901
<b>1998</b>									
January	8 436	6 365	4 138	2 168	3 707	569	238	533	26 154
February	10 723	7 652	4 845	2 630	4 328	749	289	655	31 871
March	11 539	7 803	4 935	2 885	4 439	749	306	604	33 260
April	11 491	7 530	4 924	2 805	4 350	741	313	563	32 717

(a) Includes refinancing.

## HOUSING FINANCE COMMITMENTS(a), By State-Original: April 1998

State	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS.....		PURCHASE OF ESTABLISHED DWELLINGS(b)...		TOTAL DWELLINGS, EXCLUDING REFINANCING.....		REFINANCING	TOTAL...
	Houses	Other	Houses	Other	Houses	Other	Houses	Other	All dwellings	All dwellings
NUMBER										
New South Wales	1 657	60	434	262	7 864	1 210	9 955	1 532	2 417	13 904
Victoria	1 752	62	312	149	5 492	481	7 556	692	1 557	9 805
Queensland	1 186	26	258	72	3 588	233	5 032	331	1 103	6 466
South Australia	332	14	73	12	1 895	56	2 300	82	854	3 236
Western Australia	923	103	166	51	2 686	478	3 775	632	1 186	5 593
Tasmania	n.p.	n.p.	n.p.	n.p.	554	12	656	21	175	852
Northern Territory	n.p.	n.p.	n.p.	n.p.	197	16	258	35	100	393
Australian Capital Territory	n.p.	n.p.	n.p.	n.p.	417	28	459	40	118	617
Australia	6 018	271	1 280	580	22 693	2 514	29 991	3 365	7 510	40 866
VALUE(\$million)										
New South Wales	215	7	64	43	1 122	185	1 401	235	272	1 908
Victoria	181	7	35	18	567	54	783	79	150	1 013
Queensland	136	3	30	11	380	26	546	40	106	692
South Australia	33	2	5	1	156	5	194	8	71	273
Western Australia	91	9	17	6	273	48	381	64	100	544
Tasmania	n.p.	n.p.	n.p.	n.p.	38	1	47	1	12	60
Northern Territory	n.p.	n.p.	n.p.	n.p.	19	2	26	3	9	38
Australian Capital Territory	n.p.	n.p.	n.p.	n.p.	46	3	51	4	11	67
Australia	673	29	154	82	2 602	324	3 429	435	731	4 595
AVERAGE BORROWING SIZE(\$'000)										
New South Wales	129.7	118.8	147.3	164.7	142.7	152.7	140.7	153.4	112.5	137.2
Victoria	103.3	111.3	111.6	121.6	103.3	112.9	103.7	114.6	96.5	103.3
Queensland	114.6	116.0	115.8	148.0	106.0	113.3	108.5	121.1	96.5	107.1
South Australia	100.7	128.7	70.8	83.3	82.1	88.7	84.4	94.7	82.8	84.2
Western Australia	99.1	91.8	99.4	124.4	101.5	100.7	100.8	101.2	84.2	97.3
Tasmania	82.4	55.5	83.3	57.4	69.2	79.2	71.3	69.7	66.3	70.2
Northern Territory	103.0	116.0	132.0	79.9	98.8	103.4	101.5	92.7	88.9	97.5
Australian Capital Territory	135.0	175.0	103.1	110.8	109.7	99.6	111.1	106.2	95.3	107.8
Australia	111.8	107.0	120.6	141.6	114.6	128.8	114.3	129.3	97.3	112.4

(a) Excludes alterations and additions.

(b) Excludes refinancing.

## EXPLANATORY NOTES

### INTRODUCTION

**1** This publication presents statistics of secured housing finance commitments made by significant lenders to individuals. The commitments are for the construction or purchase of owner-occupied dwellings. Commitments for the purchase of land, or for the construction or purchase of dwellings for rental or resale, are excluded and shown in *Lending Finance* (5671.0).

### SCOPE

**2** The following types of lenders are included:

- Banks
- Permanent building societies
- Credit unions/co-operative credit societies
- Life or general insurance companies
- General government enterprises
- Superannuation funds
- Organisations raising funds through the secondary mortgage market for approved home buyers under State government housing schemes
- Other financial corporations registered under the *Financial Corporations Act 1974*
- Other providers of consumer finance registered with State credit tribunals, including mortgage managers.

### COVERAGE

**3** The statistics cover significant lenders only. Significant lenders are the largest lenders to individuals for the construction and purchase of owner-occupied dwellings. They account in aggregate for at least 95% of the Australian total and at least 90% of each State total of finance commitments for owner-occupied housing.

**4** An annual collection is conducted to maintain coverage of significant lenders. New lenders are included as their lending for owner-occupied housing becomes significant.

**5** All banks and permanent building societies qualify as significant lenders and are therefore covered by these statistics. The category 'other lenders' includes a large number of small lenders that do not qualify as significant lenders and therefore are excluded from the survey. Although their omission does not have a serious impact on the overall coverage of lending activity, the statistics for 'other lenders' are affected to a greater extent by this coverage constraint.

**6** Changes in the classification of lenders (for example, the conversion of a permanent building society to a bank) are reflected in the 'type of lender' statistics from the month of such changes. Data for earlier periods for such lenders are not reclassified. Details of the establishment of new banks are published in the Reserve Bank of Australia's monthly *Bulletin* in the section on Technical Notes to Tables.

### REVISIONS

**7** Revisions to previously published statistics are included in the publication as they occur.

### REFINANCING

**8** Data on refinancing has been collected separately since July 1991. The seasonally adjusted estimates should be considered preliminary until additional observations are available to produce more reliable seasonal estimates. Refinancing excludes an institution's refinancing of its own loans over the same dwelling (refer to glossary).

## EXPLANATORY NOTES

### MORTGAGE MANAGERS

**9** Commitments for housing finance by mortgage managers are included in 'other lenders' and 'total lenders' when not separately identified. Data for mortgage managers are only available separately from July 1995. Prior to July 1995, the more significant mortgage managers were included with 'other lenders'. Seasonally adjusted data for mortgage managers will not be available until a sufficient number of observations are available to estimate seasonal patterns.

**10** Care should be exercised in the interpretation of these statistics as:

- only those mortgage managers identified as significant lenders are included;
- only those commitments funded by securitisers are included. Commitments made by mortgage managers acting as agents or brokers for other financial institutions are reported by those lending institutions providing the finance, and are included in the lender type category relating to those institutions;
- commitments by mortgage managers for investment housing are excluded. The value of those commitments is included in Commercial Finance estimates.

### SEASONAL ADJUSTMENT

**11** Seasonal adjustment is a means of removing the estimated effects of normal seasonal variation and 'trading day effects' (arising from the varying amounts of activity on different days of the week and the varying reporting practices of the lenders). Adjustment is also made for Easter which may affect the March and April estimates differently. Seasonal adjustment does not remove the effect of irregular or non-seasonal influences (for example, a change in interest rates) from the series.

**12** Over the period from early 1990 to April 1995, each of the four major banks changed from reporting for the 4 or 5 weeks ending on the last Wednesday of each month to reporting on a calendar month basis. The published seasonally adjusted data takes account of this change in pattern.

**13** Two other developments in recent years may induce some change in the trading day and seasonal patterns of housing finance data. These comprise the changes in the classification of some major financial institutions (in particular, the conversion of building societies into banks) and the recent expansion of activity by mortgage managers. Estimation of seasonal adjustment and trading day factors that reflect the full effect of all these changes will not be possible until a sufficient number of years of data have been collected. Accordingly, the trend estimate data provide the most reliable indicator of underlying movement in housing finance commitments.

**14** State component series have been seasonally adjusted independently of the Australian series. The sum of the States components is therefore unlikely to equal the corresponding Australian total series. The State component series are also affected by the changes mentioned in paragraphs 12 and 13.

### TREND ESTIMATES

**15** Smoothing seasonally adjusted series reduces the impact of the irregular component of the seasonally adjusted series and creates trend estimates. These trend estimates are derived by applying a 13-term Henderson-weighted moving average to all months of the respective seasonally adjusted series except the last six months. Trend series are created for the last six months by applying surrogates of the Henderson moving average to the seasonally adjusted series. For further information, refer to *A Guide to Interpreting Time Series — Monitoring 'Trends': an Overview* (1348.0) or contact the Assistant Director, Time Series Analysis on 02 6252 6345.



## EXPLANATORY NOTES

### TREND ESTIMATES *continued*

**16** While the smoothing technique described in paragraph 16 enables trend estimates to be produced for the latest few months, it does result in revisions to the trend estimates as new data become available. Generally, revisions become smaller over time and, after three months, usually have a negligible impact on the series. Changes in the original data and re-estimation of seasonal factors may also lead to revisions to the trend.

**17** Volatility in the refinancing series means that the most recent trend estimates may be subjected to greater revision than usual. Users are advised to exercise care when interpreting movements affected by this volatility.

### RELATED RELEASES

**18** Estimates for months prior to those shown in this publication are available. Users may wish to refer to more detailed commitment series for Personal, Commercial and Lease Finance that are available by purpose, type of facility and industry. There may be a charge for this information, depending on the volume of data requested.

**19** Users may also wish to refer to the following releases:

- *Lending Finance, Australia* (5671.0)  
Provides monthly data on the value of finance commitments for individuals for housing and other personal finance commitments, commercial finance commitments to businesses under fixed and revolving credit facilities and value of goods under lease finance commitments.
- *Assets and Liabilities of Australian Securitisers* (5232.0.40.001)  
Provides quarterly information on the assets and liabilities of securitisers. These financial institutions issue short and/or long term securities (known as asset-backed securities) against specifically matched assets (e.g. mortgages, credit cards receivables).
- *Annual Statistics for Financial Institutions* (5661.0.40.001)  
The statistics cover type and amount of assets and liabilities, source of income, type of expenditure and appropriation of profits for each institution type registered under the *Financial Corporations Act 1974*.
- *Reserve Bank of Australia Bulletin* (Reserve Bank of Australia)  
Contains feature articles on current issues in the financial markets and monthly financial information for banks and other financial institutions registered under the *Financial Corporations Act 1974*. Statistics on the financial markets (e.g. interest rates and share prices indices) and relevant aggregates of the Commonwealth Government, National Accounts and Balance of Payments are also published.
- *Buildings Approvals, Australia* (8731.0)  
Provides monthly data on the number dwelling units and value of residential buildings approved for private and public sector, value of alterations and additions and value of non-residential buildings by class of building.
- *Building Activity Australia, Dwelling Unit Commencements* (8750.0)  
Contains preliminary quarterly estimates of the number of dwelling units commenced for private and public sector.

### SYMBOLS AND OTHER USAGES

- n.p. not available for publication
- n.y.a not yet available
- m millions

## G L O S S A R Y

<b>Alterations and additions</b>	Alterations and additions cover all structural and non-structural changes which are integral to the functional and structural design of a dwelling. Examples are garages, carports, pergolas, reroofing, recladding, etc. Alterations and additions do not include swimming pools, ongoing repairs, or maintenance and home improvements which do not involve building work.
<b>Average borrowing</b>	<p>Average borrowing is calculated as follows:</p> $\frac{\text{Total value of lending commitments per month}}{\text{Total number of dwellings financed per month}}$ <p>Average borrowing does not necessarily represent the average loan size per dwelling. For instance, average borrowing separately reflects first and second mortgages, committed in separate months, which apply to the same dwelling.</p>
<b>Commitment</b>	A lending commitment is a firm offer of housing finance. It either has been, or is normally expected to be, accepted. Included are commitments to provide housing finance to employees and commitments accepted and cancelled in the same month.
<b>Commitments not advanced</b>	<p>Commitments not advanced at the end of the period are calculated as follows:</p> $\begin{aligned} & \text{Balance of unadvanced commitments at the end of the previous period} \\ & + \text{Total new housing commitments (including refinancing)} \\ & + \text{Alterations and additions} \\ & \hline & = \text{Total commitments} \\ & - \text{Cancellations of commitments} \\ & - \text{Commitments advanced during the period} \\ & \hline & = \text{Commitments not advanced at the end of the period} \end{aligned}$
<b>Commitment value</b>	The commitment value for a contract of sale is the dwelling's sale value less any deposit.
<b>Construction of dwellings</b>	Construction of dwellings represents commitments made to individuals to finance, by way of progress payments, the construction of owner-occupied dwellings.
<b>Dwelling</b>	A dwelling is either a house or other dwelling. A house is a single self-contained place of residence detached from other buildings. An other dwelling is a single self-contained place of residence other than a house. Examples of other dwellings are individual flats, home units, town houses, terrace house, etc.
<b>Dwelling Units</b>	Dwelling units refer to the number of houses and other dwellings for which commitments have been made, either on the security of first mortgage or on contract of sale.
<b>Established dwelling</b>	An established dwelling is one which has been completed for more than twelve months prior to the lodgement of a loan application, or which has been previously occupied.
<b>First Home Buyers</b>	First home buyers are persons entering the home ownership market for the first time.

## GLOSSARY

<b>Fixed rate loan</b>	Fixed rate loans have a set interest rate which cannot be varied, either upward or downward, for a minimum period of two years. Capped loans are not categorised as fixed rate loans because their interest rate can vary within a two year period.
<b>Mortgage Managers</b>	Mortgage Managers obtain funds from financial institutions and through securitisation to lend for housing finance. In general, they manage the loans that they originate on behalf of the wholesale lenders. To avoid double counting, only those mortgage manager commitments funded by securitisers are included in the housing finance statistics. Those commitments made by mortgage managers acting as agents/brokers for other financial institutions are reported by those institutions.
<b>Newly erected dwelling</b>	A new dwelling that has been completed within twelve months of the lodgement of a loan application, and the borrower will be the first occupant.
<b>Refinancing</b>	Refinancing represents a commitment to refinance an existing loan where the refinancing lender is not the lender who made the original loan. Excluded are an institution's refinancing of its own loans and the refinancing of loans to fund a change of residence. The latter is treated as a new lending commitment.
<b>Secured housing finance</b>	This is all secured commitments to individuals for the construction or purchase of houses and other dwellings for owner occupation, regardless of type of security. Commitments for housing that will be occupied by persons other than the owner(s) are excluded.
<b>Self-contained</b>	The dwelling includes bathing and cooking facilities.
<b>Significant lenders</b>	Significant lenders are those lenders who committed funds of more than \$27 million Australia-wide during the calendar year 1996.

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