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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA FEBRUARY 1982

PHONE INQUIRIES

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MAIN FEATURES

The total value of loans approved by significant lenders to individuals for the construction or purchase of dwellings in February 1982 was \$537.8 million, an increase of \$36.8 million from January 1982, but \$80.5 million less than February 1981.

First mortgage (or equivalent) finance was provided for 18,366 dwelling units in February 1982. This was 1,085 units more than January 1982, but 4,232 units less than February 1981.

Loans approved for the construction of dwellings in February 1982 totalled \$74.8 million, an increase of \$1.7 million from January 1982 but \$13.6 million less than February 1981.

the month in question and consequently will relate to either a 4 or 5 week period.

(b) for savings banks the data relate to the period ending on either the last Monday (one bank), the last Wednesday (six banks) or the last day (five banks) of the month stated and may cover either a 4 or 5 week period.

3. Seasonally adjusted series for loan approvals made by banks and permanent building societies are available in the related publications listed below.

4. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1981 issue of this publication.

5. This publication incorporates revisions made to previous statistics in this series.

EXPLANATORY NOTES

Introduction

This publication presents statistics of secured finance provided by significant lenders to individuals for the construction or purchase of dwellings for owner occupation.

2. While the statistics are described as being for calendar months, it should be noted that :

(a) for trading banks the data relate to the period ending on the second Wednesday of the month following

Related publications

6. Users may also wish to refer to the following housing finance publications which are available on request :

Housing Finance for Owner Occupation, Savings and Trading Banks, Australia (5608.0) - issued monthly

Housing Finance for Owner Occupation, Permanent Building Societies, Australia (5610.0) - issued monthly.

7. Current publications produced by the ABS are listed in the Catalogue of Publications, Australia (1101.0). The ABS also issues, on Tuesdays and Fridays, a Publications Advice (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Symbols and other usages

Dwgs number of dwelling units
- nil or rounded to zero
n.a. not available

R. J. CAMERON
Australian Statistician

TABLES

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DNGS	\$000
	DNGS	\$000	DNGS	\$000	DNGS	\$000	DNGS	\$000		
HOUSES										
YEARS -										
1978/79	105,178	2,393,573	40,538	751,077	67,695	1,881,017	7,323	183,552	10,675	332,269
1979/80	106,635	2,547,556	40,162	761,305	70,284	2,091,667	6,319	167,446	10,092	366,302
1980/81	104,547	2,576,549	41,370	867,824	64,574	2,100,836	5,372	152,446	12,515	511,369
MONTHS -										
1981										
JANUARY	8,230	205,766	3,168	67,862	5,085	168,233	438	12,503	740	31,136
FEBRUARY	9,457	230,743	3,554	76,521	4,596	151,654	472	13,244	942	40,369
MARCH	9,987	244,953	3,410	72,684	4,774	160,644	554	16,105	1,194	48,993
APRIL	9,713	237,299	3,800	80,127	4,011	134,282	493	14,348	1,145	45,546
MAY	9,249	229,127	2,987	61,231	3,500	113,126	367	10,836	1,054	43,450
JUNE	8,856	222,720	3,060	66,109	3,284	109,226	382	11,219	1,091	50,387
JULY	9,565	237,624	3,575	77,469	4,603	135,024	291	8,954	997	37,619
AUGUST	8,057	200,117	3,230	67,903	3,812	128,976	356	10,891	726	29,114
SEPTEMBER	8,465	215,459	3,856	82,461	3,912	133,393	313	9,231	748	36,377
OCTOBER	7,638	192,428	3,213	65,459	3,789	131,741	344	10,228	625	25,587
NOVEMBER	7,528	191,785	3,112	66,460	4,226	150,381	396	11,689	608	26,743
DECEMBER	7,945	203,721	3,076	65,635	3,941	141,812	446	13,622	587	25,964
1982										
JANUARY	7,088	192,107	3,040	70,638	3,489	124,778	287	9,169	452	21,296
FEBRUARY	7,501	196,787	3,240	73,604	3,758	138,521	344	10,852	481	21,194
OTHER DWELLINGS										
YEARS -										
1978/79	6,233	138,994	3,414	64,533	8,088	215,317	417	10,998	1,046	35,273
1979/80	6,095	149,734	3,578	72,118	9,109	274,286	258	7,306	966	38,210
1980/81	5,360	144,528	3,889	85,036	9,380	314,217	273	8,342	1,643	81,680
MONTHS -										
1981										
JANUARY	447	13,159	332	7,874	752	24,376	14	461	70	3,985
FEBRUARY	493	14,152	314	6,804	769	25,662	34	1,031	110	4,577
MARCH	490	13,607	318	7,544	759	24,823	46	1,506	131	6,677
APRIL	432	12,230	371	7,917	694	20,235	31	993	146	5,736
MAY	463	12,087	313	8,108	553	17,446	17	504	192	11,406
JUNE	442	11,780	297	6,202	478	16,129	21	558	159	9,215
JULY	443	12,130	361	7,755	557	18,427	19	592	129	4,810
AUGUST	392	11,290	282	6,229	529	17,387	18	633	99	4,207
SEPTEMBER	449	12,451	370	8,282	619	18,925	12	369	82	4,165
OCTOBER	412	11,950	311	7,571	583	19,056	20	683	79	4,241
NOVEMBER	384	10,799	284	6,287	585	20,358	16	476	83	4,195
DECEMBER	380	10,570	246	5,954	606	19,390	12	397	94	6,097
1982										
JANUARY	407	8,971	262	5,826	577	18,057	11	440	38	2,337
FEBRUARY	433	12,331	286	6,775	692	23,433	10	360	53	4,589
TOTAL										
YEARS -										
1978/79	111,411	2,532,567	43,952	815,610	75,783	2,096,334	7,740	194,540	11,721	367,542
1979/80	112,730	2,697,290	43,740	833,423	79,393	2,365,953	6,577	174,752	11,058	404,512
1980/81	109,847	2,721,077	45,259	952,860	73,954	2,415,053	5,645	160,788	14,158	593,049
MONTHS -										
1981										
JANUARY	8,677	218,925	3,500	75,736	5,837	192,609	452	12,964	810	35,121
FEBRUARY	9,950	244,895	3,868	83,325	5,365	177,316	506	14,275	1,052	44,946
MARCH	10,477	258,560	3,728	80,228	5,533	185,467	600	17,611	1,325	55,670
APRIL	10,145	249,529	4,171	88,044	4,705	154,517	524	15,341	1,291	51,282
MAY	9,712	241,214	3,300	69,339	4,053	130,572	384	11,340	1,246	54,856
JUNE	9,298	234,500	3,357	72,311	3,762	125,355	403	11,777	1,250	59,602
JULY	10,008	249,754	3,936	85,224	4,560	153,451	310	9,546	1,126	42,429
AUGUST	8,449	211,407	3,512	74,132	4,341	146,363	374	11,524	825	33,321
SEPTEMBER	8,914	227,910	4,226	90,743	4,531	152,318	325	9,600	830	40,542
OCTOBER	8,050	204,378	3,524	73,030	4,372	150,797	364	10,911	704	29,828
NOVEMBER	7,912	202,584	3,396	72,747	4,811	170,739	412	12,165	691	30,938
DECEMBER	8,325	214,291	3,322	71,589	4,547	161,202	458	14,019	681	32,061
1982										
JANUARY	7,495	201,078	3,302	76,464	4,066	142,835	298	9,609	490	23,633
FEBRUARY	7,934	209,118	3,526	80,379	4,450	161,954	354	11,212	534	25,783

OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1978/79	9,113	204,106	1,513	42,891	3,404	56,622	4,577	136,910	250,016	5,982,017
1979/80	10,098	223,844	1,521	45,182	5,211	92,781	4,444	149,981	254,766	6,446,064
1980/81	10,490	266,614	1,804	56,215	4,578	94,079	4,784	179,837	250,034	6,805,769
MONTHS -										
1981										
JANUARY	788	20,197	130	4,237	351	7,016	289	11,714	19,219	528,664
FEBRUARY	879	22,510	124	4,105	351	8,015	386	15,311	20,761	562,472
MARCH	998	25,927	166	4,999	359	7,663	428	17,318	21,870	599,286
APRIL	920	25,518	145	4,386	274	5,969	451	17,633	20,952	565,108
MAY	1,061	28,719	153	4,701	348	6,794	424	16,021	19,143	518,005
JUNE	967	25,649	189	5,970	267	5,478	444	16,174	18,540	512,932
JULY	1,093	27,954	188	5,831	338	6,722	486	18,831	20,536	556,028
AUGUST	922	22,767	144	4,674	314	6,227	448	16,347	18,009	487,016
SEPTEMBER	1,012	25,881	139	4,153	276	5,244	444	16,892	19,165	529,091
OCTOBER	1,155	29,558	122	3,304	334	6,479	420	15,270	17,640	480,054
NOVEMBER	1,142	31,936	124	3,778	351	6,313	390	15,241	17,877	504,326
DECEMBER	820	24,289	164	5,027	293	5,491	353	13,107	17,625	498,668
1982										
JANUARY	856	24,131	112	3,443	290	5,821	268	11,050	15,882	462,433
FEBRUARY	748	23,891	123	4,261	301	5,898	326	12,936	16,822	487,944
OTHER DWELLINGS										
YEARS -										
1978/79	562	7,333	56	1,739	382	5,143	382	10,699	20,580	490,019
1979/80	576	8,482	64	1,881	544	8,623	341	10,910	21,531	571,550
1980/81	517	10,729	78	2,827	265	5,675	317	12,033	21,662	665,067
MONTHS -										
1981										
JANUARY	37	1,054	7	197	10	311	19	698	1,688	52,115
FEBRUARY	50	1,093	14	568	24	682	29	1,183	1,837	55,752
MARCH	44	1,069	6	246	13	338	43	1,691	1,850	57,501
APRIL	35	829	4	109	7	196	32	1,278	1,752	49,523
MAY	37	798	8	243	16	303	29	1,141	1,628	52,036
JUNE	39	743	2	61	23	587	16	567	1,477	45,842
JULY	43	821	7	262	26	749	35	1,380	1,620	46,926
AUGUST	46	938	9	222	17	317	30	1,187	1,422	42,410
SEPTEMBER	40	723	1	32	38	742	24	870	1,635	46,559
OCTOBER	56	1,297	1	31	25	631	25	1,053	1,512	46,513
NOVEMBER	55	1,325	5	148	23	489	22	924	1,457	45,001
DECEMBER	31	626	5	200	31	561	17	757	1,422	44,552
1982										
JANUARY	34	762	5	218	37	819	28	1,123	1,399	38,553
FEBRUARY	18	524	5	254	26	591	21	959	1,544	49,816
TOTAL										
YEARS -										
1978/79	9,675	211,439	1,569	44,630	3,786	61,765	4,959	147,609	270,596	6,472,036
1979/80	10,674	232,326	1,585	47,063	5,755	101,404	4,785	160,891	276,297	7,017,614
1980/81	11,007	277,343	1,882	59,042	4,843	99,754	5,101	191,870	271,696	7,470,836
MONTHS -										
1981										
JANUARY	825	21,251	137	4,434	361	7,327	308	12,412	20,907	580,779
FEBRUARY	929	23,603	138	4,673	375	8,697	415	16,494	22,598	618,224
MARCH	1,042	26,996	172	5,245	372	8,001	471	19,009	23,720	656,787
APRIL	955	26,347	149	4,495	281	6,165	483	18,911	22,704	614,631
MAY	1,098	29,517	161	4,944	364	7,097	453	17,162	20,771	566,041
JUNE	1,006	26,392	191	6,031	290	6,065	460	16,741	20,017	558,774
JULY	1,136	28,775	195	6,093	364	7,471	521	20,211	22,156	602,954
AUGUST	968	23,705	153	4,896	331	6,544	478	17,534	19,431	529,426
SEPTEMBER	1,052	26,604	140	4,185	314	5,986	468	17,762	20,800	575,650
OCTOBER	1,211	30,855	123	3,335	359	7,110	445	16,323	19,152	526,567
NOVEMBER	1,197	33,261	129	3,926	374	6,802	412	16,165	19,334	549,327
DECEMBER	851	24,915	169	5,227	324	6,052	370	13,864	19,047	543,220
1982										
JANUARY	890	24,893	117	3,661	327	6,640	296	12,173	17,281	500,986
FEBRUARY	766	24,415	128	4,515	327	6,489	347	13,895	18,366	537,760

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1978/79	20,027	461,712	8,484	160,966	10,050	291,560	2,500	63,539	2,035	60,768
1979/80	21,598	533,387	8,654	169,518	10,725	336,349	1,756	47,123	1,848	64,627
1980/81	21,300	522,238	8,242	174,588	9,826	327,753	1,438	40,783	1,442	49,087
MONTHS -										
1981										
JANUARY	1,466	35,938	554	12,131	710	24,194	143	4,009	66	2,599
FEBRUARY	1,690	39,886	631	12,978	633	21,331	127	3,637	82	2,533
MARCH	1,899	45,997	612	12,790	729	24,838	138	3,992	98	3,851
APRIL	1,904	44,960	744	16,213	658	22,442	127	3,626	111	3,977
MAY	1,926	47,559	540	12,385	605	20,338	112	3,186	118	4,174
JUNE	1,906	48,139	578	12,899	577	19,878	85	2,515	104	3,150
JULY	1,998	49,848	683	15,841	712	24,940	67	1,940	90	2,795
AUGUST	1,625	40,013	595	14,027	641	23,365	84	2,598	87	3,454
SEPTEMBER	1,745	43,785	726	16,239	699	24,315	112	3,162	103	3,938
OCTOBER	1,540	37,815	585	11,977	616	21,757	98	2,876	75	3,045
NOVEMBER	1,487	37,318	518	11,461	637	23,313	89	2,725	90	3,587
DECEMBER	1,509	38,802	531	11,335	657	23,623	108	3,439	72	2,764
1982										
JANUARY	1,228	32,996	465	10,710	465	16,931	63	2,081	50	2,255
FEBRUARY	1,310	33,567	524	11,429	501	18,279	56	1,782	52	1,786
OTHER DWELLINGS										
YEARS -										
1978/79	53	1,297	269	4,746	57	1,662	5	126	49	1,326
1979/80	81	1,677	379	6,141	69	2,473	-	-	20	1,118
1980/81	58	1,483	371	6,463	47	1,989	4	107	20	1,360
MONTHS -										
1981										
JANUARY	4	141	36	724	-	-	-	-	4	212
FEBRUARY	7	163	21	215	5	181	1	26	-	-
MARCH	5	111	30	533	5	162	-	-	-	-
APRIL	8	175	30	450	2	86	-	-	1	79
MAY	5	95	22	489	3	136	-	-	1	107
JUNE	3	54	45	1,011	7	381	-	-	2	57
JULY	13	274	28	798	5	171	-	-	3	169
AUGUST	6	231	20	422	4	159	-	-	-	-
SEPTEMBER	10	241	42	742	16	488	-	-	3	45
OCTOBER	5	160	19	691	13	364	1	31	2	95
NOVEMBER	5	111	27	573	12	322	-	-	1	22
DECEMBER	4	88	27	595	14	516	-	-	23	1,823
1982										
JANUARY	1	26	20	468	12	363	-	-	2	98
FEBRUARY	4	91	32	662	13	556	-	-	-	-
TOTAL										
YEARS -										
1978/79	20,080	463,009	8,753	165,712	10,107	293,222	2,505	63,665	2,084	62,094
1979/80	21,679	535,064	9,033	175,659	10,794	338,822	1,756	47,123	1,868	65,745
1980/81	21,358	523,721	8,613	181,051	9,873	329,742	1,442	40,890	1,462	50,447
MONTHS -										
1981										
JANUARY	1,470	36,079	590	12,855	710	24,194	143	4,009	70	2,811
FEBRUARY	1,697	40,049	652	13,193	638	21,512	128	3,663	82	2,533
MARCH	1,904	46,108	642	13,323	734	25,000	138	3,992	98	3,851
APRIL	1,912	45,135	774	16,663	660	22,528	127	3,626	112	4,056
MAY	1,933	47,654	562	12,874	608	20,474	112	3,186	119	4,281
JUNE	1,909	48,193	623	13,910	584	20,259	85	2,515	106	3,207
JULY	2,011	50,122	711	16,639	717	25,111	67	1,940	93	2,964
AUGUST	1,631	40,244	615	14,449	645	23,524	84	2,598	87	3,454
SEPTEMBER	1,755	44,026	768	16,981	715	24,803	112	3,162	106	3,983
OCTOBER	1,545	37,975	604	12,668	629	22,121	99	2,907	77	3,140
NOVEMBER	1,492	37,429	545	12,034	649	23,635	89	2,725	91	3,609
DECEMBER	1,513	38,890	558	11,930	671	24,139	108	3,439	95	4,587
1982										
JANUARY	1,229	33,022	485	11,178	477	17,294	63	2,081	52	2,353
FEBRUARY	1,314	33,658	556	12,091	514	18,835	56	1,782	52	1,786

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1978/79	1,249	26,175	303	8,720	454	7,455	877	25,380	45,979	1,106,275
1979/80	1,498	34,528	272	8,116	758	12,634	716	23,573	47,825	1,229,855
1980/81	1,728	44,190	238	7,773	795	14,063	606	22,460	45,615	1,202,935
MONTHS -										
1981										
JANUARY	136	3,484	19	655	58	876	48	2,042	3,200	85,928
FEBRUARY	159	4,256	10	322	72	1,285	38	1,454	3,442	87,682
MARCH	173	4,458	22	713	66	1,241	41	1,632	3,778	99,512
APRIL	206	5,434	23	827	49	818	44	1,753	3,866	100,050
MAY	239	6,157	13	353	62	1,071	35	1,374	3,652	96,597
JUNE	218	5,611	25	787	56	707	54	1,758	3,597	95,444
JULY	259	6,698	30	970	79	1,232	44	1,536	3,962	105,800
AUGUST	239	5,870	25	828	66	944	55	2,050	3,417	93,149
SEPTEMBER	225	5,761	14	481	63	1,078	65	2,569	3,752	101,328
OCTOBER	243	6,061	23	734	65	1,275	37	1,363	3,282	86,903
NOVEMBER	225	5,764	24	838	66	932	43	1,695	3,179	87,633
DECEMBER	160	4,164	23	810	37	590	24	846	3,121	86,373
1982										
JANUARY	178	4,543	12	340	45	756	34	1,485	2,540	72,097
FEBRUARY	138	3,615	20	742	53	992	30	1,220	2,684	73,412
OTHER DWELLINGS										
YEARS -										
1978/79	-	-	1	14	3	42	-	-	437	9,213
1979/80	-	-	-	-	9	190	3	95	561	11,694
1980/81	-	-	2	52	3	68	1	36	506	11,558
MONTHS -										
1981										
JANUARY	-	-	-	-	-	-	-	-	44	1,077
FEBRUARY	-	-	2	52	-	-	-	-	36	637
MARCH	-	-	-	-	-	-	1	36	41	842
APRIL	-	-	-	-	-	-	-	-	41	790
MAY	-	-	-	-	-	-	-	-	31	827
JUNE	-	-	-	-	2	45	-	-	59	1,548
JULY	-	-	-	-	4	87	-	-	53	1,499
AUGUST	-	-	-	-	1	25	-	-	31	837
SEPTEMBER	-	-	-	-	1	40	-	-	72	1,556
OCTOBER	-	-	-	-	2	75	-	-	42	1,416
NOVEMBER	-	-	-	-	-	5	-	-	45	1,033
DECEMBER	-	-	-	-	1	15	-	-	69	3,037
1982										
JANUARY	-	-	-	-	1	3	-	-	36	958
FEBRUARY	-	-	-	-	1	32	-	-	50	1,341
TOTAL										
YEARS -										
1978/79	1,249	26,175	304	8,734	457	7,497	877	25,380	46,416	1,115,488
1979/80	1,498	34,528	272	8,116	767	12,824	719	23,668	48,386	1,241,549
1980/81	1,728	44,190	240	7,825	798	14,131	607	22,496	46,121	1,214,493
MONTHS -										
1981										
JANUARY	136	3,484	19	655	58	876	48	2,042	3,244	87,005
FEBRUARY	159	4,256	12	374	72	1,285	38	1,454	3,478	88,319
MARCH	173	4,458	22	713	66	1,241	42	1,668	3,819	100,354
APRIL	206	5,434	23	827	49	818	44	1,753	3,907	100,840
MAY	239	6,157	13	353	62	1,071	35	1,374	3,683	97,424
JUNE	218	5,611	25	787	52	752	54	1,758	3,656	96,992
JULY	259	6,698	30	970	83	1,319	44	1,536	4,015	107,299
AUGUST	239	5,870	25	828	67	969	55	2,050	3,448	93,986
SEPTEMBER	225	5,761	14	481	64	1,118	65	2,569	3,824	102,884
OCTOBER	243	6,061	23	734	67	1,350	37	1,363	3,324	88,319
NOVEMBER	225	5,764	24	838	66	937	43	1,695	3,224	88,666
DECEMBER	160	4,164	23	810	38	605	24	846	3,190	89,410
1982										
JANUARY	178	4,543	12	340	46	759	34	1,485	2,576	73,055
FEBRUARY	138	3,615	20	742	54	1,024	30	1,220	2,734	74,753

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DNGS	\$000
	DNGS	\$000	DNGS	\$000	DNGS	\$000	DNGS	\$000		
HOUSES										
YEARS -										
1978/79	10,999	252,563	4,755	90,819	9,737	292,276	2,046	51,005	1,677	52,930
1979/80	10,308	244,435	3,687	70,743	9,374	293,518	1,465	38,311	1,468	58,289
1980/81	8,693	221,645	3,533	70,259	7,496	251,022	1,254	35,998	1,441	60,023
MONTHS -										
1981										
JANUARY	696	18,084	267	5,599	543	17,966	72	2,089	69	2,829
FEBRUARY	746	19,400	258	5,001	491	16,366	105	3,015	83	3,197
MARCH	773	19,607	234	4,816	481	16,974	150	4,383	124	5,532
APRIL	809	21,210	329	6,424	383	13,275	129	3,779	131	5,754
MAY	761	19,785	245	4,184	447	15,147	81	2,316	139	6,123
JUNE	770	20,763	280	5,563	366	12,414	108	3,239	118	4,653
JULY	810	21,088	301	6,198	510	17,585	75	2,550	126	4,676
AUGUST	679	18,470	289	5,793	516	18,696	91	2,684	88	3,935
SEPTEMBER	833	22,115	328	7,363	413	15,270	62	1,868	82	4,216
OCTOBER	592	15,902	287	6,140	389	15,507	90	2,754	92	4,270
NOVEMBER	526	14,660	261	5,419	514	19,409	66	1,975	58	2,971
DECEMBER	695	18,514	265	6,065	399	15,448	65	2,057	107	4,969
1982										
JANUARY	568	15,879	227	5,478	357	13,084	75	2,103	80	3,955
FEBRUARY	551	15,421	267	6,248	314	12,303	117	3,642	65	3,413
OTHER DWELLINGS										
YEARS -										
1978/79	1,002	22,894	491	9,361	1,432	44,974	67	1,801	300	13,067
1979/80	838	20,539	427	8,271	1,399	49,981	30	880	188	7,976
1980/81	599	16,366	471	9,752	1,472	55,159	52	1,562	264	14,959
MONTHS -										
1981										
JANUARY	53	1,802	38	978	142	5,328	1	45	14	885
FEBRUARY	70	1,943	40	961	117	4,175	3	83	15	759
MARCH	53	1,381	39	777	108	4,120	16	507	9	510
APRIL	46	1,239	48	1,214	85	2,927	12	367	16	711
MAY	39	1,060	25	444	88	2,937	5	141	17	1,069
JUNE	56	1,605	33	663	88	3,273	-	-	26	2,120
JULY	64	1,621	52	1,254	73	3,105	6	221	23	931
AUGUST	37	1,102	36	754	106	4,153	-	-	12	764
SEPTEMBER	59	1,718	47	1,108	98	4,155	-	-	14	858
OCTOBER	35	1,039	42	964	89	3,868	4	147	20	1,227
NOVEMBER	48	1,454	43	1,040	80	3,399	2	60	17	1,022
DECEMBER	37	1,007	32	598	82	3,490	2	57	11	925
1982										
JANUARY	57	1,684	24	532	66	2,629	1	43	10	651
FEBRUARY	49	1,576	52	1,254	79	3,340	1	30	14	2,015
TOTAL										
YEARS -										
1978/79	12,001	275,457	5,246	100,180	11,169	337,250	2,113	52,806	1,977	65,997
1979/80	11,146	264,974	4,114	79,014	10,773	343,499	1,495	39,191	1,656	66,265
1980/81	9,292	238,011	4,004	80,011	8,968	306,181	1,306	37,560	1,705	74,982
MONTHS -										
1981										
JANUARY	749	19,886	305	6,577	685	23,294	73	2,134	83	3,714
FEBRUARY	816	21,343	298	5,962	608	20,541	108	3,098	98	3,956
MARCH	826	20,988	273	5,593	589	21,094	166	4,890	133	6,042
APRIL	855	22,449	377	7,638	468	16,202	141	4,146	147	6,465
MAY	800	20,845	270	4,628	535	18,084	86	2,457	156	7,192
JUNE	826	22,368	313	6,226	454	15,687	108	3,239	144	6,773
JULY	874	22,709	353	7,452	583	20,690	81	2,771	149	5,607
AUGUST	716	19,572	325	6,547	622	22,849	91	2,684	100	4,699
SEPTEMBER	892	23,833	375	8,471	511	19,425	62	1,868	96	5,074
OCTOBER	627	16,941	329	7,104	478	19,375	94	2,901	112	5,497
NOVEMBER	574	16,114	304	6,459	594	22,808	68	2,035	75	3,993
DECEMBER	732	19,521	297	6,663	481	18,938	67	2,114	118	5,894
1982										
JANUARY	625	17,563	251	6,010	423	15,713	76	2,146	90	4,606
FEBRUARY	600	16,997	319	7,502	393	15,643	118	3,672	79	5,428

OF NEWLY ERECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1978/79	3,205	75,968	85	2,592	273	3,849	860	23,772	33,637	845,774
1979/80	3,777	89,928	77	2,485	544	8,218	653	20,692	31,353	826,619
1980/81	2,889	75,038	76	3,158	406	7,603	475	17,849	26,263	742,595
MONTHS -										
1981										
JANUARY	187	4,745	5	224	16	443	24	1,083	1,879	53,062
FEBRUARY	256	6,395	7	443	15	450	37	1,379	1,998	55,646
MARCH	271	6,920	5	193	13	285	43	1,566	2,094	60,276
APRIL	263	7,162	6	241	14	317	44	1,417	2,108	59,579
MAY	257	6,853	4	200	25	524	45	1,944	2,004	57,076
JUNE	236	6,217	9	270	15	426	47	2,028	1,949	55,573
JULY	245	6,175	7	246	17	534	52	1,909	2,143	60,961
AUGUST	205	4,974	2	58	31	695	40	1,366	1,941	56,671
SEPTEMBER	186	4,655	5	149	29	600	44	1,559	1,976	57,795
OCTOBER	262	6,777	4	124	25	711	45	1,662	1,786	53,847
NOVEMBER	261	7,644	3	149	37	804	30	1,078	1,756	54,109
DECEMBER	227	6,728	6	249	26	666	32	1,061	1,822	55,757
1982										
JANUARY	180	5,699	7	215	22	521	18	728	1,534	47,662
FEBRUARY	167	5,950	3	131	26	576	19	973	1,549	48,657
OTHER DWELLINGS										
YEARS -										
1978/79	178	2,252	11	427	88	1,101	63	2,134	3,632	98,011
1979/80	196	3,478	5	205	70	1,194	43	1,548	3,190	94,072
1980/81	213	5,901	7	503	34	821	32	1,177	3,144	106,200
MONTHS -										
1981										
JANUARY	20	754	-	-	3	143	3	91	274	10,026
FEBRUARY	24	694	2	182	2	118	4	140	277	9,055
MARCH	20	722	3	135	1	5	5	205	254	8,362
APRIL	22	622	-	-	-	-	5	213	234	7,293
MAY	14	446	-	-	1	15	2	82	191	6,194
JUNE	15	249	1	31	1	61	2	100	222	8,102
JULY	17	353	-	10	5	209	3	124	243	7,828
AUGUST	13	276	-	-	3	45	5	276	212	7,370
SEPTEMBER	14	289	-	-	2	53	2	78	236	8,259
OCTOBER	17	541	-	-	2	56	1	40	210	7,882
NOVEMBER	16	523	1	39	3	114	3	99	213	7,750
DECEMBER	11	268	-	-	1	13	5	258	181	6,616
1982										
JANUARY	12	387	-	-	5	100	3	124	178	6,150
FEBRUARY	4	80	-	-	3	147	7	296	209	8,738
TOTAL										
YEARS -										
1978/79	3,383	78,220	96	3,019	361	4,950	923	25,906	37,269	943,785
1979/80	3,967	93,406	82	2,690	614	9,412	696	22,240	34,543	920,691
1980/81	3,102	80,939	83	3,661	440	8,424	507	19,026	29,407	848,795
MONTHS -										
1981										
JANUARY	207	5,499	5	224	19	586	27	1,174	2,153	63,088
FEBRUARY	280	7,089	9	625	17	568	41	1,519	2,275	64,701
MARCH	291	7,642	8	328	14	290	48	1,771	2,348	68,638
APRIL	285	7,784	6	241	14	317	49	1,630	2,342	66,872
MAY	271	7,299	4	200	26	539	47	2,026	2,195	63,270
JUNE	251	6,466	10	301	16	487	49	2,128	2,171	63,675
JULY	262	6,528	7	256	22	743	55	2,033	2,386	68,789
AUGUST	218	5,250	2	58	34	740	45	1,642	2,153	64,041
SEPTEMBER	194	4,944	5	149	31	653	46	1,637	2,212	66,054
OCTOBER	279	7,318	4	124	27	767	46	1,702	1,996	61,729
NOVEMBER	277	8,167	4	188	40	918	33	1,177	1,969	61,859
DECEMBER	238	6,996	6	249	27	679	37	1,319	2,003	62,373
1982										
JANUARY	192	6,086	7	215	27	621	21	852	1,712	53,812
FEBRUARY	191	6,030	3	131	29	723	26	1,269	1,758	57,395

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1978/79	74,152	1,679,298	27,299	499,292	47,908	1,297,181	2,777	69,008	6,963	218,571
1979/80	74,729	1,769,734	27,821	521,044	50,185	1,461,800	3,098	82,012	6,776	243,386
1980/81	74,554	1,832,666	29,595	622,977	47,252	1,522,061	2,680	75,665	9,632	402,259
MONTHS -										
1981										
JANUARY	6,068	151,744	2,347	50,132	3,832	126,073	223	6,405	605	25,708
FEBRUARY	7,021	171,457	2,665	58,542	3,472	113,957	240	6,592	777	34,639
MARCH	7,315	179,349	2,564	55,078	3,564	118,832	266	7,730	972	39,610
APRIL	7,000	171,129	2,727	57,490	2,970	98,565	237	6,943	903	35,815
MAY	6,560	161,783	2,202	44,662	2,448	77,641	174	5,334	797	33,153
JUNE	6,180	153,818	2,202	47,647	2,341	76,934	189	5,465	869	42,584
JULY	6,757	166,688	2,591	55,430	2,781	92,499	149	4,464	781	30,148
AUGUST	5,753	141,634	2,346	48,083	2,655	86,915	181	5,609	551	21,725
SEPTEMBER	5,887	149,559	2,802	58,859	2,800	93,808	139	4,201	563	28,223
OCTOBER	5,506	138,711	2,341	47,342	2,784	94,477	156	4,598	458	18,272
NOVEMBER	5,515	139,807	2,333	49,580	3,075	107,659	241	6,989	460	20,185
DECEMBER	5,741	146,405	2,280	48,235	2,885	102,741	273	8,126	408	18,231
1982										
JANUARY	5,292	143,232	2,348	54,450	2,667	94,763	149	4,985	322	15,086
FEBRUARY	5,640	147,799	2,449	55,927	2,943	107,939	171	5,428	364	15,995
OTHER DWELLINGS										
YEARS -										
1978/79	5,178	114,803	2,654	50,426	6,599	168,681	345	9,061	697	20,880
1979/80	5,176	127,518	2,772	57,706	7,641	221,832	228	6,426	758	29,116
1980/81	4,643	126,679	3,047	68,821	7,861	257,069	217	6,673	1,359	65,361
MONTHS -										
1981										
JANUARY	390	11,216	258	6,172	610	19,048	13	416	52	2,888
FEBRUARY	416	12,046	253	5,628	647	21,306	30	922	95	3,818
MARCH	432	12,115	249	6,234	646	20,541	30	999	122	6,167
APRIL	378	10,816	293	6,253	607	17,222	19	626	129	4,946
MAY	419	10,932	266	7,175	462	14,373	12	363	174	10,230
JUNE	383	10,121	219	4,528	383	12,475	21	558	131	7,038
JULY	366	10,235	281	5,703	479	15,151	13	371	103	3,710
AUGUST	349	9,957	226	5,053	419	13,075	18	633	87	3,443
SEPTEMBER	380	10,492	281	6,432	505	14,282	12	369	65	3,262
OCTOBER	372	10,751	250	5,916	481	14,824	15	505	57	2,919
NOVEMBER	331	9,234	214	4,674	493	16,637	14	416	65	3,151
DECEMBER	339	9,475	187	4,761	510	15,384	10	340	60	3,349
1982										
JANUARY	349	7,261	218	4,826	499	15,065	10	397	26	1,588
FEBRUARY	380	10,664	202	4,859	600	19,537	9	330	39	2,574
TOTAL										
YEARS -										
1978/79	79,330	1,794,101	29,953	549,718	54,507	1,465,862	3,122	78,069	7,660	239,451
1979/80	79,905	1,897,252	30,593	578,750	57,826	1,683,632	3,326	88,438	7,534	272,502
1980/81	79,197	1,959,345	32,642	691,798	55,113	1,779,130	2,897	82,338	10,991	467,620
MONTHS -										
1981										
JANUARY	6,458	162,960	2,605	56,304	4,442	145,121	236	6,821	657	28,596
FEBRUARY	7,437	183,503	2,918	64,170	4,119	135,263	270	7,514	872	38,457
MARCH	7,747	191,464	2,813	61,312	4,210	139,373	296	8,729	1,094	45,777
APRIL	7,378	181,945	3,020	63,743	3,577	115,787	256	7,569	1,032	40,761
MAY	6,979	172,715	2,468	51,837	2,910	92,014	186	5,697	971	43,383
JUNE	6,563	163,939	2,421	52,175	2,724	89,409	210	6,023	1,000	49,622
JULY	7,123	176,923	2,872	61,133	3,260	107,650	162	4,835	884	33,858
AUGUST	6,102	151,591	2,572	53,136	3,074	99,990	199	6,242	638	25,168
SEPTEMBER	6,267	160,051	3,083	65,291	3,305	108,090	151	4,570	628	31,485
OCTOBER	5,878	149,462	2,591	53,258	3,265	109,301	171	5,103	515	21,191
NOVEMBER	5,846	149,041	2,547	54,254	3,568	124,296	255	7,405	525	23,336
DECEMBER	6,080	155,880	2,467	52,996	3,395	118,125	283	8,466	468	21,580
1982										
JANUARY	5,641	150,493	2,566	59,276	3,166	109,828	159	5,382	348	16,674
FEBRUARY	6,020	158,463	2,651	60,786	3,543	127,476	180	5,758	403	18,569

OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1978/79	4,659	101,963	1,125	31,579	2,677	45,318	2,840	87,758	170,400	4,029,968
1979/80	4,823	59,388	1,172	34,581	3,909	71,929	3,075	105,716	175,588	4,389,590
1980/81	5,873	147,386	1,490	45,284	3,377	72,413	3,703	139,528	178,156	4,860,239
MONTHS -										
1981										
JANUARY	465	11,968	106	3,358	277	5,697	217	8,589	14,140	389,674
FEBRUARY	464	11,859	107	3,340	264	6,280	311	12,478	15,321	419,144
MARCH	554	14,549	139	4,093	280	6,137	344	14,120	15,998	439,498
APRIL	451	12,922	116	3,318	211	4,834	363	14,463	14,976	405,479
MAY	565	15,709	136	4,148	261	5,199	344	12,703	13,487	360,332
JUNE	513	13,621	155	4,913	202	4,345	343	12,388	12,994	361,915
JULY	589	15,081	151	4,615	242	4,956	390	15,386	14,431	389,267
AUGUST	478	11,923	117	3,788	217	4,588	353	12,931	12,651	337,196
SEPTEMBER	667	15,465	120	3,523	184	3,566	335	12,764	13,437	369,968
OCTOBER	650	16,720	95	2,446	244	4,493	338	12,245	12,572	339,304
NOVEMBER	656	18,528	97	2,791	248	4,577	317	12,468	12,942	362,584
DECEMBER	433	13,397	135	3,968	230	4,235	297	11,200	12,682	356,538
1982										
JANUARY	458	13,889	93	2,888	223	4,544	216	8,837	11,808	342,674
FEBRUARY	423	14,326	100	3,388	222	4,330	277	10,743	12,589	365,875
OTHER DWELLINGS										
YEARS -										
1978/79	384	5,081	44	1,298	291	4,000	319	8,565	16,511	382,795
1979/80	386	5,004	59	1,676	465	7,239	295	9,267	17,780	465,784
1980/81	304	4,828	69	2,272	228	4,786	284	10,820	18,012	547,309
MONTHS -										
1981										
JANUARY	17	300	7	197	7	168	16	607	1,370	41,012
FEBRUARY	26	399	10	334	22	564	25	1,043	1,524	46,060
MARCH	24	347	3	111	12	333	37	1,450	1,555	48,297
APRIL	13	207	4	109	7	196	27	1,065	1,477	41,440
MAY	23	352	8	243	15	286	27	1,059	1,406	45,015
JUNE	24	494	1	30	20	481	14	467	1,196	36,192
JULY	26	468	7	252	17	453	32	1,256	1,324	37,599
AUGUST	33	662	9	222	13	247	25	911	1,179	34,263
SEPTEMBER	26	434	1	32	35	649	22	792	1,327	36,744
OCTOBER	39	756	1	31	21	500	24	1,013	1,260	37,215
NOVEMBER	39	802	4	109	20	370	19	825	1,199	36,218
DECEMBER	20	359	5	200	29	533	12	499	1,172	34,899
1982										
JANUARY	22	375	5	218	31	716	25	999	1,165	31,445
FEBRUARY	14	444	5	254	22	412	14	663	1,285	39,737
TOTAL										
YEARS -										
1978/79	5,043	107,044	1,169	32,877	2,968	49,318	3,159	96,323	186,911	4,412,763
1979/80	5,209	104,392	1,231	36,257	4,374	79,168	3,370	114,983	193,368	4,855,374
1980/81	6,177	152,214	1,559	47,556	3,605	77,199	3,987	150,348	196,168	5,407,548
MONTHS -										
1981										
JANUARY	482	12,268	113	3,555	284	5,865	233	9,196	15,510	430,686
FEBRUARY	490	12,258	117	3,674	286	6,844	336	13,521	16,845	465,204
MARCH	578	14,896	142	4,204	292	6,470	381	15,570	17,553	487,795
APRIL	464	13,129	120	3,427	218	5,030	390	15,528	16,455	446,919
MAY	588	16,061	144	4,391	276	5,487	371	13,762	14,893	405,347
JUNE	537	14,315	156	4,943	222	4,826	357	12,855	14,190	398,107
JULY	615	15,549	158	4,867	259	5,409	422	16,642	15,755	426,866
AUGUST	511	12,585	126	4,010	230	4,835	378	13,842	13,830	371,399
SEPTEMBER	633	15,899	121	3,555	219	4,215	357	13,556	14,764	406,712
OCTOBER	689	17,476	96	2,477	265	4,993	362	13,258	13,832	376,519
NOVEMBER	695	19,330	101	2,900	268	4,947	336	13,293	14,141	398,802
DECEMBER	453	13,755	140	4,168	259	4,768	309	11,699	13,854	391,437
1982										
JANUARY	520	14,264	98	3,106	254	5,260	241	9,836	12,993	374,119
FEBRUARY	437	14,770	105	3,642	244	4,742	291	11,406	13,874	405,612

TABLE 6 - VALUE OF LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER
\$000

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING				
<u>NEW SOUTH WALES</u>								
1981								
SEPTEMBER	63,837	31,996	55,227	6,604	21,486	3,403	12,394	194,947
OCTOBER	57,281	27,655	54,226	8,710	13,579	4,196	11,050	176,697
NOVEMBER	52,459	26,985	63,677	7,619	13,848	4,370	11,674	180,032
DECEMBER	54,300	27,390	62,735	7,080	15,250	3,233	8,865	178,853
1982								
JANUARY	55,293	30,311	52,661	6,781	11,927	3,375	9,753	170,101
FEBRUARY	57,549	32,601	75,610	7,979	11,637	2,927	10,535	198,838
<u>VICTORIA</u>								
1981								
SEPTEMBER	84,782	16,242	25,648	1,016	2,910	6,576	3,353	140,527
OCTOBER	77,483	13,737	26,666	690	2,494	6,938	4,308	132,316
NOVEMBER	79,393	14,534	34,532	3,049	1,953	9,806	4,196	147,463
DECEMBER	77,231	14,406	31,166	4,850	1,996	6,296	3,403	139,348
1982								
JANUARY	70,472	12,176	28,979	2,207	1,823	7,174	3,119	125,950
FEBRUARY	74,903	13,517	24,639	2,407	1,560	8,079	3,474	128,579
<u>QUEENSLAND</u>								
1981								
SEPTEMBER	32,947	19,414	28,478	100	11,068	11,343	2,046	105,396
OCTOBER	27,650	11,881	30,788	-	9,177	9,511	1,587	90,594
NOVEMBER	26,919	11,977	35,562	85	10,278	8,826	1,760	95,407
DECEMBER	33,998	11,892	30,493	25	10,865	6,785	1,786	95,844
1982								
JANUARY	30,350	14,160	27,602	-	7,033	6,113	1,052	86,310
FEBRUARY	33,103	14,951	31,212	225	8,803	6,165	1,393	95,852
<u>SOUTH AUSTRALIA</u>								
1981								
SEPTEMBER	20,322	11,949	8,395	-	1,486	1,419	3,403	46,974
OCTOBER	18,082	9,611	9,790	-	1,431	2,380	3,982	45,276
NOVEMBER	18,678	9,701	7,703	-	1,293	1,128	3,235	41,736
DECEMBER	21,827	7,811	7,409	-	1,295	900	3,500	42,742
1982								
JANUARY	20,036	9,595	6,884	-	952	1,184	2,539	41,190
FEBRUARY	19,485	9,276	8,071	-	673	715	3,094	41,314
<u>WESTERN AUSTRALIA</u>								
1981								
SEPTEMBER	16,730	8,107	27,226	1,880	2,454	2,004	1,475	59,876
OCTOBER	14,760	7,151	24,255	1,511	1,840	2,896	1,767	54,180
NOVEMBER	15,663	7,300	23,392	1,412	2,901	1,667	1,360	53,695
DECEMBER	17,941	7,793	23,728	2,034	1,862	1,973	1,501	56,832
1982								
JANUARY	16,918	7,938	20,628	621	1,181	1,560	1,667	50,513
FEBRUARY	14,706	7,218	17,527	601	2,439	1,755	1,220	45,466
<u>TASMANIA</u>								
1981								
SEPTEMBER	4,659	1,050	1,436	-	44	1,243	623	9,055
OCTOBER	5,325	1,147	1,228	-	60	1,296	504	9,560
NOVEMBER	5,514	1,006	999	-	61	1,503	302	9,385
DECEMBER	4,706	1,054	924	30	94	2,410	552	9,770
1982								
JANUARY	3,934	748	950	-	39	1,774	405	7,850
FEBRUARY	4,086	1,082	992	-	36	1,156	508	7,860
<u>NORTHERN TERRITORY</u>								
1981								
SEPTEMBER	939	791	(A)	-	185	2,969	(A)	5,693
OCTOBER	476	499	(A)	-	127	4,289	(A)	6,110
NOVEMBER	687	271	(A)	-	39	7,556	(A)	9,110
DECEMBER	770	300	(A)	-	48	5,672	(A)	6,861
1982								
JANUARY	325	155	(A)	-	317	5,672	(A)	6,469
FEBRUARY	549	291	(A)	-	181	6,377	(A)	7,669
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1981								
SEPTEMBER	3,694	1,194	5,908 (B)	-	909	1,832	454 (B)	13,182
OCTOBER	3,321	1,349	3,844 (B)	-	1,120	2,684	235 (B)	11,834
NOVEMBER	3,271	973	5,474 (B)	-	565	2,331	440 (B)	12,497
DECEMBER	3,518	943	4,747 (B)	-	651	2,873	309 (B)	12,970
1982								
JANUARY	3,750	1,381	5,131 (B)	-	361	1,702	278 (B)	12,603
FEBRUARY	4,737	1,443	3,903 (B)	-	454	1,756	160 (B)	12,182

(A) - INCLUDED WITH A.C.T.
(B) - INCLUDES H.F.

