

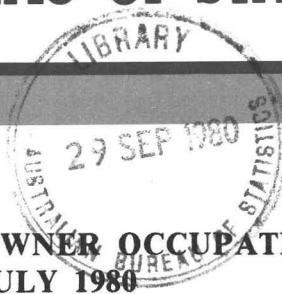


# AUSTRALIAN BUREAU OF STATISTICS Canberra

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## HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JULY 1980

### INQUIRIES

If you want to know more about these statistics ring Mr Paul Day on Canberra 52 7117 or our State office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

For copies of this publication contact Information Services, Canberra 52 6627 or State offices.

### MAIN FEATURES

The total value of loans approved by significant lenders to individuals for the construction or purchase of dwellings in July 1980 was \$647.5 million, an increase of \$75.9 million on June 1980 and \$121.1 million higher than for July 1979.

First mortgage (or equivalent) finance was provided for 24,078 dwelling units in July 1980. This was 2,745 units more than for June 1980 and 2,424 units more than July 1979.

Loans approved for the construction of dwellings in July 1980 totalled \$111.7 million, an increase of \$7.3 million over the June 1980 figure and \$4.0 million higher than for July 1979.

### EXPLANATORY NOTES

#### Introduction

This publication presents statistics of finance (secured by mortgage or other security, including secured personal loans and contracts of sale) approved by significant lenders to individuals for the construction or purchase of dwellings for owner occupation. Also included is housing finance provided to employees by lenders covered in this collection.

2. A significant lender providing housing finance for owner occupation is covered in this collection if—

(a) it satisfies either of the following criteria on an Australia-wide basis:

(i) Loans approved to individuals for housing finance for owner occupation during 1978-79 exceeded \$250,000 or

(ii) Balances outstanding on such loans as at 30 June 1979 exceeded \$2 million,

and

(b) It is one of the types of lenders described below:

#### Banks

(i) Incorporated companies coming within the meaning of the *Banking Act 1959*, or

(ii) constituted by a State Act.

#### Building Societies

- (i) registered under relevant State or Territory legislation, and
- (ii) operating on a co-operative basis and providing finance to their members principally in the form of housing loans.

#### Finance Companies

Incorporated companies mainly engaged in providing credit to the general public, i.e. businesses as well as persons in their private capacity.

#### Government Authorities and Departments

Federal, State or Semi-government authorities and departments providing housing finance (including contracts of sale) for owner occupation. Government trading enterprises are classified in this publication according to the activity of the enterprise and not as a government authority or department, e.g. State government insurance offices are included with Insurance Companies.

#### Insurance Companies

- (i) bodies corporate which have made an application for an authority to carry out insurance business under the *Insurance Act 1973*, or
- (ii) bodies corporate registered under the *Life Insurance Act 1945*, or
- (iii) constituted by a State Act.

#### Credit Unions (Co-operative Credit Societies)

- (i) registered under relevant State or Territory legislation; and
- (ii) organised on a co-operative basis to provide finance to their members.

## Coverage

3. The following table provides, for the lenders described in sub-paragraph 2(b) above, the coverage of housing finance for owner occupation achieved by significant lenders.

*Level of coverage provided by size criteria using amounts owing by borrowers on housing finance for owner occupation at end of 1978-79*

	%
Aust.	98.1
N.S.W.	97.8
Vic.	97.6
Qld	98.2
S.A.	99.9
W.A.	99.0
Tas.	98.0
A.C.T. + N.T.	99.0

4. Although the coverage of housing finance for owner occupation as a whole provided by the current criteria is quite high, users should note that the level of coverage achieved for particular types of lenders may not be as high. The table below gives, for each type of lender, an indication of the coverage of housing finance for owner occupation provided by the significant lenders meeting the size criteria specified in paragraph 2 above.

*Level of coverage for each type of lender provided by size criteria using amounts owing by borrowers on housing finance for owner occupation at end of 1978-79, Australia*

	%
Savings banks	100.0
Trading banks	100.0
Permanent building societies	99.7
Terminating building societies	86.0
Finance companies	96.5
Government:	
Housing authorities	100.0
Other	*
Credit unions	56.6
Insurance companies	91.6

\* While the precise coverage is unknown, examinations carried out of public accounts suggest the coverage is very high.

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

- (i) for trading banks the data relate to the period ending on the second Wednesday of the month following the month stated and may cover either a 4 or 5 week period.
- (ii) for savings banks the data relate to the period ending on either the last Monday (one bank), the last Wednesday (seven banks) or the last day (five banks) of the month stated and may cover either a 4 or 5 week period. For December 1978 the data for the banks that normally balance on the last Wednesday relate to a 3 week period as the monthly 'balance date' for these banks was brought forward because of the Christmas holidays.

## Definitions and descriptions of data items

6. *Loans approved.* A loan approval is a firm commitment to advance funds. Loans approved for amounts additional to loans previously approved are also included. Under contracts of sale, the sale value of the dwellings less any deposit made is treated as the approval.

7. *Cancellation of loans.* This item refers to the value of loans approved but subsequently cancelled or reduced. Loans approved and cancelled during the same month are recorded as both loan approvals and cancellations for the month. Also included are loans cancelled in part.

8. *Loans advanced.* This item refers to the actual money advanced during a period. Where loans are advanced by instalments, only the actual cash paid out is included. Capitalised mortgage insurance premium payments and other capitalised charges (e.g. legal fees, inspection and valuation fees) are also included. In the case of contracts of sale the advance is assumed to be equal to the approval.

9. *Dwelling.* A dwelling is classified as either a *house* or *other dwelling*.

- (a) A *house* is defined as a building which has been designed so that its prime purpose is to be a single self-contained (i.e. includes bathing and cooking facilities) dwelling unit which is completely detached from other buildings, and occupies a separate titled block of land.
- (b) An *other dwelling* is defined as a self-contained dwelling unit other than a house as defined in (a) above. Examples of an *other dwelling* are flats, home units, semi-detached cottages, villa units, town houses, etc.

10. *Number of dwelling units.* This item refers to the number of houses and other dwellings for which loans secured by contract of sale or first mortgage only have been approved. If amounts additional to the original loan are approved to complete the purchase or construction, the number of dwellings involved is not recorded again.

11. *Alterations and additions.* Alterations are changes to existing dwellings without an increase in floor area whereas additions are structural changes to existing dwellings resulting in an increase in floor area. Detached garages are included in these statistics as additions.

## 12. Loans approved for—

### (a) Construction of dwellings

- (i) *Houses.* This category refers to loans to individuals to fund the construction of *houses* which they will occupy.
- (ii) *Other dwellings.* This category refers to loans to individuals to fund the construction of *other dwellings* which they will occupy. Where a group of people combine to organise the construction of a block of home units, town houses, etc., and each person in the group is to acquire a title to one of the dwelling units, it is included in this category. Also included are instances where an individual constructs more than one dwelling unit and the value of the particular unit intended for owner occupation represents fifty per cent or more of the total value.

- (b) *Purchase of newly erected dwellings.* This item represents the purchases of dwellings which have been completed or will be completed within a period of twelve months preceding the date of purchase where the purchaser is, or will be, the first occupant.
- (c) *Purchase of established dwellings.* This item represents the purchase of dwellings which have been completed for a period greater than twelve months preceding the date of purchase or if completed within twelve months the purchaser is not the original occupant.

#### **Reliability of statistics**

13. In certain cases funds provided by lenders are used to pay off loans previously negotiated with other lenders, i.e. individuals have 'refinanced' their housing loans. Where this occurs details may be 'double counted' and the 'net flow' to the household sector may be overstated. The precise extent of this 'refinancing' activity is not known, but is believed to be insignificant.

#### **Revisions**

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

#### **Comparability with other statistics on housing finance**

15. The statistics on housing finance in this publication are directly comparable with those presented in the monthly publications *Housing Finance for Owner Occupation—Savings and Trading Banks, Australia*, (5608.0) and *Housing Finance for Owner Occupation—Permanent Building Societies, Australia* (5610.0).

16. Current publications produced by the ABS are listed in *Catalogue of Publications* (1101.0) which is available free of charge from any ABS office.

17. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

#### **Symbols and other usages**

n.a.	not available
—	nil or rounded to zero
dwgs	number of dwelling units.

**R. J. CAMERON**  
**Australian Statistician**

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1977/78	98,175	2,025,190	35,761	629,591	57,182	1,500,597	9,734	228,367	9,564	296,185
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	70,268	2,091,135	6,319	167,446	10,092	366,702
MONTHS -										
1979										
JUNE	9,075	211,201	3,002	54,854	5,171	146,117	589	15,117	1,064	34,038
JULY	8,706	283,833	3,083	58,447	5,173	145,480	459	11,780	870	28,513
AUGUST	9,604	228,644	3,950	75,498	5,586	157,591	538	14,470	902	30,663
SEPTEMBER	9,016	206,046	3,143	58,421	5,311	152,186	472	12,766	725	24,780
OCTOBER	9,625	228,038	4,165	76,547	6,352	180,797	452	11,595	827	29,436
NOVEMBER	8,829	211,103	3,184	55,665	6,344	185,470	510	13,157	884	31,974
DECEMBER	7,124	169,257	2,443	43,731	4,747	140,955	705	18,107	704	26,025
1980										
JANUARY	9,532	230,610	3,540	66,842	5,255	157,919	587	15,248	757	28,308
FEBRUARY	8,908	214,153	3,466	67,345	6,358	192,059	649	17,243	871	31,787
MARCH	9,232	222,121	3,204	63,118	6,592	204,112	570	15,448	870	31,861
APRIL	9,007	217,073	3,843	75,741	5,960	183,540	495	13,418	855	29,718
MAY	9,132	223,323	3,163	61,669	6,768	210,583	522	13,918	867	34,816
JUNE	7,920	193,355	2,978	58,281	5,822	180,434	364	10,296	960	38,421
JULY	8,408	283,886	3,810	78,516	6,925	218,296	369	10,424	992	38,267
OTHER DWELLINGS										
YEARS -										
1977/78	5,832	114,572	2,602	45,442	8,161	199,266	602	13,157	710	26,036
1978/79	6,233	138,994	3,414	64,533	8,088	215,317	417	10,988	1,046	35,273
1979/80	6,035	149,734	3,578	72,118	9,109	274,286	258	7,306	965	38,210
MONTHS -										
1979										
JUNE	468	11,038	238	5,162	611	16,603	28	801	61	2,098
JULY	521	11,934	282	5,540	581	15,372	11	216	57	1,749
AUGUST	594	13,940	344	7,213	617	17,357	30	840	67	2,330
SEPTEMBER	521	12,026	284	5,310	604	16,931	24	620	73	2,733
OCTOBER	515	12,441	352	6,931	758	22,193	18	456	75	2,780
NOVEMBER	507	12,512	282	5,824	803	23,631	25	655	99	3,453
DECEMBER	419	10,127	193	3,699	571	17,651	14	382	72	2,864
1980										
JANUARY	518	12,757	328	6,428	702	28,968	22	643	75	3,041
FEBRUARY	566	14,500	307	6,305	960	29,269	23	667	106	3,757
MARCH	532	13,414	299	5,925	1,015	31,229	38	1,159	85	3,842
APRIL	486	12,616	333	6,630	843	26,380	21	665	65	3,213
MAY	516	13,165	382	6,098	895	28,604	19	639	102	4,324
JUNE	400	10,302	272	6,214	760	24,421	13	364	98	4,124
JULY	431	11,104	305	6,071	895	29,659	19	539	108	5,520
TOTAL										
YEARS -										
1977/78	164,097	2,139,762	38,363	675,033	65,343	1,699,963	10,336	241,524	10,274	322,221
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	79,377	2,365,421	6,577	174,752	11,058	404,512
MONTHS -										
1979										
JUNE	9,543	222,239	3,240	60,016	5,782	162,720	617	15,918	1,125	36,136
JULY	9,227	215,767	3,365	63,987	5,754	161,452	470	11,996	927	30,262
AUGUST	10,198	242,584	4,294	82,711	6,203	174,648	568	15,310	969	32,993
SEPTEMBER	9,537	218,072	3,427	63,731	5,915	169,117	496	13,386	798	27,513
OCTOBER	10,148	240,479	4,517	83,478	7,110	202,990	470	12,051	902	32,216
NOVEMBER	9,336	223,615	3,466	61,489	7,147	209,110	535	13,812	983	35,427
DECEMBER	7,543	179,384	2,636	47,430	5,318	158,605	719	16,489	776	28,889
1980										
JANUARY	10,050	243,367	3,868	73,270	5,957	178,867	605	15,891	832	31,349
FEBRUARY	9,474	228,653	3,773	73,651	7,318	221,728	672	17,910	977	35,544
MARCH	9,764	235,535	3,503	69,043	7,607	235,341	608	16,607	955	35,703
APRIL	9,493	229,689	4,176	82,371	6,803	209,920	516	14,083	920	32,931
MAY	9,648	236,488	3,465	67,767	7,663	239,187	541	14,557	969	39,140
JUNE	8,320	203,657	3,250	64,495	6,582	204,855	377	10,660	1,050	42,545
JULY	8,839	214,990	4,115	84,587	7,820	247,955	388	10,963	1,100	43,787

## 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 -											
1977/78	12,225	244,615	1,539	40,944	1,068	19,107	4,594	129,910	229,962	5,114,606	
1978/79	9,113	204,196	1,513	42,891	3,474	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	254,750	6,445,532	
MONTHS -											
1979											
JUNE	719	16,688	120	3,665	323	6,252	360	11,534	20,423	499,466	
JULY	909	19,586	94	2,833	440	7,453	334	11,846	20,068	488,971	
AUGUST	910	19,537	114	3,434	460	7,794	350	10,924	22,424	548,555	
SEPTEMBER	677	15,103	105	3,107	424	7,221	383	12,304	20,256	491,934	
OCTOBER	753	15,489	106	3,214	466	8,499	429	14,796	23,181	568,411	
NOVEMBER	883	19,600	146	4,623	496	8,385	425	13,754	21,701	543,140	
DECEMBER	705	16,251	132	3,768	391	6,604	359	12,430	17,310	437,128	
1980											
JANUARY	769	17,299	116	3,284	398	7,126	346	11,668	21,296	538,304	
FEBRUARY	872	18,273	154	4,586	433	8,004	391	13,037	22,102	566,487	
MARCH	854	19,529	149	4,303	458	8,391	390	13,720	22,319	582,603	
APRIL	896	19,807	139	4,155	405	7,806	326	11,436	21,926	562,690	
MAY	1,011	23,090	147	4,753	475	7,978	357	12,541	22,442	592,671	
JUNE	853	20,284	119	3,722	365	7,520	344	12,325	19,725	524,638	
JULY	716	16,479	129	4,050	498	10,009	360	11,942	22,207	591,869	
OTHER DWELLINGS											
YEARS -											
1977/78	667	8,758	67	1,850	127	2,114	376	9,670	19,144	420,865	
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	
MONTHS -											
1979											
JUNE	16	245	8	234	27	260	17	618	1,474	37,059	
JULY	68	920	6	172	45	371	15	529	1,586	37,412	
AUGUST	51	665	12	313	40	505	82	2,649	1,837	45,512	
SEPTEMBER	34	442	4	108	30	338	33	1,013	1,607	39,521	
OCTOBER	57	783	4	124	56	979	44	1,187	1,879	47,874	
NOVEMBER	61	764	4	139	39	641	33	961	1,853	48,580	
DECEMBER	55	772	5	192	56	777	22	673	1,407	37,137	
1980											
JANUARY	41	565	3	110	37	699	23	784	1,749	45,975	
FEBRUARY	33	524	9	218	53	898	22	782	2,076	56,921	
MARCH	52	840	7	221	42	638	19	586	2,089	57,854	
APRIL	49	887	7	190	60	988	16	604	1,880	52,173	
MAY	48	867	3	91	57	1,192	18	665	1,950	55,645	
JUNE	30	444	-	3	29	597	14	477	1,608	46,946	
JULY	43	629	7	221	28	574	35	1,315	1,871	55,632	
TOTAL											
YEARS -											
1977/78	12,892	253,373	1,606	42,794	1,215	21,221	5,070	139,580	249,106	5,535,471	
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	276,281	7,017,082	
MONTHS -											
1979											
JUNE	735	16,933	128	3,899	350	6,512	377	12,152	21,897	536,525	
JULY	977	20,515	100	3,085	485	7,824	349	11,575	21,654	526,383	
AUGUST	961	20,202	126	3,747	500	8,299	442	13,573	24,261	594,067	
SEPTEMBER	711	15,545	109	3,215	454	7,559	416	13,317	21,863	531,455	
OCTOBER	816	16,272	110	3,338	522	9,478	473	15,983	25,060	616,285	
NOVEMBER	944	20,364	150	4,162	535	9,826	458	14,715	23,554	591,720	
DECEMBER	760	17,023	137	3,960	447	7,381	381	13,103	18,717	474,265	
1980											
JANUARY	810	17,864	119	3,394	435	7,825	369	12,452	23,045	584,279	
FEBRUARY	902	18,797	163	4,884	486	8,902	413	13,819	24,178	623,408	
MARCH	906	20,369	156	4,524	500	9,029	489	14,306	24,408	640,457	
APRIL	945	20,690	146	4,345	465	8,794	342	12,040	23,806	614,863	
MAY	1,059	23,957	150	4,844	532	9,170	375	13,206	24,402	648,316	
JUNE	883	20,728	119	3,725	394	8,117	358	12,802	21,333	571,584	
JULY	759	17,108	136	4,271	526	10,583	395	13,257	24,078	647,501	

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	DWGS	\$000
HOUSES										
YEARS -										
1977/78	18,665	380,136	7,371	120,609	8,841	241,644	2,711	64,096	2,334	63,964
1978/79	20,027	461,712	8,484	160,966	10,050	291,560	2,508	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
MONTHS -										
1979										
JUNE	1,962	46,733	692	13,428	913	27,510	172	4,516	163	5,207
JULY	2,008	48,328	729	14,216	888	26,971	182	4,798	165	5,404
AUGUST	2,028	49,924	868	17,773	926	28,378	96	2,604	140	4,720
SEPTEMBER	1,815	44,346	712	13,126	951	28,429	93	2,604	172	5,598
OCTOBER	1,987	47,806	974	17,699	996	30,703	127	3,534	160	5,882
NOVEMBER	1,759	43,442	670	11,728	941	28,985	145	3,881	188	6,320
DECEMBER	1,413	34,203	498	9,097	699	21,977	212	5,525	134	5,305
1980										
JANUARY	1,766	43,832	692	12,858	739	23,113	157	4,127	136	5,434
FEBRUARY	1,599	39,281	732	14,902	811	25,142	194	5,081	159	5,806
MARCH	1,707	42,257	680	14,298	849	27,172	161	4,216	150	4,852
APRIL	1,841	46,217	816	16,183	978	31,516	130	3,576	139	4,425
MAY	1,977	50,460	665	14,792	986	32,140	153	4,070	148	5,309
JUNE	1,706	43,291	618	12,846	961	31,923	106	3,107	157	5,572
JULY	1,854	45,055	832	17,143	1,078	35,159	113	3,088	115	4,106
OTHER DWELLINGS										
YEARS -										
1977/78	61	1,091	193	3,216	63	2,712	1	23	57	1,711
1978/79	53	1,297	269	4,746	57	1,562	5	126	49	1,326
1979/80	81	1,677	379	6,141	69	2,473	-	-	20	1,118
MONTHS -										
1979										
JUNE	1	30	29	846	12	431	-	-	-	-
JULY	7	134	29	535	6	198	-	-	2	154
AUGUST	9	134	42	669	-	-	-	-	2	79
SEPTEMBER	9	146	35	507	6	219	-	-	-	48
OCTOBER	5	145	37	680	3	89	-	-	2	98
NOVEMBER	4	48	34	585	6	206	-	-	3	149
DECEMBER	8	93	11	165	2	85	-	-	-	110
1980										
JANUARY	4	76	44	648	6	272	-	-	-	-
FEBRUARY	2	60	28	494	10	454	-	-	1	12
MARCH	6	164	32	593	4	189	-	-	1	35
APRIL	7	184	35	544	11	326	-	-	4	164
MAY	18	445	24	380	6	127	-	-	5	269
JUNE	2	48	28	441	9	308	-	-	-	-
JULY	8	210	22	230	6	331	-	-	1	232
TOTAL										
YEARS -										
1977/78	18,726	381,227	7,564	123,825	8,904	244,356	2,712	64,119	2,391	65,675
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
MONTHS -										
1979										
JUNE	1,963	46,763	721	14,274	925	28,041	172	4,516	163	5,207
JULY	2,027	48,462	758	14,751	894	27,169	182	4,798	167	5,558
AUGUST	2,037	50,058	910	18,422	926	28,378	96	2,604	142	4,799
SEPTEMBER	1,824	44,492	747	13,633	957	28,648	93	2,604	172	5,646
OCTOBER	1,992	47,951	1,011	18,299	999	30,792	127	3,534	162	5,980
NOVEMBER	1,763	43,490	704	12,313	947	29,191	145	3,881	191	6,469
DECEMBER	1,421	34,296	509	9,262	701	22,162	212	5,525	134	5,415
1980										
JANUARY	1,770	43,908	736	13,506	745	23,385	157	4,127	136	5,434
FEBRUARY	1,601	39,341	760	15,396	821	25,496	194	5,081	160	5,818
MARCH	1,713	42,421	712	14,891	853	27,361	161	4,215	151	4,887
APRIL	1,848	46,401	851	16,727	989	31,842	130	3,576	143	4,589
MAY	1,995	50,905	689	15,172	992	32,267	153	4,070	153	5,578
JUNE	1,708	43,339	646	13,287	970	32,231	106	3,107	157	5,572
JULY	1,862	45,265	854	17,373	1,084	35,490	113	3,080	116	4,338

## 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 -										
1977/78	1,450	25,673	411	10,767	138	2,336	1,006	25,690	42,927	934,915
1978/79	1,243	26,175	303	8,734	457	7,497	877	25,380	45,979	1,106,275
1979/80	1,493	34,528	272	8,116	758	12,634	716	23,573	47,825	1,229,855
MONTHS -										
1979										
JUNE	166	3,660	27	784	49	705	89	2,742	4,233	105,385
JULY	127	2,778	23	769	77	1,053	76	2,381	4,267	106,698
AUGUST	154	3,456	24	752	56	1,036	85	2,496	4,377	111,139
SEPTEMBER	86	1,760	27	764	66	1,091	71	2,253	3,993	99,971
OCTOBER	128	2,837	27	789	76	1,196	72	2,404	4,547	112,450
NOVEMBER	120	2,648	19	504	71	1,039	68	2,088	3,981	100,635
DECEMBER	93	2,101	23	598	57	833	50	1,786	3,179	81,425
1980										
JANUARY	101	2,244	27	765	57	773	70	2,393	3,745	95,539
FEBRUARY	125	3,012	21	555	56	871	48	1,781	3,745	96,331
MARCH	159	4,062	20	519	62	1,071	49	1,653	3,837	100,100
APRIL	149	3,686	22	621	68	1,462	34	1,240	4,177	108,926
MAY	129	2,923	17	663	57	1,047	42	1,371	4,174	112,775
JUNE	127	3,021	22	817	55	1,162	51	1,727	3,803	103,466
JULY	112	2,490	18	561	68	1,158	59	1,932	4,249	110,684
OTHER DWELLINGS										
YEARS -										
1977/78	-	-	-	-	-	-	3	57	378	8,810
1978/79	-	-	1	14	3	42	-	-	437	9,213
1979/80	-	-	-	-	9	190	3	95	561	11,694
MONTHS -										
1979										
JUNE	-	-	-	-	-	-	-	-	42	1,307
JULY	-	-	-	-	-	-	1	1	38	45
AUGUST	-	-	-	-	-	-	-	-	53	862
SEPTEMBER	-	-	-	-	-	-	-	-	50	920
OCTOBER	-	-	-	-	-	-	-	-	47	932
NOVEMBER	-	-	-	-	-	-	-	-	47	988
DECEMBER	-	-	-	-	-	-	-	-	21	453
1980										
JANUARY	-	-	-	-	-	-	-	2	57	56
FEBRUARY	-	-	-	-	-	-	-	-	41	1,020
MARCH	-	-	-	-	1	30	-	-	44	1,011
APRIL	-	-	-	-	2	33	-	-	59	1,251
MAY	-	-	-	-	-	-	-	-	53	1,221
JUNE	-	-	-	-	6	126	-	-	45	923
JULY	-	-	-	-	1	23	-	-	38	1,026
TOTAL										
YEARS -										
1977/78	1,450	25,673	411	10,767	138	2,336	1,009	25,747	43,305	943,725
1978/79	1,243	26,175	303	8,734	457	7,497	877	25,380	46,416	1,115,488
1979/80	1,493	34,528	272	8,116	767	12,624	719	23,668	48,386	1,241,549
MONTHS -										
1979										
JUNE	166	3,660	27	784	49	705	89	2,742	4,275	106,692
JULY	127	2,778	23	769	77	1,054	77	2,419	4,312	107,758
AUGUST	154	3,456	24	752	56	1,036	85	2,496	4,430	112,001
SEPTEMBER	86	1,760	27	764	66	1,091	71	2,253	4,043	100,891
OCTOBER	128	2,837	27	789	76	1,196	72	2,404	4,594	113,782
NOVEMBER	120	2,648	19	504	71	1,039	68	2,088	4,028	101,623
DECEMBER	93	2,101	23	598	57	833	50	1,786	3,200	81,878
1980										
JANUARY	101	2,244	27	765	57	773	72	2,450	3,801	96,592
FEBRUARY	125	3,012	21	555	56	871	48	1,781	3,786	97,351
MARCH	159	4,062	20	519	63	1,101	49	1,653	3,881	101,111
APRIL	149	3,686	22	621	70	1,495	34	1,240	4,236	110,177
MAY	129	2,923	17	663	57	1,047	42	1,371	4,227	113,996
JUNE	127	3,021	22	817	61	1,288	51	1,727	3,848	104,389
JULY	112	2,490	18	561	69	1,181	59	1,932	4,287	111,710

TABLE 3 - 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	DWGS	\$000
HOUSES										
<b>YEARS -</b>										
1977/78	11,552	245,038	5,536	94,368	8,746	241,966	2,975	69,909	1,656	59,965
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
<b>MONTHS -</b>										
1979										
JUNE	898	21,016	301	6,078	689	21,075	180	4,559	205	6,520
JULY	894	21,192	322	6,551	731	22,111	119	3,110	148	4,505
AUGUST	1,060	24,857	387	7,186	785	22,558	164	4,293	184	7,268
SEPTEMBER	873	21,961	322	5,977	716	21,427	143	3,701	105	4,061
OCTOBER	992	23,995	409	8,269	898	27,139	113	2,842	125	5,141
NOVEMBER	911	21,856	279	4,858	904	28,331	102	2,595	128	4,957
DECEMBER	695	15,879	225	3,899	688	21,483	131	3,331	98	3,301
1980										
JANUARY	903	21,181	288	5,620	736	23,186	122	3,196	111	4,167
FEBRUARY	861	20,228	314	6,345	822	26,917	127	3,291	123	5,160
MARCH	842	19,866	280	5,879	881	28,105	138	3,718	99	4,581
APRIL	807	18,545	314	6,247	719	22,898	127	3,426	112	4,474
MAY	772	18,077	288	5,520	822	27,231	105	2,800	127	5,537
JUNE	698	16,792	259	4,392	681	22,132	74	2,008	108	5,057
JULY	681	15,638	369	7,370	922	29,372	70	2,070	119	5,108
OTHER DWELLINGS										
<b>YEARS -</b>										
1977/78	1,293	26,549	409	7,691	1,650	46,464	143	2,930	313	11,423
1978/79	1,002	22,894	491	9,361	1,432	44,974	67	1,891	300	13,067
1979/80	838	20,539	427	8,271	1,399	49,981	30	880	189	7,976
<b>MONTHS -</b>										
1979										
JUNE	72	1,593	35	667	105	3,454	1	62	15	712
JULY	71	1,755	42	888	90	2,983	2	51	9	450
AUGUST	91	2,190	41	799	108	3,387	8	253	5	372
SEPTEMBER	67	1,409	40	754	95	2,986	3	80	17	712
OCTOBER	86	2,060	49	803	122	4,805	1	25	9	338
NOVEMBER	77	1,958	32	705	124	4,748	2	38	15	566
DECEMBER	67	1,719	18	403	104	3,697	-	-	14	404
1980										
JANUARY	61	1,538	29	594	118	3,961	3	91	17	684
FEBRUARY	68	1,552	33	554	135	4,568	2	57	16	635
MARCH	68	1,681	39	556	141	5,065	3	92	23	1,354
APRIL	61	1,516	37	959	129	5,220	3	92	9	355
MAY	72	1,835	39	707	125	4,508	2	63	29	1,219
JUNE	49	1,236	28	552	108	3,852	1	38	22	887
JULY	49	1,245	36	721	144	5,269	8	226	24	1,423
TOTAL										
<b>YEARS -</b>										
1977/78	12,845	271,587	5,945	102,059	10,396	288,429	3,118	72,839	1,969	71,388
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
<b>MONTHS -</b>										
1979										
JUNE	970	22,609	336	6,745	794	24,523	181	4,621	220	7,232
JULY	965	22,947	364	7,439	821	25,094	121	3,161	157	4,955
AUGUST	1,151	27,047	428	7,985	893	25,945	172	4,546	192	7,640
SEPTEMBER	940	23,460	362	6,731	811	24,413	146	3,781	122	4,753
OCTOBER	1,078	26,055	458	9,069	1,020	31,945	114	2,867	134	5,479
NOVEMBER	988	23,814	311	5,563	1,028	33,879	104	2,633	143	5,523
DECEMBER	762	17,598	243	4,302	792	25,180	131	3,331	112	3,705
1980										
JANUARY	964	22,719	317	6,214	854	27,147	125	3,287	128	4,851
FEBRUARY	929	21,780	347	6,899	957	31,585	129	3,348	139	5,795
MARCH	910	21,547	319	6,435	1,022	33,170	141	3,810	122	6,035
APRIL	868	20,761	351	7,286	839	28,118	130	3,518	121	4,829
MAY	844	19,912	327	6,227	947	31,839	107	2,863	156	6,756
JUNE	747	18,034	287	4,944	789	25,984	75	2,046	130	5,944
JULY	730	16,883	405	8,091	1,066	34,641	78	2,296	143	6,531

## 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 -										
1977/78	5,279	114,521	102	2,757	100	1,380	883	20,939	36,749	850,853
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	553	20,692	31,353	826,619
MONTHS -										
1979										
JUNE	271	6,246	5	190	29	401	71	1,850	2,649	67,935
JULY	450	10,949	5	152	35	503	46	1,489	2,750	70,562
AUGUST	478	11,658	6	210	57	897	100	3,053	3,221	81,980
SEPTEMBER	213	4,540	8	259	42	468	58	1,819	2,480	64,193
OCTOBER	268	6,068	5	164	43	697	81	2,619	2,934	76,934
NOVEMBER	336	7,951	16	469	51	866	53	1,991	2,790	73,874
DECEMBER	263	6,603	8	300	41	511	49	1,532	2,198	56,839
1980										
JANUARY	278	6,734	6	186	43	697	43	1,344	2,530	66,311
FEBRUARY	313	6,686	5	156	33	439	56	1,860	2,654	71,082
MARCH	261	6,505	7	171	48	888	57	1,656	2,613	71,469
APRIL	296	7,033	6	226	50	763	44	1,577	2,466	65,189
MAY	375	9,132	3	124	63	877	35	1,045	2,591	70,343
JUNE	245	5,069	2	68	38	612	21	767	2,126	57,843
JULY	217	4,780	5	193	53	1,018	28	872	2,464	66,421
OTHER DWELLINGS										
YEARS -										
1977/78	253	3,324	18	549	28	485	50	2,927	4,187	101,441
1978/79	173	2,252	11	427	88	1,101	63	2,134	3,632	98,011
1979/80	190	3,478	5	205	70	1,194	43	1,548	3,198	94,722
MONTHS -										
1979										
JUNE	6	101	2	86	3	62	-	-	239	6,737
JULY	21	293	1	55	4	67	6	195	246	6,737
AUGUST	11	161	1	35	9	152	2	54	279	7,403
SEPTEMBER	11	139	-	-	7	64	7	220	247	6,454
OCTOBER	14	182	-	-	7	94	1	50	289	8,355
NOVEMBER	22	248	1	30	5	60	4	115	282	8,468
DECEMBER	20	301	1	38	8	186	6	198	238	6,946
1980										
JANUARY	9	120	1	47	5	119	6	206	249	7,360
FEBRUARY	13	309	-	-	10	80	2	87	279	7,942
MARCH	21	497	-	-	5	66	1	48	301	9,359
APRIL	24	581	-	-	2	114	5	257	270	9,094
MAY	17	474	-	-	5	128	2	90	291	9,124
JUNE	7	173	-	-	3	64	1	28	219	6,830
JULY	11	214	1	39	5	93	2	90	280	9,320
TOTAL										
YEARS -										
1977/78	5,532	117,845	120	3,316	128	1,865	883	22,966	48,936	952,294
1978/79	3,383	78,220	96	3,019	361	4,950	923	25,906	37,269	943,785
1979/80	3,967	93,416	82	2,690	614	9,412	696	22,240	34,543	920,691
MONTHS -										
1979										
JUNE	277	6,347	7	276	32	463	71	1,850	2,888	74,672
JULY	471	11,242	6	207	39	570	52	1,684	2,996	77,299
AUGUST	489	11,819	7	245	66	1,049	102	3,107	3,500	89,383
SEPTEMBER	224	4,679	8	259	49	532	55	2,039	2,727	70,647
OCTOBER	282	6,250	5	164	50	791	62	2,669	3,223	85,289
NOVEMBER	358	8,199	17	499	56	926	67	2,106	3,072	82,342
DECEMBER	283	6,904	9	338	49	697	55	1,730	2,436	63,785
1980										
JANUARY	287	6,854	7	233	48	816	49	1,550	2,779	73,671
FEBRUARY	326	6,995	5	156	43	519	58	1,947	2,933	79,024
MARCH	282	7,002	7	171	53	954	58	1,704	2,914	80,828
APRIL	320	7,614	6	226	52	877	49	1,834	2,736	74,283
MAY	393	9,606	3	124	68	1,005	37	1,135	2,882	79,467
JUNE	252	6,242	2	68	41	676	22	735	2,345	64,673
JULY	228	4,994	6	232	58	1,111	30	962	2,744	75,741

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	DWGS	\$000
HOUSES										
YEARS -										
1977/78	67,958	1,400,016	22,854	414,614	39,595	1,017,187	4,048	94,362	5,576	172,256
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	50,169	1,461,268	3,098	82,812	6,776	243,386
MONTHS -										
1979										
JUNE	6,215	143,452	2,009	35,348	3,569	97,432	237	6,042	696	22,311
JULY	5,812	134,313	2,032	37,680	3,554	96,398	158	3,872	557	18,604
AUGUST	6,516	153,863	2,695	50,539	3,875	106,655	278	7,573	578	18,675
SEPTEMBER	6,328	139,739	2,109	39,318	3,644	102,330	236	6,451	448	15,141
OCTOBER	6,646	156,237	2,782	50,579	4,458	122,955	212	5,219	542	18,413
NOVEMBER	6,159	145,805	2,235	39,079	4,499	128,163	263	6,681	568	20,697
DECEMBER	5,016	119,175	1,720	30,735	3,360	97,495	362	9,251	472	17,419
1980										
JANUARY	6,863	165,597	2,560	48,364	3,780	111,620	304	7,925	510	18,707
FEBRUARY	6,448	154,644	2,420	46,098	4,725	140,180	328	8,871	589	20,421
MARCH	6,683	159,998	2,244	42,941	4,862	148,835	271	7,514	621	22,328
APRIL	6,359	152,311	2,713	53,311	4,272	129,126	238	6,416	604	20,819
MAY	6,393	154,786	2,210	41,357	4,960	151,212	264	7,048	592	23,970
JUNE	5,516	133,266	2,101	41,043	4,180	126,379	184	5,181	695	27,792
JULY	5,873	143,193	2,609	54,003	4,925	153,765	186	5,274	758	29,053
OTHER DWELLINGS										
YEARS -										
1977/78	4,478	86,932	2,000	34,535	6,448	150,091	458	10,284	340	12,902
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
MONTHS -										
1979										
JUNE	395	9,415	174	3,649	494	12,718	27	739	46	1,386
JULY	443	10,045	211	4,117	485	12,791	9	165	46	1,145
AUGUST	494	11,616	261	5,765	509	13,670	22	587	57	1,479
SEPTEMBER	445	10,381	289	4,049	503	13,726	21	540	56	1,973
OCTOBER	424	10,236	266	5,531	633	17,298	17	431	64	2,344
NOVEMBER	426	10,506	216	4,534	673	18,677	23	617	81	2,738
DECEMBER	344	8,315	164	3,131	465	13,869	14	382	58	2,750
1980										
JANUARY	453	11,143	255	5,186	578	16,715	19	552	58	2,357
FEBRUARY	496	12,888	246	5,258	815	24,147	21	610	89	3,110
MARCH	458	11,569	228	4,776	870	25,975	35	1,057	61	2,453
APRIL	418	10,916	261	5,127	703	20,834	18	573	52	2,694
MAY	426	10,885	239	5,011	764	23,869	17	576	69	2,836
JUNE	349	9,018	216	5,221	643	20,261	12	326	68	3,237
JULY	374	9,649	247	5,120	745	24,058	11	313	83	3,465
TOTAL										
YEARS -										
1977/78	72,436	1,486,948	24,854	449,149	46,043	1,167,178	4,506	104,566	5,914	185,158
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	57,810	1,683,100	3,326	88,438	7,534	272,502
MONTHS -										
1979										
JUNE	6,610	152,867	2,183	38,997	4,063	110,150	264	6,781	742	23,697
JULY	6,255	144,358	2,243	41,797	4,039	169,189	167	4,637	603	19,749
AUGUST	7,010	165,479	2,956	56,304	4,384	120,325	300	8,168	635	20,554
SEPTEMBER	6,773	150,120	2,318	43,367	4,147	116,056	257	7,001	504	17,114
OCTOBER	7,070	166,473	3,048	56,110	5,091	140,253	229	5,650	608	20,757
NOVEMBER	6,585	156,311	2,451	43,613	5,172	146,840	286	7,298	649	23,435
DECEMBER	5,360	127,490	1,884	33,866	3,825	111,364	376	9,633	530	19,769
1980										
JANUARY	7,316	176,740	2,815	53,550	4,358	128,335	323	8,477	568	21,064
FEBRUARY	6,944	167,532	2,666	51,356	5,540	164,247	349	9,481	673	23,931
MARCH	7,141	171,567	2,472	47,717	5,732	174,810	306	8,581	682	24,781
APRIL	6,777	163,227	2,974	58,438	4,975	149,968	256	6,989	656	23,513
MAY	6,809	165,671	2,449	46,368	5,724	175,981	281	7,624	660	26,806
JUNE	5,865	142,284	2,317	46,264	4,823	146,640	196	5,507	763	31,029
JULY	6,247	152,842	2,856	59,123	5,670	177,824	197	5,587	841	32,918

## 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 -										
1977/78	5,496	104,421	1,026	27,410	850	15,391	2,885	63,281	150,286	3,328,838
1978/79	4,659	101,953	1,125	31,579	2,677	45,318	2,840	87,758	170,400	4,029,968
1979/80	4,823	99,388	1,172	34,581	3,909	71,929	3,075	105,716	175,572	4,389,058
MONTHS -										
1979										
JUNE	282	6,782	88	2,691	245	5,146	200	6,942	13,541	326,146
JULY	332	5,859	66	1,912	328	5,897	212	7,176	13,051	311,711
AUGUST	278	4,423	84	2,472	347	5,861	175	5,375	14,826	355,436
SEPTEMBER	378	8,803	70	2,084	316	5,662	254	8,232	13,783	327,770
OCTOBER	363	6,584	74	2,261	347	6,606	276	9,773	15,700	378,627
NOVEMBER	427	9,001	111	3,050	374	6,480	294	9,675	14,930	368,631
DECEMBER	349	7,547	101	2,870	293	5,260	269	9,112	11,933	298,864
1980										
JANUARY	390	8,321	83	2,333	298	5,656	233	7,931	15,021	376,454
FEBRUARY	434	8,575	128	3,875	344	6,694	287	9,396	15,703	399,074
MARCH	434	8,962	122	3,613	348	6,432	284	10,411	15,869	411,034
APRIL	451	9,084	111	3,388	287	5,581	248	8,619	15,283	388,575
MAY	506	11,035	127	3,966	355	6,054	280	10,125	15,677	409,553
JUNE	481	11,194	95	2,837	272	5,746	272	9,891	13,796	363,329
JULY	387	9,209	106	3,296	377	7,833	273	9,138	15,494	414,764
OTHER DWELLINGS										
YEARS -										
1977/78	414	5,434	49	1,301	99	1,629	293	7,586	14,579	310,814
1978/79	384	5,081	44	1,298	291	4,000	319	8,565	16,511	382,795
1979/80	386	5,094	59	1,676	465	7,239	295	9,267	17,780	465,784
MONTHS -										
1979										
JUNE	12	144	6	148	24	198	17	618	1,193	29,015
JULY	47	636	5	117	41	303	8	296	1,295	29,615
AUGUST	40	594	11	278	31	353	80	2,595	1,505	37,247
SEPTEMBER	23	303	4	108	23	274	26	793	1,310	32,147
OCTOBER	43	601	4	124	49	885	43	1,137	1,543	38,587
NOVEMBER	39	516	3	109	34	581	29	846	1,524	39,124
DECEMBER	35	471	4	154	48	591	16	475	1,148	29,738
1980										
JANUARY	32	445	2	63	32	580	15	521	1,444	37,562
FEBRUARY	17	215	9	218	43	818	20	695	1,756	47,959
MARCH	31	343	7	221	36	542	18	538	1,744	47,484
APRIL	25	306	7	190	56	841	11	347	1,551	41,828
MAY	31	393	3	91	52	1,064	16	575	1,616	45,300
JUNE	23	271	-	3	20	407	13	449	1,344	39,193
JULY	32	415	6	182	22	458	33	1,225	1,553	45,286
TOTAL										
YEARS -										
1977/78	5,910	109,855	1,075	28,711	949	17,020	3,178	90,867	164,865	3,639,452
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	5,203	104,392	1,231	36,257	4,374	79,168	3,370	114,983	197,352	4,854,842
MONTHS -										
1979										
JUNE	292	6,926	94	2,839	269	5,344	217	7,560	14,734	355,161
JULY	373	6,495	71	2,029	369	6,200	228	7,472	14,346	341,326
AUGUST	318	4,927	95	2,750	378	6,214	255	7,970	16,331	392,683
SEPTEMBER	401	9,196	74	2,192	339	5,936	280	9,025	15,093	359,917
OCTOBER	406	7,185	78	2,385	396	7,491	319	10,910	17,243	417,214
NOVEMBER	466	9,517	114	3,159	408	7,061	323	10,521	16,454	407,755
DECEMBER	384	8,018	105	3,824	341	5,851	276	9,587	13,081	328,602
1980										
JANUARY	422	8,766	85	2,396	330	6,236	248	8,452	16,465	414,016
FEBRUARY	451	8,790	137	4,093	387	7,512	307	10,091	17,459	447,033
MARCH	465	9,305	129	3,834	384	6,974	302	10,949	17,613	458,518
APRIL	476	9,390	118	3,498	343	6,422	259	8,966	16,834	430,483
MAY	537	11,428	130	4,057	407	7,118	296	10,700	17,293	454,853
JUNE	504	11,465	95	2,840	292	6,153	285	10,340	15,140	402,522
JULY	410	9,624	112	3,478	399	8,291	386	10,363	17,047	460,050

TABLE 5 - ADDITIONAL HOUSING FINANCE INFORMATION, BY TYPE OF LENDER - AUSTRALIA  
\$'000

	RANKS		BUILDING SOCIETIES			GOVERNMENT				
	SAVINGS	TRADING	PERMANENT	TERM-INATING	FINANCE COMPANIES	HOUSING AUTH-ORTIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES	TOTAL
	LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS									
<b>YEARS -</b>										
1977/78	104,829	195,698	33,297	3,036	21,517	2,563	1,242	9,837	7,688	379,707
1978/79	102,130	190,245	43,841	3,249	24,202	2,195	1,079	24,487	6,701	398,050
1979/80	99,469	217,885	49,757	2,103	17,394	1,956	1,236	37,312	6,788	437,900
<b>MONTHS -</b>										
JUNE	8,782	14,317	3,522	262	2,233	209	137	2,525	553	32,540
JULY	8,148	14,632	3,682	74	1,737	227	61	2,793	709	32,063
AUGUST	8,979	19,214	4,509	363	1,112	216	112	3,755	637	38,997
SEPTEMBER	7,033	16,548	3,966	130	1,921	173	179	2,808	760	33,518
OCTOBER	8,776	22,854	4,580	118	1,763	168	111	3,669	478	42,517
NOVEMBER	8,923	18,127	4,095	297	1,341	215	178	3,147	571	36,893
DECEMBER	6,330	11,717	3,210	183	1,133	85	59	2,364	442	25,522
1980										
JANUARY	7,124	17,588	3,270	49	1,355	95	42	2,985	503	34,111
FEBRUARY	8,355	17,412	4,356	254	1,097	127	34	3,324	318	35,577
MARCH	8,847	16,454	4,625	116	1,611	174	59	3,299	666	35,851
APRIL	9,076	23,941	4,385	170	1,467	167	155	2,661	582	42,604
MAY	9,348	19,976	4,726	154	1,503	115	120	3,468	644	40,634
JUNE	7,830	19,022	4,253	195	1,355	194	127	2,659	478	36,113
JULY	8,767	23,619	4,610	213	1,476	219	136	4,214	620	43,865
<b>CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)</b>										
<b>YEARS -</b>										
1977/78	104,083	11,278	90,351	4,465	33,610	5,429	601	1,338	7,357	268,512
1978/79	117,000	11,947	90,294	4,394	40,551	3,800	824	3,938	10,700	283,447
1979/80	127,312	17,670	97,465	3,365	53,058	3,941	604	7,065	9,806	321,146
<b>MONTHS -</b>										
JUNE	3,950	1,095	7,261	665	4,297	304	9	389	1,421	25,390
JULY	9,258	1,015	8,542	161	4,069	224	132	609	732	24,742
AUGUST	12,275	1,969	8,579	235	4,351	312	200	625	857	29,463
SEPTEMBER	9,950	1,312	7,328	313	3,997	245	-	642	799	24,545
OCTOBER	10,773	2,544	7,911	424	4,434	338	33	837	1,238	28,502
NOVEMBER	10,777	1,481	8,576	330	4,482	416	-	920	769	27,751
DECEMBER	7,444	781	5,366	236	3,010	153	9	599	631	18,229
1980										
JANUARY	10,789	1,545	6,634	154	3,012	451	39	555	491	23,670
FEBRUARY	10,331	1,366	7,794	289	3,235	360	24	584	981	24,965
MARCH	11,886	1,666	8,354	264	5,118	256	-	948	782	29,274
APRIL	11,450	1,604	9,183	315	7,065	249	40	608	1,288	31,794
MAY	11,177	1,022	11,573	341	5,304	572	28	735	429	31,181
JUNE	11,202	1,365	7,625	303	5,010	365	99	303	818	27,090
JULY	10,200	1,914	11,345	527	5,403	164	47	449	861	30,910
<b>LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)</b>										
<b>YEARS -</b>										
1977/78	2,105,139		1,657,774	228,014	316,570	251,122	40,992	29,439	132,730	4,761,740
1978/79	2,430,695		2,017,198	192,923	334,592	211,321	45,949	77,091	145,816	5,455,545
1979/80	2,658,337		2,219,861	179,431	359,396	227,039	46,615	127,618	154,639	5,962,937
<b>MONTHS -</b>										
JUNE	218,997	(NA)	134,612	19,570	31,964	20,982	4,131	8,678	12,570	501,204
JULY	203,546		159,240	15,180	30,892	17,666	3,425	10,079	11,662	461,790
AUGUST	229,157		159,117	15,095	31,045	19,660	4,213	10,373	11,695	439,456
SEPTEMBER	205,571		148,745	13,009	30,560	17,337	3,805	9,421	10,690	439,138
OCTOBER	248,206		173,596	15,566	29,693	15,806	2,999	11,742	13,555	511,079
NOVEMBER	213,519		131,611	14,608	29,853	20,060	3,635	10,879	15,979	516,144
DECEMBER	236,611		130,616	16,763	26,621	16,040	3,886	9,795	15,679	518,211
1980										
JANUARY	199,483		145,247	9,761	22,192	17,152	2,956	8,795	9,911	415,497
FEBRUARY	203,065		131,084	15,886	28,345	17,837	3,315	11,750	12,884	479,297
MARCH	209,831		210,298	15,925	28,415	19,462	4,603	10,336	13,565	502,425
APRIL	240,653		137,539	14,610	28,763	18,454	4,112	10,554	11,842	526,613
MAY	240,572		233,645	17,149	33,472	26,964	5,045	12,517	14,081	583,445
JUNE	216,023		209,103	15,879	38,452	21,401	4,531	10,467	12,896	528,802
JULY	237,398		229,676	14,775	37,765	19,924	4,331	13,956	13,904	571,730
<b>LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)</b>										
<b>YEARS -</b>										
1977/78	513,129		278,688	48,113	47,633	76,506	10,828	2,588	35,765	973,250
1978/79	602,151		307,275	47,577	67,730	38,254	9,714	10,470	33,530	1,112,701
1979/80	613,261		422,723	40,916	73,287	44,053	10,793	16,045	36,665	1,257,743
<b>MONTHS -</b>										
JUNE	602,151	(NA)	337,275	47,577	63,731	38,254	9,714	10,470	33,530	1,112,701
JULY	613,262		299,775	43,279	61,524	41,106	9,223	11,243	33,468	1,112,840
AUGUST	623,493		301,346	43,644	60,232	42,737	8,669	12,299	34,926	1,127,146
SEPTEMBER	633,077		319,918	43,838	55,103	40,873	8,254	12,783	37,515	1,151,371
OCTOBER	623,353		345,981	40,917	54,772	41,169	8,675	13,351	39,213	1,166,531
NOVEMBER	625,595		359,079	39,186	57,231	41,272	9,380	14,772	37,751	1,183,738
DECEMBER	567,054		324,915	40,861	55,592	42,187	9,503	13,623	34,906	1,088,641
1980										
JANUARY	607,973		355,085	46,886	63,092	42,543	9,944	15,083	37,362	1,177,588
FEBRUARY	625,585		331,899	48,875	68,152	44,070	11,442	14,918	37,634	1,242,575
MARCH	643,250		423,213	49,509	71,964	46,207	11,422	15,980	38,259	1,304,788
APRIL	634,912		430,696	48,737	70,982	48,361	11,770	16,273	37,759	1,299,440
MAY	623,999		450,321	46,179	72,849	46,897	11,631	15,039	37,099	1,284,014
JUNE	613,261		422,723	40,916	73,287	44,053	10,793	16,045	36,665	1,257,743
JULY	583,420		434,385	36,678	75,381	41,283	10,822	17,499	35,428	1,240,817

(A) - INCLUDES ALTERATIONS AND ADDITIONS

TABLE 5 - VALUE OF LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER  
1980

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING				
<b>NEW SOUTH WALES</b>								
<b>1980</b>								
FEBRUARY	74,229	30,687	90,825	9,526	19,521	2,374	13,343	240,505
MARCH	73,242	28,031	107,757	10,008	20,579	2,474	12,939	255,030
APRIL	69,436	33,518	91,878	8,492	15,366	2,332	10,704	231,726
MAY	66,953	27,840	111,714	9,029	19,123	3,248	10,038	247,945
JUNE	61,920	26,972	89,819	6,911	22,184	2,097	9,112	218,975
JULY	64,645	34,533	112,511	6,953	22,456	2,608	10,264	253,970
<b>VICTORIA</b>								
<b>1980</b>								
FEBRUARY	79,041	12,170	42,815	6,968	4,564	4,929	3,454	153,941
MARCH	87,614	10,866	43,541	5,729	2,895	5,845	4,538	161,028
APRIL	89,866	14,484	36,936	3,960	2,838	5,626	3,803	157,513
MAY	101,118	10,023	46,872	4,287	4,015	9,546	4,889	179,748
JUNE	78,951	9,875	39,404	2,520	4,288	6,881	3,975	145,894
JULY	83,175	13,422	44,329	2,589	4,113	6,855	5,181	159,664
<b>QUEENSLAND</b>								
<b>1980</b>								
FEBRUARY	28,324	10,377	72,223	377	5,977	6,402	1,692	85,372
MARCH	27,040	8,964	27,499	173	7,159	6,164	1,257	78,256
APRIL	27,824	10,703	26,034	322	7,414	7,894	1,050	81,221
MAY	22,369	11,172	23,985	123	9,390	7,701	1,590	76,330
JUNE	20,684	9,862	24,592	320	8,297	6,179	1,053	70,987
JULY	23,077	12,437	79,091	48	9,661	5,297	1,568	91,179
<b>SOUTH AUSTRALIA</b>								
<b>1980</b>								
FEBRUARY	19,810	12,353	13,685	-	2,173	1,185	2,396	51,305
MARCH	18,739	11,961	14,189	-	2,132	776	2,443	50,240
APRIL	17,287	13,356	12,263	-	2,908	1,162	3,109	50,085
MAY	20,669	9,297	15,897	-	1,950	1,026	3,346	52,185
JUNE	18,208	9,741	15,172	-	1,846	501	4,140	49,608
JULY	18,925	12,462	16,986	-	1,415	987	4,957	54,832
<b>WESTERN AUSTRALIA</b>								
<b>1980</b>								
FEBRUARY	16,331	5,630	33,420	989	2,712	720	1,031	60,883
MARCH	17,209	6,617	34,073	578	2,279	975	1,317	63,048
APRIL	15,913	7,019	32,854	1,262	3,256	701	1,290	62,295
MAY	14,879	6,659	33,457	858	3,502	613	1,379	61,307
JUNE	14,573	5,260	27,655	820	4,575	1,034	1,641	55,558
JULY	15,329	8,357	26,704	1,253	5,037	951	1,173	58,804
<b>TASMANIA</b>								
<b>1980</b>								
FEBRUARY	5,904	1,119	4,130	50	15	1,355	486	13,149
MARCH	6,600	1,139	4,595	119	-	1,160	582	14,195
APRIL	4,651	1,443	4,446	47	120	1,373	371	12,451
MAY	5,774	1,306	3,488	260	156	681	512	12,137
JUNE	5,265	1,660	2,537	89	88	1,232	534	11,405
JULY	5,443	1,551	3,176	120	-	672	336	11,298
<b>NORTHERN TERRITORY</b>								
<b>1980</b>								
FEBRUARY	662	709	(A)	-	122	3,429	(A)	5,247
MARCH	610	447	(A)	-	44	4,905	(A)	6,147
APRIL	694	335	(A)	-	167	3,191	(A)	4,612
MAY	513	369	(A)	-	144	4,648	(A)	6,263
JUNE	567	297	(A)	-	332	3,916	(A)	5,593
JULY	376	469	(A)	-	111	2,833	(A)	4,327
<b>AUSTRALIAN CAPITAL TERRITORY</b>								
<b>1980</b>								
FEBRUARY	4,212	906	4,226 (B)	-	460	3,207	319 (B)	13,005
MARCH	4,431	1,018	3,687 (B)	-	615	2,594	259 (B)	12,513
APRIL	4,238	1,513	5,509 (B)	-	862	2,756	507 (B)	14,960
MAY	4,203	1,101	3,774 (B)	-	860	2,340	622 (B)	12,401
JUNE	3,499	868	5,676 (B)	-	935	2,613	464 (B)	13,564
JULY	4,020	1,356	6,058 (B)	-	994	1,176	361 (B)	13,427

(A) - INCLUDED WITH A.C.T.

(B) - INCLUDES N.T.

SIT 1980

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

LOANS APPROVED														LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)	
	FOR DWELLINGS													CANCELLATIONS OF LOANS PREVIOUSLY APPROVED (A)	LOANS ADVANCED AT END OF MONTH (A)
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL			FOR ALTERATIONS AND ADDITIONS					
	DWGS	\$000	DWGS	\$000	DWGS	\$000	HUSES	DWGS	\$000	OTHER DWELLINGS	DWGS	\$000	CODE	\$000	\$000
<b>NEW SOUTH WALES</b>															
<b>1980</b>															
FEBRUARY	1,264	33,693	956	27,439	6,278	179,374	7,348	207,141	1,150	33,365	15,078	13,012	167,946	567,384	
MARCH	1,294	35,355	1,086	32,199	6,440	187,476	7,582	220,970	1,138	34,060	14,406	16,203	177,089	609,285	
APRIL	1,431	39,869	890	26,244	5,810	166,413	7,153	202,271	978	29,455	18,576	18,200	190,599	606,955	
MAY	1,433	39,947	971	28,520	6,035	179,378	7,415	215,587	1,023	32,358	17,921	16,286	216,562	602,437	
JUNE	1,280	36,343	925	25,114	5,178	157,518	6,438	191,207	845	27,768	16,359	14,287	199,410	588,406	
JULY	1,511	40,522	1,015	30,339	5,960	183,409	7,467	220,575	1,019	33,395	20,304	17,988	219,080	581,165	
<b>VICTORIA</b>															
<b>1980</b>															
FEBRUARY	814	22,115	809	21,725	4,463	110,101	5,784	146,876	302	7,065	10,052	4,005	127,432	335,543	
MARCH	805	21,192	706	19,115	4,808	120,621	5,978	152,759	341	8,269	11,073	5,903	134,244	353,160	
APRIL	896	23,413	693	18,140	4,660	116,060	5,932	149,295	317	8,218	12,505	7,135	139,709	356,401	
MAY	990	27,186	774	20,377	5,193	132,185	6,521	171,946	336	7,802	12,416	6,936	165,651	362,727	
JUNE	782	21,956	571	15,440	4,264	108,898	5,394	140,590	223	5,304	10,221	6,569	153,164	345,366	
JULY	940	24,343	632	16,468	4,609	118,853	5,888	153,798	253	5,866	12,143	6,869	154,852	337,667	
<b>QUEENSLAND</b>															
<b>1980</b>															
FEBRUARY	742	16,318	533	14,846	2,459	55,008	3,573	79,793	191	5,579	2,904	4,017	68,783	112,787	
MARCH	751	17,254	502	12,349	2,169	48,153	3,229	72,678	193	5,578	2,448	2,620	69,378	110,900	
APRIL	780	17,556	554	14,010	2,325	49,655	3,504	76,815	155	4,406	3,165	2,947	71,786	107,675	
MAY	686	16,754	471	12,503	2,132	46,973	3,093	70,641	196	5,589	2,449	2,826	66,889	103,842	
JUNE	679	16,069	429	11,039	1,998	43,879	2,956	66,731	150	4,256	2,634	2,197	59,162	104,416	
JULY	798	18,818	512	14,542	2,474	57,819	3,600	84,901	184	6,278	3,404	2,166	71,915	109,956	
<b>SOUTH AUSTRALIA</b>															
<b>1980</b>															
FEBRUARY	292	7,744	195	4,354	1,635	38,607	1,962	47,524	160	3,781	2,476	1,757	37,111	75,330	
MARCH	293	7,644	187	5,262	1,619	37,334	1,918	48,437	89	1,803	2,799	1,443	39,712	75,396	
APRIL	287	8,430	174	4,582	1,571	37,073	1,319	47,677	113	2,408	2,773	1,107	38,666	73,464	
MAY	303	8,728	192	4,392	1,600	38,465	1,942	49,146	153	3,039	2,742	1,486	38,303	78,183	
JUNE	316	9,327	141	3,589	1,456	36,592	1,772	46,364	141	3,244	2,490	1,332	37,635	80,329	
JULY	350	10,168	182	4,989	1,565	39,855	1,354	51,454	143	3,378	2,972	1,265	41,465	81,526	
<b>WESTERN AUSTRALIA</b>															
<b>1980</b>															
FEBRUARY	542	14,295	182	4,356	1,685	42,222	2,175	54,671	234	6,212	3,183	1,337	52,477	99,741	
MARCH	561	15,266	185	4,389	1,744	43,393	2,209	56,072	281	6,976	3,323	1,821	54,651	101,900	
APRIL	661	17,419	195	5,135	1,574	39,741	2,175	56,121	255	6,174	3,624	1,447	58,558	98,906	
MAY	655	17,815	200	5,214	1,694	38,278	2,146	55,701	203	5,606	2,874	1,918	59,497	93,477	
JUNE	619	16,850	165	3,756	1,402	34,952	1,975	50,000	211	5,558	2,507	1,442	50,207	93,272	
JULY	582	14,674	201	4,828	1,563	39,302	2,108	52,728	238	6,876	3,441	1,569	56,241	87,192	
<b>TASMANIA</b>															
<b>1980</b>															
FEBRUARY	71	1,622	40	883	462	10,644	564	13,030	9	119	622	293	10,615	21,589	
MARCH	94	2,092	56	1,303	489	10,800	526	13,939	13	256	829	755	11,691	22,686	
APRIL	96	2,141	35	729	427	9,581	546	12,288	12	163	861	472	12,368	21,263	
MAY	90	1,928	54	999	433	9,310	557	11,765	20	372	1,350	423	13,590	19,116	
JUNE	103	2,352	49	945	370	8,108	507	11,076	15	329	797	329	11,555	17,551	
JULY	101	2,140	29	748	393	8,418	512	11,106	11	192	817	478	10,300	17,128	
<b>NORTHERN TERRITORY</b>															
<b>1980</b>															
FEBRUARY	30	870	102	2,526	74	1,851	197	4,891	9	356	247	42	4,752	10,874	
MARCH	45	1,424	84	3,037	65	1,686	180	5,690	14	457	294	62	4,463	12,089	
APRIL	33	1,100	60	2,192	46	1,320	129	4,224	10	388	319	44	3,779	12,580	
MAY	33	809	93	3,585	60	1,869	173	5,845	13	418	490	490	9,279	8,791	
JUNE	23	607	65	2,603	83	2,583	166	5,428	5	165	249	197	5,296	8,638	
JULY	11	301	44	1,331	81	2,695	133	4,230	3	97	195	146	3,904	8,446	
<b>AUSTRALIAN CAPITAL TERRITORY</b>															
<b>1980</b>															
FEBRUARY	31	694	116	3,085	373	9,226	499	12,561	21	444	715	502	10,181	19,327	
MARCH	38	884	108	2,774	379	8,955	505	12,058	20	455	679	462	11,397	19,372	
APRIL	52	1,049	135	3,351	421	10,360	568	13,999	40	961	781	442	11,048	22,246	
MAY	37	829	127	3,177	346	8,395	494	12,040	16	361	535	816	13,614	19,441	
JUNE	46	885	100	2,587	389	9,992	517	13,242	18	322	856	737	12,213	19,765	
JULY	34	744	129	2,984	402	9,699	545	13,077	20	350	589	429	13,973	17,737	

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED