



## HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JULY 1981

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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 July 1981 was \$598.1 million, an increase of \$39.4 million on June 1981, but \$50.5 million lower than for July 1980.

First mortgage (or equivalent) finance was provided for 22,069 dwelling units in July 1981. This was 2,052 units more than for June 1981, but 2,029 units less than for July 1980.

Loans approved for the construction of dwellings in July 1981 totalled \$107.2 million, an increase of \$10.2 million over the June 1981 figure but \$4.7 million lower than for July 1980.

### 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 1979-80 exceeded \$250,000 or
  - (ii) balances outstanding on such loans as at 30 June 1980 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 1979-80*

	%
Aust.	98.3
N.S.W.	97.9
Vic.	97.8
Qld	98.3
S.A.	99.9
W.A.	99.2
Tas.	98.4
A.C.T. + N.T.	99.2

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 1979-80, Australia*

	%
Savings banks	100.0
Trading banks	100.0
Permanent building societies	99.8
Terminating building societies	79.1
Finance companies	96.2
Government:	
Housing authorities	100.0
Other	*
Credit unions	54.3
Insurance companies†	91.6

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

† Coverage estimated on basis of information for end of 1978-79.

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 and

December 1980 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 the *Catalogue of Publications, Australia* (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

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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		
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	10,892	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 -										
1980										
JUNE	7,920	193,355	2,978	58,281	5,828	180,615	364	10,296	960	38,421
JULY	8,408	203,886	3,810	78,516	6,923	218,216	369	10,424	1,001	38,761
AUGUST	7,441	186,239	3,489	73,480	6,191	197,114	330	9,510	1,125	42,619
SEPTEMBER	7,399	186,237	3,454	70,937	6,773	215,441	484	13,646	1,161	43,713
OCTOBER	8,740	219,283	4,040	82,143	6,920	223,961	420	11,728	1,104	42,740
NOVEMBER	8,157	196,704	3,421	70,872	6,565	214,648	476	13,032	967	42,034
DECEMBER	8,910	213,592	3,177	67,342	5,952	194,291	587	15,851	991	41,621
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	88,127	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	4,007	135,111	288	8,822	922	33,069
OTHER DWELLINGS										
YEARS -										
1978/79	6,233	138,994	3,414	64,533	8,088	215,317	417	10,988	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	5,300	144,528	3,889	85,036	9,380	314,217	273	8,342	1,643	81,680
MONTHS -										
1980										
JUNE	400	10,302	272	6,214	760	24,421	13	364	90	4,124
JULY	431	11,104	305	6,071	894	29,609	19	539	120	6,226
AUGUST	422	10,685	330	6,965	814	30,286	14	396	103	4,505
SEPTEMBER	428	11,555	307	6,125	973	32,803	13	481	151	6,565
OCTOBER	440	11,906	362	7,419	955	33,482	20	554	171	8,363
NOVEMBER	370	10,348	327	6,975	883	29,635	22	720	149	6,956
DECEMBER	442	11,915	313	7,032	856	30,531	22	599	141	7,469
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	552	18,307	19	592	129	4,810
TOTAL										
YEARS -										
1978/79	111,411	2,532,567	43,952	815,610	75,783	2,096,334	7,748	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 -										
1980										
JUNE	8,320	203,657	3,250	64,495	6,588	205,036	377	10,668	1,050	42,545
JULY	8,839	214,990	4,115	84,587	7,817	247,825	388	10,963	1,121	44,987
AUGUST	7,863	196,924	3,819	80,445	7,005	227,400	344	9,986	1,228	47,124
SEPTEMBER	7,827	197,792	3,761	77,862	7,746	247,444	497	14,127	1,312	50,278
OCTOBER	9,180	231,189	4,482	89,562	7,875	257,443	440	12,282	1,275	51,103
NOVEMBER	8,527	207,052	3,748	77,847	7,448	244,283	498	13,752	1,116	48,990
DECEMBER	9,352	225,507	3,490	74,374	6,808	224,822	609	16,458	1,132	49,090
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	88,228	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	234,580	3,357	72,311	3,762	125,355	403	11,777	1,250	59,602
JULY	10,008	249,754	3,936	85,224	4,559	153,416	307	9,414	1,051	37,879

## 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	1,884	56,215	4,578	94,079	4,784	179,837	250,034	6,805,769
MONTHS -										
1980										
JUNE	853	20,284	119	3,722	365	7,520	344	12,325	19,731	524,819
JULY	716	16,479	129	4,050	498	10,009	362	11,992	22,216	592,333
AUGUST	711	15,088	138	4,253	437	8,148	417	15,162	20,279	551,613
SEPTEMBER	755	15,638	124	3,750	456	8,603	387	13,857	20,993	571,822
OCTOBER	1,014	26,210	175	5,655	449	9,253	421	15,757	23,283	636,730
NOVEMBER	917	25,244	182	5,826	439	9,412	371	13,534	21,495	591,306
DECEMBER	764	19,435	149	4,283	349	7,719	404	15,364	21,283	579,498
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	514,005
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	332	6,648	486	18,831	20,456	551,359
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 -										
1980										
JUNE	30	444	-	3	29	597	14	477	1,608	46,946
JULY	43	629	7	221	28	574	35	1,315	1,882	56,288
AUGUST	55	864	7	444	31	696	25	963	1,801	55,804
SEPTEMBER	56	886	9	310	30	479	26	893	1,993	59,297
OCTOBER	40	872	6	184	36	572	18	541	2,048	63,892
NOVEMBER	40	990	5	161	23	468	14	642	1,833	56,895
DECEMBER	41	902	3	83	24	469	31	1,122	1,873	60,122
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	24	713	35	1,380	1,613	46,770
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	47,863	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	5,181	191,870	271,696	7,470,836
MONTHS -										
1980										
JUNE	883	20,728	119	3,725	394	8,117	358	12,802	21,339	571,765
JULY	759	17,108	136	4,271	526	10,583	397	13,307	24,098	648,621
AUGUST	766	15,952	145	4,697	468	8,844	442	16,125	22,080	607,417
SEPTEMBER	811	16,524	133	4,060	486	9,082	413	14,750	22,986	631,119
OCTOBER	1,054	27,082	181	5,839	485	9,825	439	16,297	25,331	708,622
NOVEMBER	957	26,234	187	5,987	462	9,880	385	14,176	23,328	648,201
DECEMBER	805	20,337	152	4,366	373	8,188	435	16,486	23,156	639,620
1981										
JANUARY	825	21,251	137	4,434	361	7,327	388	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	566,841
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	356	7,361	521	20,211	22,069	598,129

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 -										
1980										
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	3,080	119	4,311
AUGUST	1,758	44,865	834	17,467	1,029	33,167	91	2,652	156	5,593
SEPTEMBER	1,672	42,726	779	16,555	1,045	34,110	102	2,987	166	5,410
OCTOBER	1,837	46,629	872	18,292	1,044	34,987	98	2,809	163	4,711
NOVEMBER	1,577	36,850	651	13,163	892	29,929	125	3,418	127	3,822
DECEMBER	1,809	43,634	615	12,572	826	27,380	177	4,872	132	4,956
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	24,638	138	3,992	98	3,851
APRIL	1,934	44,960	744	16,213	658	22,442	127	3,626	111	3,977
MAY	1,928	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	716	25,036	64	1,808	90	2,795
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 -										
1980										
JUNE	2	48	28	441	9	308	-	-	-	-
JULY	8	210	22	230	6	331	-	-	2	260
AUGUST	4	110	35	783	5	165	-	-	3	85
SEPTEMBER	4	154	27	508	4	180	-	-	2	91
OCTOBER	1	11	39	562	3	123	3	81	-	71
NOVEMBER	1	23	34	504	5	168	-	-	-	-
DECEMBER	8	236	30	454	2	76	-	-	5	398
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
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	181,851	9,873	329,742	1,442	40,898	1,462	50,447
MONTHS -										
1980										
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	121	4,571
AUGUST	1,762	44,975	869	18,250	1,034	33,332	91	2,652	159	5,678
SEPTEMBER	1,676	42,880	806	17,863	1,049	34,290	102	2,987	168	5,501
OCTOBER	1,838	46,640	911	18,854	1,047	35,110	101	2,890	163	4,782
NOVEMBER	1,578	36,873	685	13,667	897	30,097	125	3,418	127	3,822
DECEMBER	1,817	43,870	645	13,026	828	27,456	177	4,872	137	5,354
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	20,478	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	721	25,209	64	1,808	93	2,964

## 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	25,386	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	22,466	45,615	1,202,935
MONTHS -										
1980										
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	4,253	110,889
AUGUST	87	2,165	12	325	62	1,154	60	2,189	4,089	109,577
SEPTEMBER	92	2,122	21	700	82	1,449	59	1,951	4,018	108,010
OCTOBER	98	2,524	24	897	77	1,508	61	2,260	4,274	114,617
NOVEMBER	101	2,758	25	859	88	1,680	58	2,298	3,644	94,777
DECEMBER	107	2,731	26	774	61	1,116	49	1,817	3,802	99,852
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	50	707	54	1,758	3,597	95,444
JULY	259	6,698	30	970	76	1,197	44	1,536	3,960	105,731
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 -										
1980										
JUNE	-	-	-	-	6	126	-	-	45	923
JULY	-	-	-	-	1	23	-	-	39	1,054
AUGUST	-	-	-	-	-	-	-	-	47	1,143
SEPTEMBER	-	-	-	-	-	-	-	-	37	933
OCTOBER	-	-	-	-	-	-	-	-	46	848
NOVEMBER	-	-	-	-	-	-	-	-	40	695
DECEMBER	-	-	-	-	-	-	-	-	45	1,164
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
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 -										
1980										
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	4,292	111,943
AUGUST	87	2,165	12	325	62	1,154	60	2,189	4,136	110,720
SEPTEMBER	92	2,122	21	700	82	1,449	59	1,951	4,055	108,943
OCTOBER	98	2,524	24	897	77	1,508	61	2,260	4,320	115,465
NOVEMBER	101	2,758	25	859	88	1,680	58	2,298	3,684	95,472
DECEMBER	107	2,731	26	774	61	1,116	49	1,817	3,847	101,016
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	80	1,284	44	1,536	4,013	107,230

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		
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 -										
1980										
JUNE	698	16,798	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	122	5,297
AUGUST	600	14,930	305	6,232	756	25,064	105	2,889	157	6,247
SEPTEMBER	598	14,865	307	6,191	831	26,846	164	4,596	144	6,244
OCTOBER	805	20,215	360	6,957	838	28,252	102	2,892	153	6,177
NOVEMBER	728	18,691	332	6,605	759	26,318	75	2,225	91	3,944
DECEMBER	726	18,457	247	5,317	679	23,020	93	2,505	110	4,026
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	17,583	75	2,550	126	4,676
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 -										
1980										
JUNE	49	1,236	28	552	108	3,852	1	38	22	887
JULY	49	1,245	36	721	144	5,269	8	226	25	1,446
AUGUST	58	1,341	51	985	131	4,409	2	43	21	1,185
SEPTEMBER	46	1,164	35	649	147	5,362	2	67	29	1,435
OCTOBER	41	1,098	32	416	146	5,986	1	25	42	2,417
NOVEMBER	41	1,200	46	1,110	143	6,148	-	-	38	1,370
DECEMBER	47	1,288	48	834	133	5,225	2	58	12	1,052
1981										
JANUARY	53	1,882	38	978	142	5,320	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
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	80,811	8,968	306,181	1,306	37,560	1,705	74,982
MONTHS -										
1980										
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	147	6,743
AUGUST	658	16,271	356	7,217	887	29,473	107	2,932	178	7,432
SEPTEMBER	644	16,029	342	6,840	978	32,208	166	4,663	173	7,679
OCTOBER	846	21,313	392	7,373	984	34,230	103	2,917	195	8,594
NOVEMBER	769	19,891	378	7,715	902	32,466	75	2,225	129	5,314
DECEMBER	773	19,745	295	6,151	812	28,253	95	2,563	122	5,078
1981										
JANUARY	749	19,886	385	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	22,789	353	7,452	583	20,680	81	2,771	149	5,607



## 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 -										
1980										
JUNE	245	6,069	2	68	38	612	21	707	2,126	57,843
JULY	217	4,780	5	193	53	1,018	28	872	2,467	66,610
AUGUST	252	6,087	9	336	74	950	42	1,364	2,300	64,099
SEPTEMBER	217	5,384	5	171	50	827	35	1,326	2,351	66,450
OCTOBER	290	8,565	7	403	72	1,064	41	1,699	2,668	76,224
NOVEMBER	228	6,517	9	325	42	824	34	1,211	2,298	66,660
DECEMBER	215	5,413	5	159	17	475	55	1,960	2,147	61,340
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	16	517	52	1,909	2,142	60,942
OTHER DWELLINGS										
YEARS -										
1978/79	178	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	3,190	94,072
1980/81	213	5,901	7	503	34	821	32	1,177	3,144	106,200
MONTHS -										
1980										
JUNE	7	173	-	-	3	64	1	26	219	6,830
JULY	11	214	1	39	5	93	2	90	281	9,343
AUGUST	21	466	-	116	6	173	4	124	294	8,842
SEPTEMBER	14	314	-	-	7	80	3	92	283	9,163
OCTOBER	20	468	-	-	7	111	1	12	290	10,533
NOVEMBER	14	403	-	-	-	2	-	-	262	10,233
DECEMBER	18	549	-	-	1	20	1	28	262	9,054
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
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 -										
1980										
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	2,748	75,953
AUGUST	273	6,553	9	452	80	1,123	46	1,488	2,594	72,941
SEPTEMBER	231	5,698	5	171	57	907	38	1,418	2,634	75,613
OCTOBER	310	9,033	7	403	79	1,175	42	1,711	2,958	86,757
NOVEMBER	242	6,920	9	325	42	826	34	1,211	2,580	76,893
DECEMBER	233	5,962	5	159	18	495	56	1,986	2,409	70,394
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	21	726	55	2,033	2,385	68,770

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DMGS	\$000
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$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	402,299
MONTHS -										
1980										
JUNE	5,516	133,266	2,101	41,043	4,186	126,560	184	5,181	695	27,792
JULY	5,873	143,193	2,609	54,003	4,923	153,685	186	5,274	760	29,153
AUGUST	5,083	126,444	2,350	49,781	4,406	138,883	134	3,969	812	30,779
SEPTEMBER	5,129	128,646	2,368	48,191	4,897	154,485	218	6,063	851	32,059
OCTOBER	6,098	152,439	2,808	56,894	5,038	160,722	220	6,027	788	31,852
NOVEMBER	5,852	141,163	2,438	51,104	4,914	158,401	276	7,389	749	34,268
DECEMBER	6,375	151,501	2,315	49,453	4,447	143,883	317	8,474	749	32,639
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	92,490	149	4,464	706	25,598
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 -										
1980										
JUNE	349	9,018	216	5,221	643	20,261	12	326	68	3,237
JULY	374	9,649	247	5,120	744	24,009	11	313	93	4,520
AUGUST	360	9,234	244	5,197	678	25,712	12	353	79	3,235
SEPTEMBER	378	10,237	245	4,966	822	26,461	11	414	120	5,039
OCTOBER	398	10,797	291	6,441	806	27,373	16	448	129	5,875
NOVEMBER	328	9,125	247	5,361	735	23,319	22	720	111	5,586
DECEMBER	387	10,391	235	5,744	721	25,230	20	541	124	6,019
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	474	15,031	13	371	103	3,710
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	79,935	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	62,338	10,991	467,620
MONTHS -										
1980										
JUNE	5,865	142,284	2,317	46,264	4,829	146,821	196	5,507	763	31,029
JULY	6,247	152,842	2,856	59,123	5,667	177,694	197	5,587	853	33,673
AUGUST	5,443	135,678	2,594	54,978	5,084	164,595	146	4,322	891	34,014
SEPTEMBER	5,507	138,883	2,613	53,159	5,719	180,946	229	6,477	971	37,038
OCTOBER	6,496	163,236	3,099	63,335	5,844	188,095	236	6,475	917	37,727
NOVEMBER	6,180	150,288	2,685	56,465	5,649	181,720	298	8,109	860	39,854
DECEMBER	6,762	161,892	2,550	59,197	5,168	169,113	337	9,015	873	38,658
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	3,255	107,521	162	4,835	809	29,308

## 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	2,640	87,756	170,400	4,029,968
1979/80	4,823	99,388	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 -										
1980										
JUNE	481	11,194	95	2,837	272	5,746	272	9,891	13,802	363,510
JULY	387	9,209	106	3,296	377	7,833	275	9,186	15,496	414,834
AUGUST	372	6,836	117	3,592	301	6,044	315	11,609	13,890	377,937
SEPTEMBER	446	8,132	98	2,879	324	6,327	293	10,580	14,624	397,362
OCTOBER	626	15,121	144	4,355	300	6,681	319	11,798	16,341	445,889
NOVEMBER	588	15,969	148	4,642	309	6,908	279	10,025	15,553	429,869
DECEMBER	442	11,291	118	3,350	271	6,128	300	11,587	15,334	418,306
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	14,978	405,479
MAY	565	15,709	136	4,148	261	5,199	344	12,703	13,487	360,332
JUNE	513	13,821	155	4,913	202	4,345	343	12,388	12,994	361,915
JULY	589	15,081	151	4,615	240	4,934	390	15,386	14,354	384,686
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	4,028	69	2,272	228	4,786	284	10,820	18,012	547,309
MONTHS -										
1980										
JUNE	23	271	-	3	20	407	13	449	1,344	39,193
JULY	32	415	6	182	22	458	33	1,225	1,562	45,691
AUGUST	34	398	7	328	25	523	21	839	1,460	45,819
SEPTEMBER	42	572	9	310	23	399	23	801	1,673	49,201
OCTOBER	20	404	6	184	29	461	17	528	1,712	52,511
NOVEMBER	26	587	5	161	23	466	14	642	1,511	45,967
DECEMBER	23	353	3	83	23	449	30	1,094	1,566	49,904
1981										
JANUARY	17	303	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	288	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	15	417	32	1,256	1,317	37,443
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	114,963	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 -										
1980										
JUNE	504	11,465	95	2,840	292	6,153	285	10,340	15,146	402,703
JULY	419	9,624	112	3,478	399	8,291	308	10,413	17,058	460,725
AUGUST	406	7,234	124	3,920	326	6,567	336	12,448	15,350	423,756
SEPTEMBER	488	8,704	107	3,189	347	6,726	316	11,381	16,297	446,563
OCTOBER	646	15,525	150	4,539	329	7,142	336	12,326	18,053	498,400
NOVEMBER	614	16,556	153	4,803	332	7,374	293	10,667	17,064	475,836
DECEMBER	465	11,644	121	3,433	294	6,577	330	12,681	16,900	468,210
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	255	5,351	422	16,642	15,671	422,129

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

	BANKS		BUILDING SOCIETIES		GOVERNMENT					TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING	FINANCE COMPANIES	HOUSING AUTHORITIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES	
<b>LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS</b>										
YEARS -										
1978/79	102,130	190,245	43,841	3,240	24,293	2,195	1,079	24,407	6,761	396,050
1979/80	93,469	217,805	49,757	2,103	17,394	1,956	1,236	37,312	6,708	433,990
1980/81	92,131	283,571	48,453	2,713	16,968	3,061	1,146	44,862	6,911	501,816
MONTHS -										
1980										
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	210	136	4,214	620	43,865
AUGUST	7,031	20,174	4,746	286	1,567	167	72	3,564	737	38,344
SEPTEMBER	7,927	18,786	4,333	136	1,371	191	145	4,425	619	37,935
OCTOBER	9,314	27,899	5,295	306	1,904	143	121	4,172	695	49,851
NOVEMBER	6,721	25,153	3,786	284	1,403	377	142	4,140	603	42,698
DECEMBER	6,901	20,578	4,088	179	1,395	206	113	3,204	713	37,377
1981										
JANUARY	5,636	19,836	4,026	164	1,349	365	22	3,325	568	35,251
FEBRUARY	6,407	24,464	3,732	198	1,132	215	58	3,819	798	40,823
MARCH	8,111	27,568	3,495	126	1,425	249	41	3,664	876	45,557
APRIL	8,403	28,896	3,866	260	1,470	386	78	3,194	855	47,406
MAY	8,443	22,765	3,043	152	1,229	231	104	3,749	993	40,799
JUNE	8,471	23,833	3,433	405	1,287	321	114	3,392	832	42,086
JULY	8,392	30,172	3,571	395	2,296	279	104	4,423	680	50,412
<b>CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)</b>										
YEARS -										
1978/79	117,000	11,947	90,294	4,394	40,550	3,800	824	3,938	10,700	283,447
1979/80	127,312	17,670	97,885	3,365	53,058	3,941	604	7,965	9,806	321,606
1980/81	122,312	23,316	112,994	4,093	84,984	4,922	2,015	7,735	9,265	371,656
MONTHS -										
1980										
JUNE	11,202	1,365	7,695	303	5,010	365	99	303	818	27,160
JULY	10,200	1,914	11,415	527	5,739	164	47	449	861	31,316
AUGUST	9,718	1,731	10,363	250	6,291	531	82	542	876	30,396
SEPTEMBER	10,923	1,350	9,866	289	6,471	401	23	738	1,560	31,621
OCTOBER	10,544	2,012	10,102	461	13,928	426	34	750	494	36,751
NOVEMBER	8,740	1,748	10,317	326	6,494	378	103	639	593	29,378
DECEMBER	9,713	1,777	8,136	669	5,577	412	7	451	515	27,257
1981										
JANUARY	8,158	2,415	9,348	233	5,178	809	-	553	725	27,419
FEBRUARY	12,988	1,682	10,161	394	4,827	196	703	497	1,016	32,458
MARCH	10,608	2,488	9,081	229	6,754	504	649	941	686	31,940
APRIL	11,261	2,227	9,829	276	6,476	516	231	798	347	33,961
MAY	10,189	2,202	7,601	294	7,436	259	136	542	562	29,221
JUNE	9,270	1,770	6,775	145	7,613	326	-	835	1,054	27,998
JULY	11,000	2,301	6,714	182	7,195	633	153	736	745	29,659
<b>LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)</b>										
YEARS -										
1978/79	2,430,695		2,017,198	192,923	334,592	211,321	45,949	77,091	145,816	5,455,585
1979/80	2,658,337		2,209,861	179,431	359,396	227,039	46,616	127,618	154,650	5,962,948
1980/81	2,653,775		2,487,705	160,854	526,026	250,834	63,201	138,683	179,567	6,459,845
MONTHS -										
1980										
JUNE	216,023	(NA)	209,103	15,879	38,452	21,401	4,581	10,467	12,907	526,813
JULY	237,398		228,454	14,775	39,266	19,924	4,331	14,126	13,899	572,173
AUGUST	196,340		214,567	12,790	39,314	14,429	4,185	12,134	12,947	506,706
SEPTEMBER	200,412		216,576	12,482	43,972	16,083	4,210	12,734	13,452	515,921
OCTOBER	219,647		245,486	12,184	44,011	18,548	5,137	12,869	15,123	573,095
NOVEMBER	195,160		224,886	12,061	39,832	22,229	4,677	13,225	13,526	525,796
DECEMBER	269,763		283,943	14,518	51,243	23,886	5,914	12,106	17,459	678,832
1981										
JANUARY	160,744		178,265	9,440	31,659	19,481	4,422	9,728	10,153	423,932
FEBRUARY	215,627		201,156	13,429	38,096	22,256	3,927	11,430	13,868	519,799
MARCH	231,037		209,260	12,750	44,626	22,827	4,744	10,431	16,352	552,021
APRIL	251,416		178,581	14,519	44,281	20,403	4,545	10,108	15,638	539,483
MAY	237,446		164,954	16,338	50,126	25,395	12,150	10,933	16,751	535,993
JUNE	238,785		141,577	15,528	59,706	24,573	4,759	8,867	18,399	512,194
JULY	266,177		148,184	13,920	42,105	25,285	4,975	10,837	20,519	532,072
<b>LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)</b>										
YEARS -										
1978/79	602,151		307,275	47,577	63,730	38,254	9,714	10,470	33,530	1,112,701
1979/80	613,261		422,835	40,916	73,287	44,053	10,793	16,045	36,654	1,257,844
1980/81	650,381		285,916	39,198	74,892	69,501	5,765	14,714	40,269	1,188,630
MONTHS -										
1980										
JUNE	613,261	(NA)	422,835	40,916	73,287	44,053	10,793	16,045	36,654	1,257,844
JULY	589,420		435,495	36,678	79,286	41,283	10,822	17,329	35,472	1,245,785
AUGUST	587,317		442,711	33,830	82,372	42,442	11,324	16,558	38,509	1,255,063
SEPTEMBER	581,701		468,046	35,324	83,578	42,673	11,296	16,593	38,866	1,278,077
OCTOBER	592,013		475,196	35,109	78,646	50,924	12,085	16,971	40,241	1,301,185
NOVEMBER	601,885		488,191	36,758	82,713	54,928	13,234	17,127	40,901	1,335,737
DECEMBER	554,816		425,022	38,200	76,378	51,173	11,792	15,962	40,126	1,213,469
1981										
JANUARY	610,475		434,081	41,615	75,971	52,499	11,826	16,333	42,263	1,285,763
FEBRUARY	633,162		403,813	42,265	79,126	53,865	11,927	16,922	44,677	1,285,757
MARCH	658,188		374,434	47,023	84,847	57,779	11,820	17,215	47,526	1,298,632
APRIL	653,443		344,407	47,829	83,072	63,593	11,617	15,676	51,367	1,270,944
MAY	655,465		388,474	48,689	81,522	67,687	4,379	15,047	50,149	1,222,412
JUNE	650,381		285,910	39,198	74,892	69,501	5,765	14,714	48,269	1,188,630
JULY	631,350		288,001	35,337	66,545	72,637	6,834	16,114	48,096	1,164,914

(A) -- INCLUDES ALTERATIONS AND ADDITIONS

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								
FEBRUARY	77,114	36,672	65,626	8,426	26,404	3,211	13,921	230,974
MARCH	84,828	36,333	65,994	12,199	31,031	3,854	14,893	248,332
APRIL	78,914	35,895	57,024	10,172	24,349	3,181	13,673	223,128
MAY	70,347	30,242	47,149	7,539	26,892	2,724	12,642	197,535
JUNE	63,264	28,463	51,350	9,207	31,211	4,242	9,938	197,675
JULY	66,393	32,855	61,471	7,067	15,889	6,883	13,607	202,565
<u>VICTORIA</u>								
1981								
FEBRUARY	85,115	13,262	38,176	4,545	3,770	8,292	3,623	156,783
MARCH	93,294	11,276	45,797	4,451	4,635	6,439	4,048	169,940
APRIL	92,688	15,024	35,855	3,207	5,555	6,132	3,791	162,252
MAY	99,785	11,362	28,144	2,668	5,299	7,149	3,468	157,875
JUNE	93,765	13,412	21,899	1,812	7,826	7,953	3,295	149,962
JULY	99,210	16,563	24,644	1,203	4,156	10,066	4,864	168,706
<u>QUEENSLAND</u>								
1981								
FEBRUARY	31,465	13,055	25,972	422	8,971	6,389	2,688	88,962
MARCH	32,251	12,380	23,671	287	12,335	8,106	2,461	91,491
APRIL	31,720	13,575	11,181	395	14,387	7,799	2,337	81,314
MAY	30,863	9,740	10,562	213	12,810	9,233	1,795	73,616
JUNE	31,485	10,588	12,866	248	10,427	8,826	2,213	75,685
JULY	33,288	13,082	24,862	350	10,145	9,477	2,418	93,622
<u>SOUTH AUSTRALIA</u>								
1981								
FEBRUARY	23,678	10,476	12,321	-	961	481	3,156	50,993
MARCH	20,695	9,702	14,898	-	1,768	1,081	3,885	51,909
APRIL	17,081	12,188	15,428	-	1,853	1,819	2,949	49,718
MAY	15,506	7,747	11,284	-	1,953	1,481	3,183	41,154
JUNE	19,235	10,394	6,423	-	1,713	1,318	4,624	43,707
JULY	21,241	11,777	9,242	-	1,428	1,271	4,082	49,033
<u>WESTERN AUSTRALIA</u>								
1981								
FEBRUARY	16,244	6,923	27,129	813	2,791	1,388	1,258	56,466
MARCH	15,521	7,228	27,722	482	3,834	1,881	1,466	58,126
APRIL	17,333	8,789	29,477	1,386	3,933	1,481	1,518	63,757
MAY	16,210	7,941	26,949	844	5,898	1,984	2,106	61,852
JUNE	16,983	6,958	27,743	448	6,328	1,418	1,791	61,661
JULY	19,882	8,881	26,938	794	4,791	1,664	1,730	64,512
<u>TASMANIA</u>								
1981								
FEBRUARY	5,937	1,323	2,517	69	112	983	766	11,707
MARCH	6,255	1,281	2,879	192	164	1,785	872	12,548
APRIL	6,391	1,084	932	261	142	1,575	602	10,987
MAY	5,411	1,045	967	76	93	1,754	583	9,929
JUNE	5,697	1,329	698	62	121	1,656	560	10,115
JULY	5,226	1,280	1,167	-	344	1,319	453	9,789
<u>NORTHERN TERRITORY</u>								
1981								
FEBRUARY	603	352	(A)	-	85	4,538	(A)	5,670
MARCH	1,013	354	(A)	-	55	6,274	(A)	8,071
APRIL	1,008	324	(A)	-	58	7,198	(A)	8,805
MAY	886	420	(A)	-	215	7,393	(A)	9,167
JUNE	1,011	584	(A)	-	193	4,418	(A)	6,673
JULY	884	379	(A)	-	386	3,818	(A)	4,854
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1981								
FEBRUARY	4,739	1,262	5,575 (B)	-	1,852	3,154	179 (B)	16,469
MARCH	4,703	1,762	5,346 (B)	-	1,848	2,981	185 (B)	16,370
APRIL	4,394	1,245	4,628 (B)	-	1,885	2,537	206 (B)	14,678
MAY	3,886	842	5,517 (B)	-	2,496	2,823	482 (B)	14,913
JUNE	3,140	671	5,184 (B)	-	1,783	2,688	385 (B)	13,296
JULY	3,710	1,287	5,182 (B)	-	828	1,970	418 (B)	13,048

(A) - INCLUDED WITH A.C.T.  
(B) - INCLUDES N.T.

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

	LOANS APPROVED													
	FOR DWELLINGS										FOR ALTERATIONS AND ADDITIONS	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)	
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL HOUSES		OTHER DWELLINGS					
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	\$000	\$000	\$000	\$000
<b>NEW SOUTH WALES</b>														
1981														
FEBRUARY	1,161	31,567	696	20,367	5,508	179,040	6,498	280,825	867	30,149	16,043	16,886	191,577	578,622
MARCH	1,219	34,960	741	23,276	5,842	190,096	6,955	218,390	847	29,942	19,518	18,321	198,201	583,808
APRIL	1,212	34,789	747	22,052	5,345	166,287	6,531	197,738	773	25,398	20,446	18,136	199,736	559,604
MAY	1,078	31,325	682	21,606	4,516	144,604	5,512	167,758	764	29,777	17,096	15,178	189,463	531,637
JUNE	1,030	29,869	705	23,042	4,265	144,764	5,367	175,116	633	22,559	17,993	16,246	189,343	504,007
JULY	1,178	34,010	729	23,559	4,608	144,996	5,837	188,181	678	22,384	22,889	16,537	186,865	482,751
<b>VICTORIA</b>														
1981														
FEBRUARY	816	19,831	584	16,774	4,739	120,178	5,861	149,829	278	7,754	10,115	7,030	139,638	340,020
MARCH	957	22,931	577	16,477	5,130	130,532	6,341	161,548	323	8,480	12,566	5,269	143,251	356,464
APRIL	949	22,442	555	16,084	4,881	123,726	6,067	154,775	318	7,477	13,120	6,189	147,265	356,607
MAY	986	24,742	524	14,454	4,793	118,679	6,018	158,550	285	7,325	12,495	6,506	156,673	346,473
JUNE	947	22,487	532	16,888	4,486	112,667	5,664	140,689	381	9,353	12,770	4,635	152,313	332,868
JULY	996	24,188	595	16,121	4,829	120,397	6,109	152,661	311	8,045	13,707	4,603	155,072	325,163
<b>QUEENSLAND</b>														
1981														
FEBRUARY	743	16,609	504	13,968	2,533	58,385	3,591	84,834	189	4,928	4,807	3,180	71,852	130,520
MARCH	726	18,106	523	14,154	2,561	59,231	3,623	85,982	187	5,589	4,916	3,436	77,260	129,896
APRIL	817	17,852	485	12,428	2,297	51,834	3,422	78,511	177	4,883	4,504	3,945	78,191	124,616
MAY	781	18,364	482	13,121	1,897	42,131	3,062	78,692	98	2,924	3,978	3,266	63,212	122,599
JUNE	756	18,610	458	11,939	1,878	45,136	2,975	72,433	117	3,252	4,131	3,193	59,615	125,820
JULY	882	21,250	542	14,766	2,388	57,686	3,631	88,392	173	5,230	5,146	3,467	70,756	133,469
<b>SOUTH AUSTRALIA</b>														
1981														
FEBRUARY	218	6,414	186	2,929	1,585	41,650	1,755	47,477	154	3,516	2,825	1,984	36,782	81,800
MARCH	250	7,231	127	3,846	1,531	40,832	1,729	47,273	179	4,636	3,243	2,134	45,881	77,787
APRIL	218	6,366	151	4,117	1,469	39,227	1,666	46,385	172	3,485	3,484	2,999	40,202	74,117
MAY	190	5,444	126	3,475	1,237	32,235	1,436	38,413	117	2,741	2,452	1,677	38,148	68,887
JUNE	237	6,965	121	3,546	1,302	33,196	1,536	40,776	124	2,931	2,459	1,740	29,420	72,440
JULY	255	7,427	149	4,224	1,461	37,382	1,717	45,949	148	3,084	2,411	2,087	37,315	71,315
<b>WESTERN AUSTRALIA</b>														
1981														
FEBRUARY	405	18,635	171	4,302	1,577	41,529	1,882	49,263	271	7,203	3,186	2,024	58,772	101,441
MARCH	500	13,384	157	4,164	1,525	40,578	1,927	50,937	255	7,189	3,499	1,419	56,873	96,351
APRIL	545	15,299	203	5,562	1,683	42,896	2,097	56,978	254	6,781	3,875	1,651	52,192	98,991
MAY	526	14,812	163	4,279	1,567	42,761	1,994	54,925	262	6,927	2,828	1,387	51,581	95,398
JUNE	535	15,119	168	4,507	1,518	42,035	1,968	54,966	253	6,695	2,724	1,523	51,315	98,342
JULY	571	17,852	184	4,648	1,653	42,820	2,154	58,851	254	6,461	4,010	1,379	54,924	99,738
<b>TASMANIA</b>														
1981														
FEBRUARY	90	2,131	21	590	414	8,986	589	11,384	16	323	728	454	9,980	18,548
MARCH	109	2,317	27	654	441	9,577	568	12,325	9	223	878	478	11,068	18,895
APRIL	90	2,071	14	328	401	8,588	498	10,798	7	189	843	191	11,223	17,784
MAY	77	1,487	15	347	373	8,095	429	9,720	36	289	652	403	9,921	16,697
JUNE	91	2,870	16	384	349	7,661	443	9,981	13	214	972	226	9,107	16,784
JULY	79	1,754	21	492	346	7,543	435	9,399	11	390	867	214	9,271	16,287
<b>NORTHERN TERRITORY</b>														
1981														
FEBRUARY	18	570	38	1,334	98	3,966	135	5,368	11	582	228	214	6,298	11,142
MARCH	24	605	42	1,812	131	5,654	185	7,488	12	582	266	353	5,870	12,636
APRIL	39	1,119	57	2,522	117	5,164	197	8,177	16	628	355	349	5,209	15,586
MAY	13	486	42	1,860	157	6,821	192	8,458	28	709	423	182	7,997	16,246
JUNE	25	884	36	1,721	183	4,148	154	6,362	18	311	439	132	6,661	15,722
JULY	19	722	24	1,841	83	3,891	117	4,522	9	332	343	443	6,826	13,728
<b>AUSTRALIAN CAPITAL TERRITORY</b>														
1981														
FEBRUARY	27	562	163	4,437	391	11,478	530	15,892	51	1,377	891	686	12,890	23,664
MARCH	34	820	154	4,255	392	11,295	542	15,350	38	1,020	671	530	14,397	23,795
APRIL	37	902	130	3,779	342	9,997	474	13,836	35	842	861	501	13,465	23,639
MAY	32	764	161	4,128	353	10,821	580	13,489	46	1,424	785	650	12,998	24,475
JUNE	35	1,068	135	3,728	289	8,580	483	12,769	26	527	680	291	14,420	22,647
JULY	33	827	141	3,927	311	8,294	456	12,204	29	844	1,039	929	11,773	22,463

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED