



S
32.72
AUS
B

HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JULY 1982

PHONE INQUIRIES for more information about these statistics—contact Mr Paul Day on Canberra (062) 52 7117 or any of our State offices.

other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.

MAIL INQUIRIES write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.

MAIN FEATURES

Significant lenders approved loans of \$480.2 million to individuals for the construction and purchase of dwellings in July 1982. This was \$42.5 million (8.1%) less than in June 1982 and \$122.7 million (20.4%) less than in July 1981.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in July 1982 were \$513.0 million, \$2.5 million (0.5%) less than in June 1982.

First mortgage (or equivalent) finance was provided for 16,341 dwelling units in July 1982. This was 1,560 units (8.7%) less than in June 1982, and 5,815 units (26.2%) less than in July 1981.

In seasonally adjusted terms finance was provided for 17,449 dwelling units, 12 units more than in June 1982.

In July 1982 loans approved comprised: \$77.4 million for the construction of dwellings (down \$12.8 million (14.2%) on June 1982, and down \$29.9 million (27.9%) on July 1981); \$51.7 million for the purchase of newly erected dwellings (down \$5.4 million (9.4%) on June 1982, and down \$17.1 million (24.8%) on July 1981); and \$351.1 million for the purchase of established dwellings (down \$24.3 million (6.5%) on June 1982, and down \$75.7 million (17.7%) in July 1981).

In July 1982, loans approved for alterations and additions to dwellings were \$37.3 million.

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 1980-81 exceeded \$250,000 or

(ii) balances outstanding on such loans as at 30 June 1981 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.

<i>Level of coverage provided by size criteria using amounts owing by borrowers on housing finance for owner occupation at end of 1980-81</i>	
	%
Aust.	98.5
N.S.W.	97.4
Vic.	98.8
Qld	98.4
S.A.	99.6
W.A.	99.7
Tas.	99.0
A.C.T. + N.T.	99.8

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.

<i>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 1980-81, Australia</i>	
	%
Savings banks	100.0
Trading banks	100.0
Permanent building societies	99.9
Terminating building societies	82.6
Finance companies	92.0
Government:	
Housing authorities	100.0
Other	*
Credit unions	92.5
Insurance companies†	92.2

* 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 1979-80.

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 (six banks) or the last day (five banks) of the month stated and may cover either a 4 or 5 week period.

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.

Seasonal Adjustment

14. Details of the methods used in seasonally adjusting original series are given in *Seasonally Adjusted Indicators, Australia* (1308.0).

15. Large fluctuations in series as a result of irregular influences are not removed by seasonal adjustment. Particular care should therefore be taken in interpreting individual month-to-month movements.

Revisions

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

Related publications

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

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

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

Banking, Australia (5605.0)—issued quarterly

Savings Banks, Australia (5603.0)—issued monthly

Major Trading Banks, Australia (5603.0)—issued monthly

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

Symbols and other usages

Dwgs number of dwelling units
— nil or rounded to zero

A. R. BAGNALL
Acting Australian Statistician

TABLE 1 - LOANS APPROVED TO INDIVIDUALS FOR DWELLINGS - SIGNIFICANT LENDERS - ORIGINAL AND SEASONALLY ADJUSTED - AUSTRALIA

LOANS APPROVED TO INDIVIDUALS FOR									
MONTHS-	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		PURCHASE OF DWELLINGS		TOTAL
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	
ORIGINAL									
MONTHS-1981									
JUNE	3,656	96,992	2,171	63,675	14,190	398,107	20,017	558,774	
JULY	4,015	107,299	2,386	68,789	15,755	426,866	22,156	602,954	
AUGUST	3,448	93,986	2,153	64,041	13,830	371,399	19,431	529,426	
SEPTEMBER	3,824	102,884	2,212	66,054	14,764	406,712	20,800	575,650	
OCTOBER	3,324	88,319	1,996	61,729	13,832	376,519	19,152	526,567	
NOVEMBER	3,224	88,666	1,969	61,859	14,141	398,802	19,334	549,327	
DECEMBER	3,194	89,548	2,005	62,431	13,854	391,437	19,053	543,416	
1982									
JANUARY	2,576	73,055	1,712	53,812	12,993	374,119	17,281	500,986	
FEBRUARY	2,734	74,753	1,759	57,403	13,857	404,965	18,350	537,121	
MARCH	3,592	100,307	2,095	65,698	16,171	468,430	21,858	634,435	
APRIL	2,752	77,386	1,452	46,241	12,339	361,567	16,543	485,194	
MAY	2,986	83,015	1,614	54,159	12,527	361,734	17,127	498,908	
JUNE	3,185	90,136	1,748	57,119	12,968	375,474	17,901	522,729	
JULY	2,763	77,369	1,544	51,726	12,034	351,137	16,341	480,232	
SEASONALLY ADJUSTED									
MONTHS-1981									
JUNE	3,637	95,731	2,260	65,862	15,561	436,522	21,458	598,115	
JULY	3,595	95,389	2,197	64,851	15,309	419,626	21,101	579,866	
AUGUST	3,523	94,374	2,222	66,626	15,069	406,601	20,814	567,601	
SEPTEMBER	3,401	91,589	2,104	63,156	14,209	394,484	19,714	549,229	
OCTOBER	3,272	86,152	1,940	58,930	14,031	376,621	19,243	521,703	
NOVEMBER	3,228	89,005	1,913	58,934	13,759	387,380	18,900	535,319	
DECEMBER	3,429	95,811	2,125	65,820	14,077	395,090	19,631	556,721	
1982									
JANUARY	2,967	83,519	1,940	60,948	14,116	406,048	19,023	550,515	
FEBRUARY	3,034	83,978	1,789	57,627	13,177	383,182	18,000	524,787	
MARCH	3,307	93,182	1,877	59,380	13,697	400,153	18,881	552,715	
APRIL	2,957	84,058	1,555	49,383	13,207	387,733	17,719	521,174	
MAY	2,976	83,422	1,654	55,647	12,701	366,027	17,331	505,096	
JUNE	2,923	82,514	1,691	56,002	12,823	376,983	17,437	515,499	
JULY	2,755	76,080	1,559	52,828	13,135	384,125	17,449	513,033	

TABLE 2 - 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 -										
1979/80	106,635	2,547,556	40,162	761,305	70,284	2,091,667	6,319	167,446	10,092	366,302
1980/81	104,547	2,576,549	41,370	867,824	64,574	2,100,836	5,372	152,446	12,515	511,369
1981/82	96,807	2,505,216	37,191	804,234	45,463	1,580,041	4,027	124,850	7,426	339,598
MONTHS -										
1981										
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	4,003	135,024	291	8,954	997	37,619
AUGUST	8,057	200,117	3,230	67,903	3,812	128,976	356	10,891	726	29,114
SEPTEMBER	8,465	215,459	3,856	82,461	3,912	133,393	313	9,231	748	36,377
OCTOBER	7,638	192,428	3,213	65,459	3,789	131,741	344	10,228	625	25,587
NOVEMBER	7,528	191,785	3,112	66,460	4,226	150,381	396	11,689	608	26,743
DECEMBER	7,945	203,721	3,076	65,635	3,941	141,812	452	13,818	587	25,964
1982										
JANUARY	7,088	192,107	3,040	70,638	3,489	124,778	287	9,169	452	21,296
FEBRUARY	7,501	196,787	3,240	73,604	3,740	137,809	344	10,832	481	21,194
MARCH	9,180	241,261	3,482	75,305	4,461	164,480	427	13,356	639	30,085
APRIL	7,151	185,402	2,320	51,156	3,353	123,931	295	9,713	506	26,780
MAY	7,997	210,958	2,291	49,846	3,010	107,563	262	8,500	511	28,655
JUNE	8,692	237,567	2,756	58,298	2,727	100,153	260	8,469	546	30,184
JULY	7,827	213,497	2,269	48,342	2,570	91,843	233	7,593	506	26,954
OTHER DWELLINGS										
YEARS -										
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
1981/82	5,176	143,878	3,510	80,040	6,968	229,071	165	5,842	926	52,045
MONTHS -										
1981										
JUNE	442	11,780	297	6,202	478	16,129	21	558	159	9,215
JULY	443	12,130	361	7,755	557	18,427	19	592	129	4,810
AUGUST	392	11,290	282	6,229	529	17,387	18	633	99	4,207
SEPTEMBER	449	12,451	370	8,282	619	18,925	12	369	82	4,165
OCTOBER	412	11,950	311	7,571	583	19,056	20	683	79	4,241
NOVEMBER	384	10,799	284	6,287	585	20,358	16	476	83	4,195
DECEMBER	380	10,570	246	5,954	606	19,390	12	397	94	6,097
1982										
JANUARY	407	8,971	262	5,826	577	18,057	11	440	38	2,337
FEBRUARY	433	12,331	286	6,775	692	23,433	10	360	53	4,589
MARCH	492	14,089	373	8,665	823	26,504	13	441	70	5,264
APRIL	399	10,980	261	5,470	555	17,850	9	350	81	4,032
MAY	459	13,152	235	5,401	468	16,462	13	523	58	4,505
JUNE	526	15,165	239	5,825	374	13,222	12	578	60	3,603
JULY	456	13,462	226	4,995	391	14,525	12	382	77	7,189
TOTAL										
YEARS -										
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
1981/82	101,983	2,649,094	40,701	884,274	52,431	1,809,112	4,192	130,692	8,352	391,643
MONTHS -										
1981										
JUNE	9,298	234,500	3,357	72,311	3,762	125,355	403	11,777	1,250	59,602
JULY	10,008	249,754	3,936	85,224	4,560	153,451	310	9,546	1,126	42,429
AUGUST	8,449	211,407	3,512	74,132	4,341	146,363	374	11,524	825	33,321
SEPTEMBER	8,914	227,910	4,226	90,743	4,531	152,318	325	9,600	830	40,542
OCTOBER	8,050	204,378	3,524	73,030	4,372	150,797	364	10,911	704	29,828
NOVEMBER	7,912	202,584	3,396	72,747	4,811	170,739	412	12,165	691	30,938
DECEMBER	8,325	214,291	3,322	71,589	4,547	161,202	464	14,215	681	32,061
1982										
JANUARY	7,495	201,078	3,302	76,464	4,066	142,835	298	9,609	490	23,633
FEBRUARY	7,934	209,118	3,526	80,379	4,432	161,242	354	11,192	534	25,783
MARCH	9,672	255,350	3,855	83,970	6,284	190,984	440	13,797	709	35,349
APRIL	7,550	196,382	2,581	56,626	3,908	141,781	304	10,063	587	30,812
MAY	8,456	224,110	2,526	55,247	3,478	124,025	275	9,023	569	33,160
JUNE	9,218	252,732	2,995	64,123	3,101	113,375	272	9,047	606	33,787
JULY	8,283	226,959	2,495	53,337	2,961	106,368	245	7,975	583	34,143

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 -										
1979/80	10,098	223,844	1,521	45,182	5,211	92,781	4,444	149,981	254,766	6,446,064
1980/81	10,490	266,614	1,804	56,215	4,578	94,079	4,784	179,837	250,034	6,805,769
1981/82	11,141	306,825	1,608	50,170	3,891	76,632	4,530	175,741	212,084	5,963,307
MONTHS -										
1981										
JUNE	967	25,649	189	5,970	267	5,478	444	16,174	18,540	512,932
JULY	1,093	27,954	188	5,831	338	6,722	486	18,831	20,536	556,028
AUGUST	922	22,767	144	4,674	314	6,227	448	16,347	18,009	487,016
SEPTEMBER	1,012	25,881	139	4,153	276	5,244	444	16,892	19,165	529,091
OCTOBER	1,155	29,558	122	3,304	334	6,479	420	15,270	17,640	480,054
NOVEMBER	1,142	31,936	124	3,778	351	6,313	390	15,241	17,877	504,326
DECEMBER	820	24,289	164	5,027	293	5,491	353	13,107	17,631	498,864
1982										
JANUARY	856	24,131	112	3,443	290	5,821	268	11,050	15,882	462,433
FEBRUARY	748	23,891	123	4,261	304	6,008	326	12,936	16,807	487,322
MARCH	923	25,775	114	3,502	386	7,481	365	14,787	19,977	576,032
APRIL	735	21,985	107	3,977	335	7,017	366	14,519	15,168	444,480
MAY	873	24,848	160	4,845	350	7,408	341	13,285	15,795	455,908
JUNE	862	23,810	111	3,375	320	6,421	323	13,476	16,597	481,753
JULY	856	24,339	92	3,146	372	6,790	339	13,327	15,064	435,831
OTHER DWELLINGS										
YEARS -										
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
1981/82	422	9,592	66	2,556	361	7,686	308	12,696	17,902	543,406
MONTHS -										
1981										
JUNE	39	743	2	61	23	587	16	567	1,477	45,842
JULY	43	821	7	262	26	749	35	1,380	1,620	46,926
AUGUST	46	938	9	222	17	317	30	1,187	1,422	42,410
SEPTEMBER	40	723	1	32	38	742	24	870	1,635	46,559
OCTOBER	56	1,297	1	31	25	631	25	1,053	1,512	46,513
NOVEMBER	55	1,325	5	148	23	489	22	924	1,457	45,001
DECEMBER	31	626	5	200	31	561	17	757	1,422	44,552
1982										
JANUARY	34	762	5	218	37	819	28	1,123	1,399	38,553
FEBRUARY	18	524	5	254	25	574	21	959	1,543	49,799
MARCH	31	804	6	241	42	949	31	1,446	1,881	58,403
APRIL	18	466	6	218	22	415	24	933	1,375	40,714
MAY	29	793	9	406	26	381	35	1,377	1,332	43,000
JUNE	21	513	7	324	49	1,059	16	687	1,304	40,976
JULY	58	2,074	5	152	26	582	26	1,040	1,277	44,401
TOTAL										
YEARS -										
1979/80	10,674	232,326	1,585	47,063	5,755	101,404	4,785	160,891	276,297	7,017,614
1980/81	11,007	277,343	1,882	59,042	4,843	99,754	5,101	191,870	271,696	7,470,836
1981/82	11,563	316,417	1,674	52,726	4,252	84,318	4,838	188,437	229,986	6,506,713
MONTHS -										
1981										
JUNE	1,006	26,392	191	6,031	290	6,065	460	16,741	20,017	558,774
JULY	1,136	28,775	195	6,093	364	7,471	521	20,211	22,156	602,954
AUGUST	968	23,705	153	4,896	331	6,544	478	17,534	19,431	529,426
SEPTEMBER	1,052	26,604	140	4,185	314	5,986	468	17,762	20,800	575,650
OCTOBER	1,211	30,855	123	3,335	359	7,110	445	16,323	19,152	526,567
NOVEMBER	1,197	33,261	129	3,926	374	6,802	412	16,165	19,334	549,327
DECEMBER	851	24,915	169	5,227	324	6,052	370	13,864	19,053	543,416
1982										
JANUARY	890	24,893	117	3,661	327	6,640	296	12,173	17,281	500,986
FEBRUARY	766	24,415	128	4,515	329	6,582	347	13,895	18,350	537,121
MARCH	954	26,579	120	3,743	428	8,430	396	16,233	22,858	634,435
APRIL	753	22,451	113	4,195	357	7,432	390	15,452	16,543	485,194
MAY	902	25,641	169	5,251	376	7,789	376	14,662	17,127	498,908
JUNE	883	24,323	118	3,699	369	7,480	339	14,163	17,901	522,729
JULY	914	26,413	97	3,298	398	7,372	365	14,367	16,341	480,232

TABLE 3 - 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 -										
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
1981/82	18,889	484,792	6,579	147,593	7,009	252,230	936	28,906	893	34,437
MONTHS -										
1981										
JUNE	1,906	48,139	578	12,899	577	19,878	85	2,515	104	3,150
JULY	1,998	49,848	683	15,841	712	24,940	67	1,940	90	2,795
AUGUST	1,625	40,013	595	14,027	641	23,365	84	2,598	87	3,454
SEPTEMBER	1,745	43,785	726	16,239	699	24,315	112	3,162	103	3,938
OCTOBER	1,540	37,815	585	11,977	616	21,757	98	2,876	75	3,045
NOVEMBER	1,487	37,318	518	11,461	637	23,313	89	2,725	90	3,587
DECEMBER	1,509	38,802	531	11,335	657	23,623	112	3,577	72	2,764
1982										
JANUARY	1,228	32,996	465	10,710	465	16,931	63	2,081	50	2,255
FEBRUARY	1,310	33,567	524	11,429	501	18,279	56	1,782	52	1,786
MARCH	1,835	47,826	600	14,114	610	22,671	88	2,623	56	2,869
APRIL	1,359	35,292	401	8,828	497	18,284	56	1,941	102	3,334
MAY	1,575	41,278	436	9,751	483	17,287	52	1,662	50	2,335
JUNE	1,678	46,252	515	11,881	491	17,465	59	1,939	66	2,275
JULY	1,414	38,643	414	8,935	429	15,560	67	2,188	61	2,059
OTHER DWELLINGS										
YEARS -										
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
1981/82	74	1,802	317	6,829	121	3,932	1	31	37	2,321
MONTHS -										
1981										
JUNE	3	54	45	1,011	7	381	-	-	2	57
JULY	13	274	28	798	5	171	-	-	3	169
AUGUST	6	231	20	422	4	159	-	-	-	-
SEPTEMBER	10	241	42	742	16	488	-	-	3	45
OCTOBER	5	160	19	691	13	364	1	31	2	95
NOVEMBER	5	111	27	573	12	322	-	-	1	22
DECEMBER	4	88	27	595	14	516	-	-	23	1,823
1982										
JANUARY	1	26	20	468	12	363	-	-	2	98
FEBRUARY	4	91	32	662	13	556	-	-	-	-
MARCH	6	94	35	651	11	287	-	-	1	12
APRIL	8	173	32	467	7	282	-	-	1	20
MAY	5	126	22	445	2	85	-	-	-	-
JUNE	7	187	13	315	12	339	-	-	1	37
JULY	1	38	23	567	8	273	1	32	14	1,074
TOTAL										
YEARS -										
1979/80	21,679	535,064	9,033	175,659	10,794	338,822	1,756	47,123	1,868	65,745
1980/81	21,358	523,721	8,613	181,051	9,873	329,742	1,442	40,890	1,462	50,447
1981/82	18,963	486,594	6,896	154,422	7,130	256,162	937	28,937	930	36,758
MONTHS -										
1981										
JUNE	1,909	48,193	623	13,910	584	20,259	85	2,515	106	3,207
JULY	2,011	50,122	711	16,639	717	25,111	67	1,940	93	2,964
AUGUST	1,631	40,244	615	14,449	645	23,524	84	2,598	87	3,454
SEPTEMBER	1,755	44,026	768	16,981	715	24,803	112	3,162	106	3,983
OCTOBER	1,545	37,975	604	12,668	629	22,121	99	2,907	77	3,140
NOVEMBER	1,492	37,429	545	12,034	649	23,635	89	2,725	91	3,609
DECEMBER	1,513	38,890	558	11,930	671	24,139	112	3,577	95	4,587
1982										
JANUARY	1,229	33,022	485	11,178	477	17,294	63	2,081	52	2,353
FEBRUARY	1,314	33,658	556	12,091	514	18,835	56	1,782	52	1,786
MARCH	1,841	47,920	635	14,765	621	22,958	88	2,623	57	2,881
APRIL	1,367	35,465	433	9,295	504	18,566	56	1,941	103	3,354
MAY	1,580	41,404	458	10,196	485	17,372	52	1,662	50	2,335
JUNE	1,685	46,439	528	12,196	503	17,804	59	1,939	67	2,312
JULY	1,415	38,681	437	9,502	437	15,833	68	2,220	75	3,133

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 -										
1979/80	1,498	34,528	272	8,116	758	12,634	716	23,573	47,825	1,229,855
1980/81	1,728	44,190	238	7,773	795	14,063	606	22,460	45,615	1,202,935
1981/82	2,514	66,117	259	8,969	709	11,456	497	19,487	38,285	1,053,987
MONTHS -										
1981										
JUNE	218	5,611	25	787	50	707	54	1,758	3,597	95,444
JULY	259	6,698	30	970	79	1,232	44	1,536	3,962	105,800
AUGUST	239	5,870	25	828	66	944	55	2,050	3,417	93,149
SEPTEMBER	225	5,761	14	481	63	1,078	65	2,569	3,752	101,328
OCTOBER	243	6,061	23	734	65	1,275	37	1,363	3,282	86,903
NOVEMBER	225	5,764	24	838	66	932	43	1,695	3,179	87,633
DECEMBER	160	4,164	23	810	37	590	24	846	3,125	86,511
1982										
JANUARY	178	4,543	12	340	45	756	34	1,485	2,540	72,097
FEBRUARY	138	3,615	20	742	53	992	30	1,220	2,684	73,412
MARCH	226	6,071	20	617	67	952	33	1,408	3,535	99,151
APRIL	180	5,228	20	1,054	48	809	41	1,674	2,704	76,444
MAY	222	6,395	30	965	66	993	41	1,654	2,955	82,320
JUNE	219	5,947	18	590	54	903	50	1,987	3,150	89,239
JULY	210	5,147	6	207	77	1,285	36	1,348	2,714	75,372
OTHER DWELLINGS										
YEARS -										
1979/80	-	-	-	-	9	190	3	95	561	11,694
1980/81	-	-	2	52	3	68	1	36	506	11,558
1981/82	-	-	1	20	18	432	-	-	569	15,367
MONTHS -										
1981										
JUNE	-	-	-	-	2	45	-	-	59	1,548
JULY	-	-	-	-	4	87	-	-	53	1,499
AUGUST	-	-	-	-	1	25	-	-	31	837
SEPTEMBER	-	-	-	-	1	40	-	-	72	1,556
OCTOBER	-	-	-	-	2	75	-	-	42	1,416
NOVEMBER	-	-	-	-	-	5	-	-	45	1,033
DECEMBER	-	-	-	-	1	15	-	-	69	3,037
1982										
JANUARY	-	-	-	-	1	3	-	-	36	958
FEBRUARY	-	-	-	-	1	32	-	-	50	1,341
MARCH	-	-	1	20	3	92	-	-	57	1,156
APRIL	-	-	-	-	-	-	-	-	48	942
MAY	-	-	-	-	2	39	-	-	31	695
JUNE	-	-	-	-	2	19	-	-	35	897
JULY	-	-	-	-	2	13	-	-	49	1,997
TOTAL										
YEARS -										
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
1981/82	2,514	66,117	260	8,989	727	11,888	497	19,487	38,854	1,069,354
MONTHS -										
1981										
JUNE	218	5,611	25	787	52	752	54	1,758	3,656	96,992
JULY	259	6,698	30	970	83	1,319	44	1,536	4,015	107,299
AUGUST	239	5,870	25	828	67	969	55	2,050	3,448	93,986
SEPTEMBER	225	5,761	14	481	64	1,118	65	2,569	3,824	102,884
OCTOBER	243	6,061	23	734	67	1,350	37	1,363	3,324	88,319
NOVEMBER	225	5,764	24	838	66	937	43	1,695	3,224	88,666
DECEMBER	160	4,164	23	810	38	605	24	846	3,194	89,548
1982										
JANUARY	178	4,543	12	340	46	759	34	1,485	2,576	73,055
FEBRUARY	138	3,615	20	742	54	1,024	30	1,220	2,734	74,753
MARCH	226	6,071	21	637	70	1,044	33	1,408	3,592	100,307
APRIL	180	5,228	20	1,054	48	809	41	1,674	2,752	77,386
MAY	222	6,395	30	965	68	1,032	41	1,654	2,986	83,015
JUNE	219	5,947	18	590	56	922	50	1,987	3,185	90,136
JULY	210	5,147	6	207	79	1,298	36	1,348	2,763	77,369

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
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
1981/82	7,646	210,326	3,136	69,414	4,611	173,917	1,009	31,098	1,046	51,982
MONTHS -										
1981										
JUNE	770	20,763	280	5,563	366	12,414	108	3,239	118	4,653
JULY	810	21,088	301	6,198	510	17,585	75	2,550	126	4,676
AUGUST	679	18,470	289	5,793	516	18,696	91	2,684	88	3,935
SEPTEMBER	833	22,115	328	7,363	413	15,270	62	1,868	82	4,216
OCTOBER	592	15,902	287	6,140	389	15,507	90	2,754	92	4,270
NOVEMBER	526	14,660	261	5,419	514	19,409	66	1,975	58	2,971
DECEMBER	695	18,514	265	6,065	399	15,448	67	2,115	107	4,969
1982										
JANUARY	568	15,879	227	5,478	357	13,084	75	2,103	80	3,955
FEBRUARY	551	15,421	267	6,248	314	12,303	117	3,642	65	3,413
MARCH	655	18,245	305	6,896	373	14,719	150	4,578	95	4,196
APRIL	498	13,663	172	3,841	271	10,078	88	2,796	65	3,517
MAY	574	16,943	201	4,329	280	10,819	71	2,271	92	5,911
JUNE	665	19,426	233	5,644	275	10,999	57	1,762	96	5,953
JULY	538	16,213	160	3,657	267	9,975	43	1,445	78	4,257
OTHER DWELLINGS										
YEARS -										
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
1981/82	603	17,553	467	10,152	961	41,086	17	607	197	14,200
MONTHS -										
1981										
JUNE	56	1,605	33	663	88	3,273	-	-	26	2,120
JULY	64	1,621	52	1,254	73	3,105	6	221	23	931
AUGUST	37	1,102	36	754	106	4,153	-	-	12	764
SEPTEMBER	59	1,718	47	1,108	98	4,155	-	-	14	858
OCTOBER	35	1,039	42	964	89	3,868	4	147	20	1,227
NOVEMBER	48	1,454	43	1,040	80	3,399	2	60	17	1,022
DECEMBER	37	1,007	32	598	82	3,490	2	57	11	925
1982										
JANUARY	57	1,684	24	532	66	2,629	1	43	10	651
FEBRUARY	49	1,576	52	1,254	79	3,340	1	30	14	2,015
MARCH	56	1,528	34	873	92	3,838	-	-	28	1,697
APRIL	38	1,085	24	387	75	3,526	-	-	12	640
MAY	46	1,392	41	779	64	2,730	-	-	21	2,377
JUNE	77	2,347	40	609	57	2,853	1	49	15	1,093
JULY	61	2,000	29	647	58	2,337	3	77	9	585
TOTAL										
YEARS -										
1979/80	11,146	264,974	4,114	79,014	10,773	343,499	1,495	39,191	1,656	66,265
1980/81	9,292	238,011	4,004	80,011	8,968	306,181	1,306	37,560	1,705	74,982
1981/82	8,249	227,879	3,603	79,566	5,572	215,003	1,026	31,705	1,243	66,182
MONTHS -										
1981										
JUNE	826	22,368	313	6,226	454	15,687	108	3,239	144	6,773
JULY	874	22,709	353	7,452	583	20,690	81	2,771	149	5,607
AUGUST	716	19,572	325	6,547	622	22,849	91	2,684	100	4,699
SEPTEMBER	892	23,833	375	8,471	511	19,425	62	1,868	96	5,074
OCTOBER	627	16,941	329	7,104	478	19,375	94	2,901	112	5,497
NOVEMBER	574	16,114	304	6,459	594	22,808	68	2,035	75	3,993
DECEMBER	732	19,521	297	6,663	481	18,938	69	2,172	118	5,894
1982										
JANUARY	625	17,563	251	6,010	423	15,713	76	2,146	90	4,606
FEBRUARY	600	16,997	319	7,502	393	15,643	118	3,672	79	5,428
MARCH	711	19,773	339	7,769	465	18,557	150	4,578	123	5,893
APRIL	536	14,748	196	4,228	346	13,604	88	2,796	77	4,157
MAY	620	18,335	242	5,108	344	13,549	71	2,271	113	8,288
JUNE	742	21,773	273	6,253	332	13,852	58	1,811	111	7,046
JULY	599	18,213	189	4,304	325	12,312	46	1,522	87	4,842

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 -										
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
1981/82	2,463	69,468	49	1,863	326	7,339	363	14,062	20,649	629,469
MONTHS -										
1981										
JUNE	236	6,217	9	270	15	426	47	2,028	1,949	55,573
JULY	245	6,175	7	246	17	534	52	1,909	2,143	60,961
AUGUST	205	4,974	2	58	31	695	40	1,366	1,941	56,671
SEPTEMBER	180	4,655	5	149	29	600	44	1,559	1,976	57,795
OCTOBER	262	6,777	4	124	25	711	45	1,662	1,786	53,847
NOVEMBER	261	7,644	3	149	37	804	30	1,078	1,756	54,109
DECEMBER	227	6,728	6	249	26	666	32	1,061	1,824	55,815
1982										
JANUARY	180	5,699	7	215	22	521	18	728	1,534	47,662
FEBRUARY	187	5,950	3	131	26	576	19	973	1,549	48,657
MARCH	219	6,455	3	132	34	649	37	1,487	1,871	57,357
APRIL	151	4,546	3	162	21	464	28	1,406	1,297	40,473
MAY	164	4,839	4	185	29	551	13	576	1,428	46,424
JUNE	182	5,026	2	63	29	568	5	257	1,544	49,698
JULY	201	6,890	3	208	32	830	14	533	1,336	44,008
OTHER DWELLINGS										
YEARS -										
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
1981/82	124	3,090	4	186	37	1,107	42	1,885	2,452	89,866
MONTHS -										
1981										
JUNE	15	249	1	31	1	61	2	100	222	8,102
JULY	17	353	-	10	5	209	3	124	243	7,828
AUGUST	13	276	-	-	3	45	5	276	212	7,370
SEPTEMBER	14	289	-	-	2	53	2	78	236	8,259
OCTOBER	17	541	-	-	2	56	1	40	210	7,882
NOVEMBER	16	523	1	39	3	114	3	99	213	7,750
DECEMBER	11	268	-	-	1	13	5	258	181	6,616
1982										
JANUARY	12	387	-	-	5	100	3	124	178	6,150
FEBRUARY	4	80	-	-	4	155	7	296	210	8,746
MARCH	3	43	1	58	7	159	3	145	224	8,341
APRIL	6	130	-	-	-	-	-	-	155	5,768
MAY	6	93	1	34	-	-	7	330	186	7,735
JUNE	5	107	1	45	5	203	3	115	204	7,421
JULY	34	1,598	-	-	6	125	8	349	208	7,718
TOTAL										
YEARS -										
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
1981/82	2,587	72,558	53	2,049	363	8,446	405	15,947	23,101	719,335
MONTHS -										
1981										
JUNE	251	6,466	10	301	16	487	49	2,128	2,171	63,675
JULY	262	6,528	7	256	22	743	55	2,033	2,386	68,789
AUGUST	218	5,250	2	58	34	740	45	1,642	2,153	64,041
SEPTEMBER	194	4,944	5	149	31	653	46	1,637	2,212	66,054
OCTOBER	279	7,318	4	124	27	767	46	1,702	1,996	61,729
NOVEMBER	277	8,167	4	188	40	918	33	1,177	1,969	61,859
DECEMBER	238	6,996	6	249	27	679	37	1,319	2,005	62,431
1982										
JANUARY	192	6,086	7	215	27	621	21	852	1,712	53,812
FEBRUARY	191	6,030	3	131	30	731	26	1,269	1,759	57,403
MARCH	222	6,498	4	190	41	808	40	1,632	2,095	65,698
APRIL	157	4,676	3	162	21	464	28	1,406	1,452	46,241
MAY	170	4,932	5	219	29	551	20	906	1,614	54,159
JUNE	187	5,133	3	108	34	771	8	372	1,748	57,119
JULY	235	8,488	3	208	38	955	22	882	1,544	51,726

TABLE 5 - 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 -										
1979/80	74,729	1,769,734	27,821	521,044	50,185	1,461,800	3,098	82,012	6,776	243,386
1980/81	74,554	1,832,666	29,595	622,977	47,252	1,522,061	2,680	75,665	9,632	402,259
1981/82	70,272	1,810,098	27,476	587,227	33,843	1,153,894	2,082	64,846	5,487	253,179
MONTHS -										
1981										
JUNE	6,180	153,818	2,202	47,647	2,341	76,934	189	5,465	869	42,584
JULY	6,757	166,688	2,591	55,430	2,781	92,499	149	4,464	781	30,148
AUGUST	5,753	141,634	2,346	48,083	2,655	86,915	181	5,609	551	21,725
SEPTEMBER	5,887	149,559	2,802	58,859	2,800	93,808	139	4,201	563	28,223
OCTOBER	5,506	138,711	2,341	47,342	2,784	94,477	156	4,598	458	18,272
NOVEMBER	5,515	139,807	2,333	49,580	3,075	107,659	241	6,989	460	20,185
DECEMBER	5,741	146,405	2,280	48,235	2,885	102,741	273	8,126	408	18,231
1982										
JANUARY	5,292	143,232	2,348	54,450	2,667	94,763	149	4,985	322	15,086
FEBRUARY	5,640	147,799	2,449	55,927	2,925	107,227	171	5,408	364	15,995
MARCH	6,690	175,190	2,577	54,295	3,478	127,090	189	6,155	488	23,020
APRIL	5,294	136,447	1,747	38,487	2,585	95,569	151	4,976	339	19,929
MAY	5,848	152,737	1,654	35,766	2,247	79,457	139	4,567	369	20,409
JUNE	6,349	171,889	2,008	40,773	1,961	71,689	144	4,768	384	21,956
JULY	5,875	158,641	1,695	35,750	1,874	66,308	123	3,960	367	20,638
OTHER DWELLINGS										
YEARS -										
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
1981/82	4,499	124,523	2,726	63,059	5,886	184,053	147	5,204	692	35,524
MONTHS -										
1981										
JUNE	383	10,121	219	4,528	383	12,475	21	558	131	7,038
JULY	366	10,235	281	5,703	479	15,151	13	371	103	3,710
AUGUST	349	9,957	226	5,053	419	13,075	18	633	87	3,443
SEPTEMBER	380	10,492	281	6,432	505	14,282	12	369	65	3,262
OCTOBER	372	10,751	250	5,916	481	14,824	15	505	57	2,919
NOVEMBER	331	9,234	214	4,674	493	16,637	14	416	65	3,151
DECEMBER	339	9,475	187	4,761	510	15,384	10	340	60	3,349
1982										
JANUARY	349	7,261	218	4,826	499	15,065	10	397	26	1,588
FEBRUARY	380	10,664	202	4,859	600	19,537	9	330	39	2,574
MARCH	430	12,467	304	7,141	720	22,379	13	441	41	3,555
APRIL	353	9,722	205	4,616	473	14,042	9	350	68	3,372
MAY	408	11,634	172	4,177	402	13,647	13	523	37	2,128
JUNE	442	12,631	186	4,901	305	10,030	11	529	44	2,473
JULY	394	11,424	174	3,781	325	11,915	8	273	54	5,530
TOTAL										
YEARS -										
1979/80	79,905	1,897,252	30,593	578,750	57,826	1,683,632	3,326	88,438	7,534	272,502
1980/81	79,197	1,959,345	32,642	691,798	55,113	1,779,130	2,897	82,338	10,991	467,620
1981/82	74,771	1,934,621	30,202	650,286	39,729	1,337,947	2,229	70,050	6,179	288,703
MONTHS -										
1981										
JUNE	6,563	163,939	2,421	52,175	2,724	89,409	210	6,023	1,000	49,622
JULY	7,123	176,923	2,872	61,133	3,260	107,650	162	4,835	884	33,858
AUGUST	6,102	151,591	2,572	53,136	3,074	99,990	199	6,242	638	25,168
SEPTEMBER	6,267	160,051	3,083	65,291	3,305	108,090	151	4,570	628	31,485
OCTOBER	5,878	149,462	2,591	53,258	3,265	109,301	171	5,103	515	21,191
NOVEMBER	5,846	149,041	2,547	54,254	3,568	124,296	255	7,405	525	23,336
DECEMBER	6,080	155,880	2,467	52,996	3,395	118,125	283	8,466	468	21,580
1982										
JANUARY	5,641	150,493	2,566	59,276	3,166	109,828	159	5,382	348	16,674
FEBRUARY	6,020	158,463	2,651	60,786	3,525	126,764	180	5,738	403	18,569
MARCH	7,120	187,657	2,881	61,436	5,198	149,469	202	6,596	529	26,575
APRIL	5,647	146,169	1,952	43,103	3,058	109,611	160	5,326	407	23,301
MAY	6,256	164,371	1,826	39,943	2,649	93,104	152	5,090	406	22,537
JUNE	6,791	184,520	2,194	45,674	2,266	81,719	155	5,297	428	24,429
JULY	6,269	170,065	1,869	39,531	2,199	78,223	131	4,233	421	26,168

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 -										
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
1981/82	6,164	171,240	1,300	39,338	2,856	57,837	3,670	142,192	153,150	4,279,851
MONTHS -										
1981										
JUNE	513	13,821	155	4,913	202	4,345	343	12,388	12,994	361,915
JULY	589	15,081	151	4,615	242	4,956	390	15,386	14,431	389,267
AUGUST	478	11,923	117	3,788	217	4,588	353	12,931	12,651	337,196
SEPTEMBER	607	15,465	120	3,523	184	3,566	335	12,764	13,437	369,968
OCTOBER	650	16,720	95	2,446	244	4,493	338	12,245	12,572	339,304
NOVEMBER	656	18,528	97	2,791	248	4,577	317	12,468	12,942	362,584
DECEMBER	433	13,397	135	3,968	230	4,235	297	11,200	12,682	356,538
1982										
JANUARY	498	13,889	93	2,888	223	4,544	216	8,837	11,808	342,674
FEBRUARY	423	14,326	100	3,388	225	4,440	277	10,743	12,574	365,253
MARCH	478	13,249	91	2,753	285	5,880	295	11,892	14,571	419,524
APRIL	404	12,211	84	2,761	266	5,744	297	11,439	11,167	327,563
MAY	487	13,614	126	3,695	255	5,864	287	11,055	11,412	327,164
JUNE	461	12,837	91	2,722	237	4,950	268	11,232	11,903	342,816
JULY	445	12,302	83	2,731	263	4,675	289	11,446	11,014	316,451
OTHER DWELLINGS										
YEARS -										
1979/80	386	5,004	59	1,676	465	7,239	295	9,267	17,780	465,784
1980/81	304	4,828	69	2,272	228	4,786	284	10,820	18,012	547,309
1981/82	298	6,502	61	2,350	306	6,147	266	10,811	14,881	438,173
MONTHS -										
1981										
JUNE	24	494	1	30	20	481	14	467	1,196	36,192
JULY	26	468	7	252	17	453	32	1,256	1,324	37,599
AUGUST	33	662	9	222	13	247	25	911	1,179	34,203
SEPTEMBER	26	434	1	32	35	649	22	792	1,327	36,744
OCTOBER	39	756	1	31	21	500	24	1,013	1,260	37,215
NOVEMBER	39	802	4	109	20	370	19	825	1,199	36,218
DECEMBER	20	358	5	200	29	533	12	499	1,172	34,899
1982										
JANUARY	22	375	5	218	31	716	25	999	1,185	31,445
FEBRUARY	14	444	5	254	20	387	14	663	1,283	39,712
MARCH	28	761	4	163	32	698	28	1,301	1,600	48,906
APRIL	12	336	6	218	22	415	24	933	1,172	34,004
MAY	23	700	8	372	24	342	28	1,047	1,115	34,570
JUNE	16	406	6	279	42	837	13	572	1,065	32,658
JULY	24	476	5	152	18	444	18	691	1,020	34,686
TOTAL										
YEARS -										
1979/80	5,209	104,392	1,231	36,257	4,374	79,168	3,370	114,983	193,368	4,855,374
1980/81	6,177	152,214	1,559	47,556	3,605	77,199	3,987	150,348	196,168	5,407,548
1981/82	6,462	177,742	1,361	41,688	3,162	63,984	3,936	153,003	168,031	4,718,024
MONTHS -										
1981										
JUNE	537	14,315	156	4,943	222	4,826	357	12,855	14,190	398,107
JULY	615	15,549	158	4,867	259	5,409	422	16,642	15,755	426,866
AUGUST	511	12,585	126	4,010	230	4,835	378	13,842	13,830	371,399
SEPTEMBER	633	15,899	121	3,555	219	4,215	357	13,556	14,764	406,712
OCTOBER	689	17,476	96	2,477	265	4,993	362	13,258	13,832	376,519
NOVEMBER	695	19,330	101	2,900	268	4,947	336	13,293	14,141	398,802
DECEMBER	453	13,755	140	4,168	259	4,768	309	11,699	13,854	391,437
1982										
JANUARY	520	14,264	98	3,106	254	5,260	241	9,836	12,993	374,119
FEBRUARY	437	14,770	105	3,642	245	4,827	291	11,406	13,857	404,965
MARCH	506	14,010	95	2,916	317	6,578	323	13,193	17,171	468,430
APRIL	416	12,547	90	2,979	288	6,159	321	12,372	12,339	361,567
MAY	510	14,314	134	4,067	279	6,206	315	12,102	12,527	361,734
JUNE	477	13,243	97	3,001	279	5,787	281	11,804	12,968	375,474
JULY	469	12,778	88	2,883	281	5,119	307	12,137	12,034	351,137

TABLE 6 - ADDITIONAL HOUSING FINANCE INFORMATION, BY TYPE OF LENDER - AUSTRALIA
\$000

	BANKS		BUILDING SOCIETIES		GOVERNMENT					TOTAL
	SAVINGS	TRADING	PERMANENT	TERM- INATING	FINANCE COMPANIES	HOUSING AUTH- ORITIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES	
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
YEARS -										
1979/80	99,469	217,885	49,757	2,103	17,394	1,956	1,236	37,312	6,788	433,900
1980/81	92,131	283,571	48,453	2,713	16,968	3,061	1,146	44,862	8,911	501,816
1981/82	89,856	307,321	42,323	2,749	16,472	3,500	1,605	48,267	12,067	524,160
MONTHS -										
1981										
JUNE	8,471	23,833	3,433	405	1,287	321	114	3,392	832	42,088
JULY	8,392	30,072	3,613	395	1,661	279	104	4,539	880	49,935
AUGUST	7,981	26,473	3,166	333	1,125	298	229	4,133	1,035	44,773
SEPTEMBER	7,420	30,582	3,539	400	1,239	280	94	4,694	994	49,242
OCTOBER	7,177	24,681	3,421	123	2,100	377	217	4,587	1,370	44,053
NOVEMBER	7,268	25,473	3,200	277	1,768	270	33	3,453	1,218	42,960
DECEMBER	6,391	23,445	3,063	157	1,058	259	102	3,333	841	38,649
1982										
JANUARY	6,151	21,304	4,060	79	1,030	263	6	3,757	935	37,585
FEBRUARY	6,523	26,248	3,298	263	1,012	216	142	3,965	665	42,332
MARCH	9,327	30,011	3,494	194	1,256	186	191	4,725	1,071	50,455
APRIL	7,289	22,005	3,763	153	1,035	249	253	3,480	1,066	39,293
MAY	7,685	22,065	3,413	245	1,234	402	145	3,655	1,115	39,959
JUNE	8,252	24,962	4,293	130	1,954	421	89	3,946	877	44,924
JULY	7,588	18,911	3,272	74	2,294	462	176	3,800	728	37,305
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
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	114,354	4,093	102,289	4,922	2,015	7,735	9,285	390,321
1981/82	113,516	15,551	77,757	2,481	71,537	7,876	405	7,033	11,058	307,214
MONTHS -										
1981										
JUNE	9,270	1,770	7,086	145	10,165	326	-	835	1,054	30,651
JULY	11,000	2,301	6,999	182	10,061	633	153	736	745	32,810
AUGUST	9,333	1,303	4,693	227	9,355	495	3	508	799	26,716
SEPTEMBER	10,522	1,280	6,434	175	6,194	987	1	417	929	26,939
OCTOBER	9,004	1,040	6,382	71	9,028	593	2	645	1,037	27,802
NOVEMBER	8,571	1,264	5,551	328	4,587	1,052	34	510	686	22,583
DECEMBER	8,386	1,124	7,090	222	3,172	440	33	618	821	21,906
1982										
JANUARY	7,297	1,271	4,484	173	3,728	767	3	589	541	18,853
FEBRUARY	8,773	1,393	6,804	83	5,390	872	31	517	749	24,612
MARCH	14,039	1,427	8,792	242	4,825	681	39	672	646	31,363
APRIL	7,174	815	8,597	348	6,824	234	61	583	562	25,198
MAY	9,016	1,321	6,343	196	4,648	329	45	844	2,559	25,301
JUNE	10,401	1,012	5,588	234	3,725	793	-	394	984	23,131
JULY	9,680	839	7,476	204	4,474	782	41	563	928	24,987
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
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	527,969	250,034	63,201	138,683	179,567	6,461,788
1981/82	2,670,568		1,821,082	143,263	366,106	308,723	53,232	125,331	200,263	5,688,568
MONTHS -										
1981										
JUNE	238,785	(NA)	141,577	15,528	59,706	24,573	4,759	8,867	18,399	512,194
JULY	266,177		144,640	14,184	45,536	25,285	4,975	11,230	20,519	532,546
AUGUST	213,126		136,507	11,856	33,913	22,810	4,292	10,371	17,014	449,889
SEPTEMBER	246,188		146,843	12,448	31,344	23,552	5,039	10,998	18,786	495,198
OCTOBER	214,942		154,964	10,621	28,868	26,904	5,139	10,965	17,262	469,665
NOVEMBER	194,779		147,974	10,934	26,858	26,949	3,243	9,482	16,206	436,425
DECEMBER	273,723		178,601	13,610	32,748	30,541	5,267	9,752	20,646	564,888
1982										
JANUARY	162,088		118,876	9,028	24,596	27,747	3,639	8,637	11,704	366,315
FEBRUARY	191,181		146,435	11,651	22,121	28,226	4,996	9,762	12,432	426,804
MARCH	244,156		179,217	13,258	32,379	28,973	4,323	11,705	16,368	530,379
APRIL	222,289		160,692	11,418	26,041	22,218	4,446	10,140	14,065	471,309
MAY	220,667		157,494	12,993	30,773	23,233	4,466	10,230	18,091	477,947
JUNE	221,252		148,839	11,262	30,929	22,285	3,407	12,059	17,170	467,203
JULY	238,188		122,164	9,683	33,769	27,627	5,683	11,215	15,251	463,580
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)										
YEARS -										
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		284,550	39,198	57,587	69,501	5,765	14,714	48,269	1,169,965
1981/82	605,247		237,479	27,329	36,637	72,819	6,391	16,083	37,412	1,039,397
MONTHS -										
1981										
JUNE	650,381	(NA)	284,550	39,198	57,587	69,501	5,765	14,714	48,269	1,169,965
JULY	631,350		289,975	35,295	54,506	72,637	6,834	15,983	48,096	1,154,676
AUGUST	628,279		298,304	35,069	45,857	73,335	7,664	15,833	48,872	1,153,213
SEPTEMBER	606,899		300,884	32,446	50,100	75,680	6,903	15,933	47,913	1,135,858
OCTOBER	594,508		293,756	32,788	44,132	79,415	5,246	15,120	47,307	1,112,272
NOVEMBER	601,010		314,169	33,968	45,393	84,945	5,928	15,330	47,798	1,148,541
DECEMBER	539,583		292,741	34,508	42,592	79,138	5,957	14,324	41,026	1,049,869
1982										
JANUARY	577,427		316,612	34,995	38,911	75,780	5,982	15,495	41,889	1,107,091
FEBRUARY	593,114		327,913	34,716	38,194	71,313	5,612	15,773	43,218	1,129,853
MARCH	599,596		334,382	35,207	37,595	68,424	5,184	16,551	43,508	1,140,447
APRIL	573,804		310,637	33,567	36,577	68,672	5,125	16,740	45,399	1,090,521
MAY	575,916		274,238	29,648	35,550	71,153	6,010	17,110	40,526	1,050,151
JUNE	605,247		237,479	27,329	36,637	72,819	6,391	16,083	37,412	1,039,397
JULY	591,928		218,738	25,491	34,831	71,285	4,141	15,951	36,449	998,814

(A) - INCLUDES ALTERATIONS AND ADDITIONS

TABLE 7 - VALUE OF LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS,
BY TYPE OF LENDER BY STATE
\$000

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING				
<u>NEW SOUTH WALES</u>								
1982								
FEBRUARY	57,549	32,601	74,898	7,935	11,637	2,927	10,578	198,125
MARCH	70,875	30,286	83,977	9,651	13,794	4,044	12,567	225,194
APRIL	47,923	23,107	58,075	7,018	14,996	2,247	11,616	164,982
MAY	55,917	21,477	46,374	6,020	15,939	5,600	10,627	161,954
JUNE	67,916	24,558	40,382	7,011	17,715	4,099	10,864	172,545
JULY	67,306	18,496	41,320	4,907	18,212	4,103	9,807	164,151
<u>VICTORIA</u>								
1982								
FEBRUARY	74,903	13,517	24,639	2,431	1,560	8,079	3,474	128,603
MARCH	95,946	14,272	35,726	1,759	3,075	7,139	3,754	161,671
APRIL	81,451	9,819	33,724	2,102	1,901	5,814	4,111	138,922
MAY	93,165	8,614	34,558	1,549	3,856	5,987	3,983	151,712
JUNE	94,994	10,440	30,558	1,208	2,800	8,567	4,992	153,559
JULY	78,023	8,064	23,747	1,056	3,500	6,301	4,047	124,738
<u>QUEENSLAND</u>								
1982								
FEBRUARY	33,103	14,951	31,212	225	8,803	6,165	1,393	95,852
MARCH	36,256	15,637	36,496	-	12,651	6,886	1,726	109,652
APRIL	23,869	8,494	19,533	180	9,147	6,354	2,117	69,694
MAY	27,449	9,490	12,769	140	7,275	7,496	1,475	66,094
JUNE	31,538	11,576	10,488	170	9,481	6,516	1,198	70,967
JULY	28,748	12,131	11,680	245	8,658	4,777	2,074	68,313
<u>SOUTH AUSTRALIA</u>								
1982								
FEBRUARY	19,485	9,276	8,071	-	673	715	3,144	41,364
MARCH	22,810	12,298	9,275	-	1,456	2,113	3,638	51,590
APRIL	19,130	8,716	9,239	-	1,770	482	2,588	41,925
MAY	18,838	8,909	8,963	-	1,460	1,545	3,036	42,751
JUNE	22,420	10,005	9,757	-	820	1,363	2,609	46,974
JULY	20,774	8,386	8,902	-	1,005	1,262	3,085	43,414
<u>WESTERN AUSTRALIA</u>								
1982								
FEBRUARY	14,706	7,218	17,527	601	2,439	1,755	1,220	45,466
MARCH	19,568	8,576	19,958	2,387	3,453	2,265	2,135	58,342
APRIL	16,015	4,252	16,715	763	2,172	1,503	1,739	43,159
MAY	18,669	4,537	16,508	1,314	3,514	1,393	2,339	48,274
JUNE	24,637	5,682	15,479	658	2,360	1,882	1,441	52,139
JULY	21,975	4,929	15,562	1,767	2,569	1,815	1,543	50,160
<u>TASMANIA</u>								
1982								
FEBRUARY	4,086	1,082	992	-	36	1,156	508	7,860
MARCH	4,808	1,328	1,263	-	111	1,560	572	9,642
APRIL	4,316	833	1,186	-	59	834	361	7,589
MAY	5,578	785	1,215	-	36	854	511	8,979
JUNE	4,359	688	1,325	-	73	501	430	7,376
JULY	4,352	427	876	-	-	525	561	6,741
<u>NORTHERN TERRITORY</u>								
1982								
FEBRUARY	549	291	(A)	-	181	6,377	(A)	7,669
MARCH	738	309	(A)	-	269	4,999	(A)	6,476
APRIL	354	252	(A)	-	39	7,470	(A)	8,115
MAY	468	238	(A)	-	104	5,651	(A)	6,548
JUNE	683	219	(A)	-	44	3,579	(A)	4,525
JULY	408	174	(A)	-	28	9,289	(A)	9,899
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1982								
FEBRUARY	4,737	1,443	3,903 (B)	-	454	1,756	160 (B)	12,182
MARCH	4,349	1,264	4,289 (B)	-	540	1,316	271 (B)	11,868
APRIL	3,324	1,153	3,309 (B)	-	728	1,942	352 (B)	10,808
MAY	4,026	1,197	3,638 (B)	-	976	2,366	480 (B)	12,596
JUNE	6,185	955	5,386 (B)	-	494	1,515	109 (B)	14,644
JULY	5,373	730	4,281 (B)	-	171	1,639	622 (B)	12,816

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

(B) - INCLUDES N.T.

TABLE 8 - SUMMARY OF HOUSING FINANCE TO INDIVIDUALS BY STATE

	LOANS APPROVED													LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)
	FOR DWELLINGS										FOR ALTERATIONS AND ADDITIONS	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS ADVANCED (A)	
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL							
	DWGS	\$000	DWGS	\$000	DWGS	\$000	HOUSES		OTHER DWELLINGS					
NEW SOUTH WALES														
1982														
FEBRUARY	830	25,293	635	24,172	4,279	148,660	4,929	169,550	815	28,575	18,132	12,162	130,941	466,911
MARCH	1,015	32,242	676	23,867	4,897	169,085	5,686	195,079	902	30,115	21,032	14,855	172,269	483,991
APRIL	775	23,688	463	16,910	3,479	124,384	4,106	144,494	611	20,488	16,948	14,265	169,025	449,823
MAY	769	23,954	500	20,007	3,372	117,993	4,102	142,642	539	19,312	17,139	13,984	163,987	420,329
JUNE	867	28,288	524	20,784	3,541	123,473	4,412	153,586	520	18,959	20,682	11,360	155,647	410,226
JULY	741	23,595	489	18,767	3,415	121,789	4,151	144,056	494	20,095	16,911	13,132	161,821	390,301
VICTORIA														
1982														
FEBRUARY	637	14,838	388	11,311	3,892	102,454	4,693	121,854	224	6,749	10,334	4,811	121,392	302,431
MARCH	838	20,209	558	16,806	4,731	124,656	5,783	151,969	344	9,702	13,511	5,841	136,758	315,036
APRIL	759	19,630	384	10,681	4,093	108,611	4,948	131,725	288	7,197	11,109	4,494	133,035	313,124
MAY	846	21,847	468	14,848	4,305	115,017	5,343	142,671	276	9,041	11,206	3,823	142,258	316,771
JUNE	872	23,000	494	14,857	4,262	115,702	5,346	145,815	282	7,744	11,646	3,840	140,719	321,956
JULY	680	16,732	405	11,836	3,673	96,170	4,500	116,853	258	7,885	9,443	4,163	135,182	306,269
QUEENSLAND														
1982														
FEBRUARY	631	16,889	375	11,307	2,489	67,656	3,363	91,344	132	4,508	5,506	3,119	75,176	149,444
MARCH	806	22,782	445	13,203	2,697	73,667	3,750	102,731	198	6,921	6,082	4,368	100,937	139,150
APRIL	575	15,408	277	9,001	1,683	45,285	2,410	65,496	125	4,198	4,339	2,785	74,147	124,506
MAY	635	16,394	274	8,532	1,594	41,168	2,409	62,493	104	3,601	4,624	2,202	60,838	119,480
JUNE	644	16,725	336	9,650	1,725	44,592	2,608	67,831	97	3,136	5,022	3,999	63,858	112,623
JULY	577	14,757	251	7,805	1,731	45,751	2,438	64,719	121	3,594	4,485	2,854	60,903	106,446
SOUTH AUSTRALIA														
1982														
FEBRUARY	201	6,028	93	2,718	1,265	32,618	1,422	38,190	137	3,174	2,853	1,676	29,727	72,704
MARCH	247	7,045	133	3,631	1,576	40,914	1,824	48,458	132	3,132	3,165	1,330	40,652	71,317
APRIL	190	5,830	104	2,848	1,234	33,247	1,409	39,266	119	2,659	2,130	1,785	31,574	72,155
MAY	188	5,680	89	2,473	1,295	34,598	1,433	39,223	139	3,528	2,422	3,064	38,921	65,212
JUNE	226	6,398	101	2,906	1,384	37,670	1,568	43,157	143	3,817	2,862	1,275	37,506	64,799
JULY	220	6,458	68	1,905	1,311	35,051	1,473	40,068	126	3,346	2,101	1,524	34,891	64,443
WESTERN AUSTRALIA														
1982														
FEBRUARY	338	9,175	124	3,108	1,241	33,183	1,520	40,236	183	5,230	3,586	939	42,703	91,944
MARCH	554	14,460	131	3,680	1,550	40,202	2,001	51,991	234	6,351	3,899	1,832	53,051	88,132
APRIL	377	10,665	89	2,364	1,149	30,130	1,443	38,457	172	4,702	3,012	1,162	38,604	88,628
MAY	402	11,192	120	3,501	1,274	33,581	1,593	42,488	203	5,786	3,059	1,118	45,969	86,423
JUNE	479	13,288	123	3,695	1,387	35,156	1,789	46,540	200	5,599	2,684	1,350	43,690	88,975
JULY	447	13,197	89	2,247	1,282	34,716	1,613	43,370	205	6,790	2,710	1,781	45,682	88,059
TASMANIA														
1982														
FEBRUARY	45	1,068	8	154	297	6,638	345	7,794	5	66	806	252	7,522	14,651
MARCH	73	1,546	34	806	336	7,290	424	9,300	19	342	892	430	9,730	13,279
APRIL	34	744	5	113	314	6,732	345	7,473	8	116	702	108	7,611	12,684
MAY	81	1,826	16	313	329	6,840	405	8,631	21	348	585	208	8,512	12,523
JUNE	40	886	14	280	287	6,210	331	7,206	10	170	683	189	8,313	11,156
JULY	43	963	17	407	247	5,371	299	6,609	8	132	634	287	6,851	10,736
NORTHERN TERRITORY														
1982														
FEBRUARY	13	353	32	1,582	130	5,734	163	7,225	12	444	217	734	7,686	12,308
MARCH	18	635	21	1,052	117	4,789	135	5,731	21	745	444	479	6,990	11,029
APRIL	18	710	31	1,495	122	5,910	163	7,830	8	285	243	108	6,587	12,204
MAY	30	1,263	18	902	92	4,383	130	6,103	10	445	281	328	6,052	12,227
JUNE	17	558	25	972	77	2,995	110	4,275	9	250	167	579	6,434	9,520
JULY	20	830	102	5,215	86	3,854	178	8,384	30	1,515	269	490	4,887	13,868
AUSTRALIAN CAPITAL TERRITORY														
1982														
FEBRUARY	39	1,109	104	3,051	264	8,022	372	11,129	35	1,053	898	919	11,657	19,460
MARCH	41	1,388	97	2,653	267	7,827	374	10,773	31	1,095	1,430	2,228	9,992	18,513
APRIL	24	711	99	2,829	265	7,268	344	9,739	44	1,069	810	491	10,726	17,397
MAY	35	859	129	3,583	266	8,154	390	11,657	40	939	643	574	11,410	17,186
JUNE	40	993	131	3,975	305	9,676	433	13,343	43	1,301	1,178	539	11,036	20,142
JULY	35	837	123	3,544	289	8,435	412	11,772	35	1,044	752	756	13,363	18,692

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED