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## HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA OCTOBER 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 \$520.4 million to individuals for the construction and purchase of dwellings in October 1982. This was \$3.2 million (0.6%) less than in September 1982, and \$6.1 million (1.2%) less than in October 1981.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in October 1982 were \$534.4 million, \$33.6 million (6.7%) more than in September 1982.

First mortgage (or equivalent) finance was provided for 17,380 dwelling units in October 1982. This was 764 units (4.2%) less than in September 1982, and 1,772 units (9.3%) less than in October 1981.

In seasonally adjusted terms finance was provided for 17,857 dwelling units, 576 units (3.3%) more than in September 1982.

In October 1982 loans approved comprised: \$81.4 million for the construction of dwellings (down \$5.5 million (6.3%) on September 1982 and down \$6.9 million (7.8%) on October 1981); \$49.1 million for the purchase of newly erected dwellings (down \$1.7 million (3.3%) on September 1982 and down \$12.7 million (20.5%) on October 1981); and \$390.0 million for the purchase of established dwellings (up

\$3.9 million (1.0%) on September 1982, and up \$13.5 million (3.6%) on October 1981.)

In October 1982, loans approved for alterations and additions to dwellings were \$40.2 million.

### EXPLANATORY NOTES

#### Introduction

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

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

(a) for trading banks the data relate to the period ending on the second Wednesday of the month following the month in question and consequently will relate to either a 4 or 5 week period.

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

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

4. Large fluctuations occurring 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.

5. Separate seasonally adjusted series for loan approvals made by banks and permanent building societies are available in the related publications listed below. Seasonally adjusted series shown in this publication have been revised following the annual re-analysis of data.

6. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1982 issue of this publication.

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

#### Related publications

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

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

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

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

#### Symbols and other usages

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

R. J. CAMERON  
 Australian Statistician

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		TOTAL			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	\$000	
ORIGINAL										
MONTHS- 1981										
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	3,193	89,518	2,005	62,431	13,854	391,437	19,052	543,386		
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	2,758	77,198	1,544	51,766	12,001	345,895	16,303	474,859		
AUGUST	2,948	85,125	1,624	53,351	12,040	348,789	16,612	487,265		
SEPTEMBER	3,044	86,859	1,597	50,748	13,503	386,046	18,144	523,653		
OCTOBER	2,804	81,403	1,506	49,055	13,070	389,991	17,380	520,449		
SEASONALLY ADJUSTED										
MONTHS- 1981										
SEPTEMBER	3,397	92,379	2,139	64,128	14,277	396,163	19,813	552,670		
OCTOBER	3,320	88,401	1,907	58,424	14,162	383,811	19,389	530,636		
NOVEMBER	3,274	90,066	1,950	59,802	13,795	386,587	19,019	536,455		
DECEMBER	3,345	93,173	2,092	64,850	13,893	392,893	19,330	550,916		
1982										
JANUARY	3,095	86,134	1,913	60,352	13,963	397,003	18,971	543,489		
FEBRUARY	3,016	84,430	1,812	58,847	13,252	386,265	18,080	529,542		
MARCH	3,236	90,956	1,839	58,154	13,625	393,823	18,700	542,933		
APRIL	2,914	82,444	1,569	49,861	13,218	385,159	17,701	517,464		
MAY	2,950	82,586	1,672	55,552	12,821	372,070	17,443	510,208		
JUNE	2,893	81,046	1,653	55,211	12,902	379,062	17,448	515,319		
JULY	2,793	77,707	1,570	52,454	13,032	373,849	17,395	504,010		
AUGUST	2,868	80,867	1,623	53,687	12,993	379,640	17,484	514,194		
SEPTEMBER	2,794	80,121	1,580	50,402	12,907	370,207	17,281	500,730		
OCTOBER	2,828	82,500	1,473	47,658	13,556	404,217	17,857	534,375		

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	44,463	1,580,041	4,026	124,820	7,426	339,598
MONTHS -										
1981										
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	451	13,788	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	228	7,422	490	24,363
AUGUST	8,228	228,541	2,405	53,542	2,671	96,349	247	8,235	366	18,133
SEPTEMBER	9,173	255,252	2,804	61,743	2,577	92,950	218	7,324	446	18,363
OCTOBER	8,768	247,724	2,314	56,920	2,699	100,877	296	9,637	373	16,011
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										
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	60	4,538
AUGUST	449	13,124	197	4,334	417	14,955	16	542	61	3,202
SEPTEMBER	561	15,910	222	5,025	355	13,421	12	392	44	2,691
OCTOBER	554	16,291	238	5,349	355	13,311	10	332	38	2,134
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	51,431	1,809,112	4,191	130,662	8,352	391,643
MONTHS -										
1981										
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	463	14,185	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	5,284	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	240	7,804	550	28,901
AUGUST	8,677	241,665	2,602	57,876	3,088	111,304	263	8,777	427	21,335
SEPTEMBER	9,734	271,162	3,026	66,768	2,932	106,371	230	7,716	490	21,054
OCTOBER	9,322	264,015	2,552	62,269	3,054	114,188	306	9,969	411	18,145

## 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	211,083	5,963,277
MONTHS -										
1981										
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	17,630	498,834
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	13,367	15,043	433,109
AUGUST	671	19,216	127	4,309	333	5,826	322	12,851	15,370	447,002
SEPTEMBER	905	26,013	90	3,431	357	6,695	281	11,238	16,851	483,009
OCTOBER	900	26,517	130	4,338	319	5,933	273	11,544	16,072	479,501
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										
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	1,260	41,750
AUGUST	53	2,191	4	154	19	448	26	1,313	1,242	40,263
SEPTEMBER	22	653	7	275	40	937	30	1,340	1,293	40,644
OCTOBER	51	1,868	4	227	38	606	20	830	1,308	40,948
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	228,985	6,506,683
MONTHS -										
1981										
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	19,052	543,386
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	21,858	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	14,407	16,303	474,859
AUGUST	724	21,407	131	4,463	352	6,274	348	14,164	16,612	487,265
SEPTEMBER	927	26,666	97	3,706	397	7,632	311	12,578	18,144	523,653
OCTOBER	951	28,385	134	4,565	357	6,539	293	12,374	17,380	520,449

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	935	28,876	893	34,437
MONTHS -										
1981										
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	111	3,547	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	62	2,017	61	2,059
AUGUST	1,501	42,420	496	11,001	497	18,355	57	1,872	57	2,513
SEPTEMBER	1,671	46,981	475	11,014	450	15,838	43	1,467	55	2,503
OCTOBER	1,474	40,372	369	8,259	439	16,452	73	2,260	48	2,262
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										
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
AUGUST	4	49	9	165	10	473	-	-	4	211
SEPTEMBER	15	392	32	550	8	216	-	-	3	190
OCTOBER	10	233	24	786	6	166	-	-	3	183
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	936	28,907	930	36,758
MONTHS -										
1981										
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	111	3,547	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	63	2,049	75	3,133
AUGUST	1,505	42,469	505	11,166	507	18,828	57	1,872	61	2,724
SEPTEMBER	1,686	47,373	507	11,564	458	16,054	43	1,467	58	2,693
OCTOBER	1,484	40,605	393	9,045	445	16,618	73	2,260	51	2,445

## 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	38,284	1,053,957
MONTHS -										
1981										
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	3,124	86,481
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	2,709	75,201
AUGUST	174	4,466	33	1,227	64	985	37	1,279	2,916	84,118
SEPTEMBER	168	4,496	14	603	64	1,003	36	1,461	2,976	85,366
OCTOBER	236	6,971	16	573	55	1,037	39	1,693	2,749	79,879
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										
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
AUGUST	-	-	-	-	4	66	1	43	32	1,007
SEPTEMBER	-	-	-	-	9	109	1	36	68	1,493
OCTOBER	-	-	-	-	12	156	-	-	55	1,524
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	38,853	1,069,324
MONTHS -										
1981										
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	3,193	89,518
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	2,758	77,198
AUGUST	174	4,466	33	1,227	68	1,051	38	1,322	2,948	85,125
SEPTEMBER	168	4,496	14	603	73	1,112	37	1,497	3,044	86,859
OCTOBER	236	6,971	16	573	67	1,193	39	1,693	2,804	81,403

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										
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
AUGUST	627	18,930	182	4,688	266	10,417	80	2,708	47	2,344
SEPTEMBER	618	18,885	248	5,790	248	9,159	43	1,499	50	2,219
OCTOBER	584	17,830	186	4,410	258	10,021	60	1,980	35	1,899
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										
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
AUGUST	67	2,062	18	467	66	2,436	7	225	11	578
SEPTEMBER	70	1,971	27	486	62	2,757	2	69	15	1,023
OCTOBER	64	2,083	35	791	48	2,516	-	-	5	161
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										
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
AUGUST	694	20,992	200	5,155	332	12,853	87	2,933	58	2,922
SEPTEMBER	688	20,856	275	6,276	310	11,916	45	1,568	65	3,242
OCTOBER	648	19,913	221	5,201	306	12,537	60	1,980	40	2,060



## 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										
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	573	1,336	44,048
AUGUST	147	4,532	5	269	34	675	18	798	1,406	45,361
SEPTEMBER	154	4,905	1	60	17	329	11	415	1,390	43,261
OCTOBER	157	4,430	2	90	16	365	18	818	1,316	41,843
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										
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
AUGUST	42	1,972	-	-	3	95	4	155	218	7,990
SEPTEMBER	18	593	-	-	3	141	10	447	207	7,487
OCTOBER	34	1,533	-	-	1	13	3	115	190	7,212
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										
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	922	1,544	51,766
AUGUST	189	6,504	5	269	37	770	22	953	1,624	53,351
SEPTEMBER	172	5,498	1	60	20	470	21	862	1,597	50,748
OCTOBER	191	5,963	2	90	17	378	21	933	1,506	49,055

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	32,843	1,153,894	2,082	64,846	5,487	253,179
MONTHS -										
1981										
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	351	18,047
AUGUST	6,100	167,191	1,727	37,853	1,908	67,577	110	3,655	262	13,276
SEPTEMBER	6,884	189,386	2,081	44,939	1,879	67,953	132	4,358	341	13,641
OCTOBER	6,710	189,522	1,759	44,251	2,002	74,404	163	5,397	290	11,850
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										
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	37	2,879
AUGUST	378	11,013	170	3,702	341	12,046	9	317	46	2,413
SEPTEMBER	476	13,547	163	3,989	285	10,448	10	323	26	1,478
OCTOBER	480	13,975	179	3,772	301	10,629	10	332	30	1,790
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	38,729	1,337,947	2,229	70,050	6,179	288,703
MONTHS -										
1981										
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	4,198	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	388	20,926
AUGUST	6,478	178,204	1,897	41,555	2,249	79,623	119	3,972	308	15,689
SEPTEMBER	7,360	202,933	2,244	48,928	2,164	78,401	142	4,681	367	15,119
OCTOBER	7,190	203,497	1,938	48,023	2,303	85,033	173	5,729	320	13,640

## 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	152,150	4,279,851
MONTHS -										
1981										
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	10,998	313,860
AUGUST	350	10,218	89	2,813	235	4,166	267	10,774	11,048	317,523
SEPTEMBER	583	16,612	75	2,768	276	5,363	234	9,362	12,485	354,382
OCTOBER	507	15,116	112	3,675	248	4,531	216	9,033	12,007	357,779
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										
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	1,003	32,035
AUGUST	11	219	4	154	12	287	21	1,115	992	31,266
SEPTEMBER	4	60	7	275	28	687	19	857	1,018	31,664
OCTOBER	17	335	4	227	25	437	17	715	1,063	32,212
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	167,031	4,718,024
MONTHS -										
1981										
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	16,171	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	12,001	345,895
AUGUST	361	10,437	93	2,967	247	4,453	288	11,889	12,040	348,789
SEPTEMBER	587	16,672	82	3,043	304	6,050	253	10,219	13,503	386,046
OCTOBER	524	15,451	116	3,902	273	4,968	233	9,748	13,070	389,991

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										
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	1,558	462	176	3,800	728	36,569
AUGUST	8,021	20,659	2,959	154	1,472	438	59	4,343	858	38,963
SEPTEMBER	9,644	21,802	3,649	120	1,080	494	225	4,482	1,046	42,542
OCTOBER	9,075	20,416	3,401	41	1,288	460	143	4,506	837	40,167
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										
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	4,330	782	41	563	1,727	25,642
AUGUST	10,808	1,022	5,837	160	2,894	629	149	482	1,590	23,571
SEPTEMBER	10,384	719	6,514	136	2,365	650	42	562	1,330	22,702
OCTOBER	11,000	654	6,390	278	2,981	688	127	540	1,726	24,384
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										
SEPTEMBER	246,188	(NA)	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	9,768	27,643	27,627	5,683	11,215	15,251	457,539
AUGUST	235,414		118,911	9,914	23,431	23,122	4,841	10,738	15,589	441,960
SEPTEMBER	265,408		111,647	8,264	19,560	26,334	2,823	10,016	14,718	458,770
OCTOBER	241,436		108,610	9,503	18,699	27,421	2,896	10,394	14,217	433,176
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										
SEPTEMBER	606,899	(NA)	300,884	32,446	50,100	75,680	6,903	15,033	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	25,265	35,113	71,285	4,141	15,951	35,650	998,071
AUGUST	595,392		209,560	24,131	31,605	69,379	3,673	15,305	33,493	982,538
SEPTEMBER	600,406		201,419	23,572	31,814	69,555	4,739	16,609	31,069	979,183
OCTOBER	621,060		203,874	23,801	29,567	70,291	6,424	17,266	28,337	1,000,620

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								
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	13,030	4,103	9,807	158,969
AUGUST	69,664	19,066	41,052	6,673	9,202	4,305	10,052	160,014
SEPTEMBER	77,677	22,026	36,815	4,633	9,938	3,267	10,753	165,109
OCTOBER	76,800	23,075	34,450	4,619	7,475	3,724	9,520	159,663
<u>VICTORIA</u>								
1982								
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	885	3,500	6,301	4,047	124,567
AUGUST	86,428	8,742	27,736	686	1,220	4,105	3,963	132,880
SEPTEMBER	97,423	9,434	30,456	1,086	1,707	6,460	3,755	150,321
OCTOBER	100,137	8,833	34,495	2,388	2,095	5,495	3,614	157,057
<u>QUEENSLAND</u>								
1982								
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	8,598	4,777	2,074	68,253
AUGUST	32,188	12,817	15,850	50	6,607	4,283	1,449	73,244
SEPTEMBER	37,695	17,412	13,782	83	5,694	6,752	1,257	82,675
OCTOBER	32,664	13,320	19,492	163	5,751	8,744	1,479	81,613
<u>SOUTH AUSTRALIA</u>								
1982								
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	3,125	43,454
AUGUST	20,144	6,836	8,782	-	1,583	1,014	3,094	41,453
SEPTEMBER	21,803	10,490	9,395	-	900	1,326	2,590	46,504
OCTOBER	20,122	8,449	8,300	-	998	1,444	2,158	41,471
<u>WESTERN AUSTRALIA</u>								
1982								
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
AUGUST	22,754	8,262	11,808	1,368	2,351	1,829	1,294	49,666
SEPTEMBER	24,815	5,852	10,067	1,914	2,703	2,277	1,221	48,849
OCTOBER	23,229	6,500	10,798	2,649	1,455	1,512	1,395	47,538
<u>TASMANIA</u>								
1982								
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
AUGUST	4,338	577	1,452	-	-	1,080	271	7,718
SEPTEMBER	5,012	466	896	-	14	1,033	384	7,805
OCTOBER	4,785	814	1,556	150	34	2,337	486	10,162
<u>NORTHERN TERRITORY</u>								
1982								
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
AUGUST	428	230	(A)	-	62	6,561	(A)	7,453
SEPTEMBER	633	220	(A)	-	-	6,568	(A)	7,421
OCTOBER	864	375	(A)	-	66	7,584	(A)	8,934
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1982								
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
AUGUST	5,721	1,346	4,624 (B)	-	310	2,693	315 (B)	14,837
SEPTEMBER	6,104	868	4,960 (B)	-	98	2,689	250 (B)	14,969
OCTOBER	5,414	903	5,097 (B)	-	271	2,110	261 (B)	14,011

(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 ALTER- ATIONS AND ADDITIONS	CANCELL- ATIONS 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					
<b>NEW SOUTH WALES</b>														
1982														
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	3,384	116,607	4,135	141,465	479	17,504	16,165	13,132	155,893	390,301
AUGUST	765	25,284	548	20,246	3,203	114,484	4,051	143,003	465	17,011	16,473	12,067	142,439	384,600
SEPTEMBER	771	25,334	467	16,920	3,573	122,855	4,307	146,394	504	18,715	17,825	9,382	147,731	379,365
OCTOBER	707	23,257	393	14,731	3,446	121,675	4,054	142,642	492	17,021	16,404	10,925	138,851	375,165
<b>VICTORIA</b>														
1982														
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	675	16,561	405	11,836	3,673	96,170	4,495	116,682	258	7,885	9,443	4,163	135,267	306,043
AUGUST	782	20,087	393	11,962	3,788	100,831	4,707	125,628	256	7,252	10,807	3,714	135,699	298,588
SEPTEMBER	807	20,635	434	13,094	4,365	116,592	5,318	142,094	288	8,227	11,573	5,387	140,230	300,860
OCTOBER	807	21,164	438	13,714	4,423	122,179	5,404	149,296	264	7,761	11,462	4,511	123,970	327,936
<b>QUEENSLAND</b>														
1982														
MAY	635	16,394	274	8,532	1,594	41,168	2,399	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	1,729	45,691	2,438	64,719	119	3,534	4,485	2,710	60,496	106,937
AUGUST	619	17,245	278	8,347	1,851	47,652	2,636	70,007	112	3,237	5,641	2,202	58,371	108,351
SEPTEMBER	688	18,448	279	8,212	2,231	56,015	3,065	78,962	133	3,713	4,984	2,861	61,870	110,443
OCTOBER	611	17,011	317	9,333	1,895	55,269	2,667	77,123	156	4,490	4,577	3,189	69,147	107,827
<b>SOUTH AUSTRALIA</b>														
1982														
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	1,945	1,311	35,051	1,473	40,108	126	3,346	2,101	2,323	34,891	63,644
AUGUST	227	6,542	93	2,695	1,231	32,216	1,386	37,121	165	4,332	2,043	2,166	34,308	62,712
SEPTEMBER	264	7,864	71	1,937	1,352	36,703	1,552	43,187	135	3,317	2,959	2,383	35,651	62,183
OCTOBER	186	5,362	90	2,532	1,208	33,577	1,342	37,622	142	3,849	2,359	2,914	32,879	60,605
<b>WESTERN AUSTRALIA</b>														
1982														
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	2,720	1,781	45,891	87,850
AUGUST	459	13,500	77	2,012	1,263	34,154	1,643	44,601	156	5,065	2,181	2,198	45,702	82,783
SEPTEMBER	434	12,466	124	3,286	1,244	33,097	1,647	44,760	155	4,089	3,156	1,537	45,550	79,935
OCTOBER	380	10,792	92	2,602	1,308	34,144	1,609	42,968	171	4,570	3,501	1,187	39,773	81,053
<b>TASMANIA</b>														
1982														
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
AUGUST	50	1,221	23	553	277	5,944	336	7,369	14	349	679	237	7,025	11,057
SEPTEMBER	45	1,087	14	292	303	6,426	351	7,598	11	207	692	57	7,546	11,280
OCTOBER	48	1,312	12	246	377	8,604	430	10,024	7	138	526	269	7,100	13,607
<b>NORTHERN TERRITORY</b>														
1982														
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
AUGUST	13	456	76	3,667	82	3,330	130	5,508	41	1,945	206	431	5,859	14,839
SEPTEMBER	12	379	52	2,593	101	4,449	149	6,804	16	617	525	322	8,541	13,297
OCTOBER	48	1,977	51	2,295	115	4,662	167	7,172	47	1,762	303	597	8,763	12,527
<b>AUSTRALIAN CAPITAL TERRITORY</b>														
1982														
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
AUGUST	33	790	136	3,869	345	10,178	481	13,765	33	1,072	933	556	12,557	19,608
SEPTEMBER	23	646	156	4,414	334	9,909	462	13,210	51	1,759	828	773	11,651	21,820
OCTOBER	17	528	113	3,602	298	9,881	399	12,654	29	1,357	1,035	792	12,693	21,900

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED