

HOUSING FINANCE FOR OWNER OCCUPATION
JULY 1976

SUMMARY OF MOVEMENTS				
Loans approved for —	July 1976	June 1976	Change over June	
Construction of dwellings:				
No. of dwelling units	3,859	4,231	-372	-8.8%
Value (\$'000)	74,139	78,794	-4,655	-5.9%
Purchase of newly erected dwellings:				
No. of dwelling units	3,253	3,400	-147	-4.3%
Value (\$'000)	65,402	68,982	-3,580	-5.2%
Purchase of established dwellings:				
No. of dwelling units	12,823	14,171	-1,348	-9.5%
Value (\$'000)	245,356	267,055	-21,699	-8.1%
Total:				
No. of dwelling units	19,935	21,802	-1,867	-8.6%
Value (\$'000)	384,897	414,831	-29,934	-7.2%

EXPLANATORY NOTES

This bulletin provides information on 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 1974-75 exceeded \$250,000 or
 - (ii) Balances outstanding on such loans as at 30 June 1975 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 1959-1974*, or
- (ii) constituted by a State Act.

Building Societies

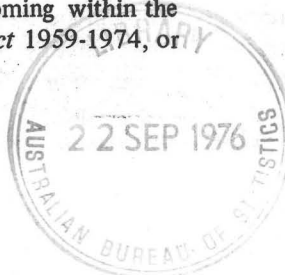
- (i) registered under relevant State or Territory legislation, and
- (ii) operate on a co-operative basis and provide finance to their members principally in the form of housing loans.

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-governmental 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 on insurance business under the *Insurance Act 1973*, or
- (ii) bodies corporate registered under the *Life Insurance Act 1945-1973*, 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.

Notes on Data Items

3. *Loans approved.* Generally 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 dwelling less any deposit made is treated as the approval.

4. *Cancellation of loans.* Generally 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 that month. Also included are loans cancelled in part.

5. *Loans advanced.* Generally 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.

6. *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.

7. *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.

8. *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.

9. *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 purchases 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.

Comparability with other statistics on housing finance

10. The statistics on housing finance in this bulletin are directly comparable with those published in the monthly bulletins *Housing Finance for Owner Occupation - Savings and Trading Banks* (Reference No. 5.57) and *Housing Finance for Owner Occupation - Permanent Building Societies* (Reference No. 5.58).

Reliability of Statistics

11. 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 at this time.

Rounding.

12. Unless otherwise indicated, any discrepancies between totals and sums of components in tables are due to rounding.

Symbols and other usages.

- n.a. — not available for publication
- . . — nil, or less than half the final digit shown
- n.c. — details not collected.

NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr Karl Drake-Brockman on 52 7115 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

TABLE 1. — LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER — AUSTRALIA

	Banks			Building Societies			Finance companies			Government			Credit unions			Insurance companies			Total									
	Savings			Trading			Permanent			Terminating			Finance companies			Housing authorities				Other			Credit unions			Insurance companies		
	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000		No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	No. of dwelling units	\$'000	
Houses																												
1975 —																												
October	11,585	172,495	3,715	54,574	7,079	152,218	1,089	20,260	788	18,440	1,447	24,340	204	4,585	36	1,342	240	5,876	26,183	454,130								
November	9,032	148,295	3,263	46,294	6,721	145,797	947	18,030	750	17,263	1,227	21,467	127	2,522	34	1,009	259	5,937	22,360	406,614								
December	9,940	167,267	3,127	47,292	5,853	129,198	683	12,873	683	19,673	868	14,595	100	2,050	48	1,015	212	5,340	21,514	399,303								
1976 —																												
January	8,882	152,696	3,378	51,490	5,036	114,181	339	6,563	517	15,812	1,310	22,702	74	1,455	33	969	172	4,344	19,741	370,212								
February	10,318	179,464	3,743	59,138	4,786	108,760	472	9,188	716	22,679	895	14,441	105	2,207	40	1,366	210	5,596	21,285	402,839								
March	11,296	194,691	4,437	68,233	4,815	108,120	499	9,603	1,118	31,284	1,269	22,002	114	2,374	66	1,750	328	8,420	23,942	446,477								
April	9,092	159,646	3,177	51,058	3,470	78,681	438	8,345	1,230	31,810	1,190	20,266	94	2,054	42	1,193	325	8,456	19,058	361,509								
May	9,861	172,465	3,129	50,509	3,365	79,458	540	11,452	1,322	34,510	1,382	24,153	90	1,991	45	1,229	327	8,505	20,061	384,272								
June	10,021	177,876	3,733	58,948	3,092	70,747	485	10,156	1,309	35,364	1,070	19,084	72	1,811	52	1,164	316	8,619	20,150	383,769								
July	8,458	153,137	3,161	48,499	3,717	85,004	435	8,947	1,130	29,435	1,145	21,033	113	2,544	49	1,416	306	7,756	18,514	357,771								
Other dwellings																												
1975 —																												
October	620	9,949	430	6,130	985	19,524	71	1,374	69	1,670	64	900	15	310	1	174	25	578	2,280	40,609								
November	586	9,557	307	4,939	1,091	22,496	79	1,437	82	1,485	38	541	5	104	..	177	20	467	2,208	41,203								
December	617	10,482	332	4,770	978	20,817	35	644	62	1,157	25	373	5	103	2	125	11	288	2,067	38,759								
1976 —																												
January	655	11,114	302	4,935	870	19,023	33	646	64	1,692	34	588	6	168	3	155	9	217	1,976	38,538								
February	613	10,145	358	5,532	893	18,326	57	1,070	37	1,070	28	435	8	195	1	128	23	546	2,018	37,447								
March	743	12,309	335	4,911	675	14,505	64	1,154	68	1,595	94	1,338	8	201	4	179	33	824	2,024	37,016								
April	466	7,654	247	3,709	485	10,266	61	1,096	76	1,993	92	1,277	3	70	1	57	33	778	1,464	26,900								
May	547	9,259	276	4,166	537	11,358	39	751	66	1,757	66	853	8	222	3	148	33	622	1,575	29,136								
June	623	10,936	301	4,580	537	11,403	75	1,522	51	1,390	31	400	4	136	2	60	28	635	1,652	31,062								
July	494	8,605	237	3,497	486	10,507	72	1,509	59	1,741	46	578	7	145	5	192	15	352	1,421	27,126								
Total																												
1975 —																												
October	12,205	182,444	4,145	60,704	8,064	171,742	1,160	21,634	857	20,110	1,511	25,240	219	4,895	37	1,516	265	6,454	28,463	494,739								
November	9,618	157,852	3,570	51,233	7,812	168,293	1,026	19,467	832	18,748	1,265	22,008	132	2,626	34	1,186	279	6,404	24,568	447,817								
December	10,557	177,749	3,459	52,062	6,831	150,015	718	13,517	745	20,830	893	14,968	105	2,153	50	1,140	223	5,628	23,581	438,062								
1976 —																												
January	9,537	163,810	3,680	56,425	5,906	133,204	372	7,209	581	17,504	1,344	23,290	80	1,623	36	1,124	181	4,561	21,717	408,750								
February	10,931	189,609	4,101	64,670	5,679	127,086	529	10,258	753	23,749	923	14,876	113	2,402	41	1,494	233	6,142	23,303	440,286								
March	12,039	207,000	4,772	73,144	5,490	122,625	563	10,757	1,186	32,879	1,363	23,340	122	2,575	70	1,929	361	9,244	25,966	483,493								
April	9,558	167,300	3,424	54,767	3,955	88,947	499	9,441	1,306	33,803	1,282	21,543	97	2,124	43	1,250	358	9,234	20,522	388,409								
May	10,408	181,724	3,405	54,675	3,902	90,816	579	12,203	1,388	36,267	1,448	25,006	98	2,213	48	1,377	360	9,127	21,636	413,408								
June	10,644	188,812	4,034	63,528	3,629	82,150	560	11,678	1,360	36,754	1,101	19,484	76	1,947	54	1,224	344	9,254	21,802	414,831								
July	8,952	161,742	3,398	51,996	4,203	95,511	507	10,456	1,189	31,176	1,191	21,611	120	2,689	54	1,608	321	8,108	19,935	384,897								

TABLE 2. - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	Banks			Building Societies			Government			Insurance companies			Total								
	Savings		Trading	Permanent		Terminating	Finance companies		Housing authorities	Other	Credit unions			No. of dwelling units	\$ '000						
	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000									
Houses																					
1975 -																					
October	2,035	30,608	825	11,194	1,139	24,877	377	6,903	190	5,002	268	5,037	47	1,071	12	292	35	808	4,928	85,792	
November	1,580	25,953	777	11,087	1,226	27,624	311	6,008	186	5,158	224	4,436	41	667	7	169	42	955	4,394	82,057	
December	1,669	28,310	667	9,474	936	21,511	218	4,098	215	6,043	194	3,570	26	508	5	131	34	950	3,964	74,595	
1976 -																					
January	1,418	23,818	688	9,850	777	18,596	129	2,464	162	4,593	158	2,575	18	378	6	159	25	693	3,381	63,126	
February	1,572	27,141	805	12,715	689	16,782	160	3,171	224	5,564	146	2,329	16	381	10	327	22	572	3,644	68,982	
March	1,967	33,803	979	15,224	824	19,413	181	3,434	263	6,307	202	4,685	20	368	14	389	29	788	4,479	84,411	
April	1,702	30,810	695	10,765	575	13,108	121	2,348	289	7,349	151	3,073	32	597	3	152	30	697	3,598	68,899	
May	1,967	36,947	737	11,822	732	17,346	99	2,085	319	7,920	175	3,059	26	452	11	302	37	1,028	4,103	80,961	
June	1,999	36,103	969	14,330	575	13,340	148	2,994	334	7,880	112	2,115	13	242	11	263	40	1,012	4,201	78,279	
July	1,729	31,369	755	11,195	656	15,666	158	3,040	251	6,497	191	3,612	26	552	8	236	48	1,236	3,822	73,403	
Other dwellings																					
1975 -																					
October	8	102	33	399	32	671	..	..	12	259	..	..	..	..	..	..	..	..	85	1,431
November	3	44	12	185	36	864	..	..	26	550	..	..	..	..	..	..	..	..	77	1,643
December	..	..	31	436	44	630	..	..	1	26	..	..	..	..	..	..	2	53	78	1,145
1976 -																					
January	..	..	20	386	28	965	..	..	12	204	..	..	..	..	..	..	..	..	60	1,555
February	2	24	28	230	15	350	..	..	3	118	..	..	..	..	..	..	..	..	48	722
March	2	38	25	294	17	362	..	..	10	220	..	..	..	..	..	..	..	..	54	914
April	4	66	20	337	13	266	..	..	24	445	..	..	..	..	..	..	..	..	61	1,114
May	7	133	24	253	12	283	..	..	2	53	..	..	..	..	..	..	..	..	45	722
June	..	..	23	367	1	37	..	..	6	111	..	..	..	..	..	..	..	..	30	515
July	3	53	14	109	13	321	..	..	7	253	..	..	..	..	..	..	..	..	37	736
Total																					
1975 -																					
October	2,043	30,710	858	11,593	1,171	25,548	377	6,903	202	5,261	268	5,037	47	1,071	12	292	35	808	5,013	87,223	
November	1,583	25,997	789	11,272	1,262	28,488	311	6,008	212	5,708	224	4,436	41	667	7	169	42	955	4,471	83,700	
December	1,669	28,310	698	9,910	980	22,141	218	4,098	216	6,069	194	3,570	26	508	5	131	36	1,003	4,042	75,740	
1976 -																					
January	1,418	23,818	708	10,236	805	19,561	129	2,464	174	4,797	158	2,575	18	378	6	159	25	693	3,441	64,681	
February	1,574	27,165	833	12,945	704	17,132	160	3,171	227	5,682	146	2,329	16	381	10	327	22	572	3,692	69,704	
March	1,969	33,841	1,004	15,518	841	19,775	181	3,434	273	6,527	202	4,685	20	368	14	389	29	788	4,535	85,325	
April	1,706	30,876	715	11,102	588	13,374	121	2,348	313	7,794	151	3,073	32	597	3	152	30	697	3,659	70,013	
May	1,974	37,080	761	12,075	744	17,629	99	2,085	321	7,973	175	3,059	26	452	11	302	37	1,028	4,148	81,683	
June	1,999	36,103	992	14,697	576	13,377	148	2,994	340	7,991	112	2,115	13	242	11	263	40	1,012	4,231	78,794	
July	1,732	31,422	769	11,304	669	15,987	158	3,040	258	6,750	191	3,612	26	552	8	236	48	1,236	3,859	74,139	

TABLE 3. - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE OF NEWLY ERRECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	Banks			Building Societies			Government			Credit unions			Insurance companies			Total						
	Savings			Trading			Permanent			Terminating			Finance companies				Housing authorities			Other		
	No. of dwelling units	\$'000	No. of dwelling units	No. of dwelling units	\$'000	No. of dwelling units	No. of dwelling units	\$'000	No. of dwelling units	No. of dwelling units	\$'000	No. of dwelling units	No. of dwelling units	\$'000	No. of dwelling units		No. of dwelling units	\$'000	No. of dwelling units	No. of dwelling units	\$'000	
Houses																						
1975 -																						
October	1,417	20,022	516	8,093	868	19,674	213	4,063	92	4,022	576	10,814	12	273	4	255	19	453	3,717	67,669		
November	964	15,893	464	6,509	777	17,393	216	4,092	99	3,097	448	9,181	5	147	5	156	15	368	2,993	56,836		
December	1,192	19,318	412	6,469	666	16,275	143	2,719	71	3,864	314	5,650	10	206	6	146	15	336	2,829	54,983		
1976 -																						
January	983	16,373	441	6,269	605	14,121	30	824	46	3,670	325	5,929	7	139	3	134	18	442	2,458	47,901		
February	1,133	19,383	452	6,832	608	14,228	69	1,359	52	3,049	308	5,432	7	149	7	296	15	383	2,651	51,111		
March	1,415	24,593	560	9,175	554	13,546	63	1,267	137	5,086	344	6,302	7	168	4	143	29	775	3,113	61,055		
April	1,100	19,216	437	7,315	443	11,338	92	1,786	177	6,320	330	6,501	3	62	3	89	28	763	2,613	53,390		
May	1,261	21,834	385	6,681	407	10,002	116	2,515	152	5,644	465	9,542	3	125	4	102	33	855	2,826	57,300		
June	1,376	25,058	415	6,462	479	11,089	72	1,536	186	6,695	405	8,434	5	172	9	118	29	876	2,976	60,440		
July	1,131	20,532	408	6,407	639	14,676	68	1,380	214	5,938	365	7,599	6	146	13	294	40	1,030	2,884	58,002		
Other dwellings																						
1975 -																						
October	167	2,666	98	1,345	252	5,440	24	474	7	417	28	417	3	60	..	38	12	294	591	11,151		
November	157	2,586	81	1,054	283	6,483	23	413	9	300	26	382	4	90	..	22	7	172	590	11,502		
December	149	2,593	68	836	257	5,608	15	277	12	325	18	270	1	18	..	30	2	56	522	10,013		
1976 -																						
January	148	2,581	68	1,142	261	5,914	10	189	14	620	24	470	2	40	1	31	3	75	531	11,062		
February	146	2,467	56	869	211	4,911	11	206	11	332	23	363	2	57	..	35	..	..	460	9,240
March	165	2,783	63	860	152	3,623	23	424	14	364	37	479	3	133	1	54	9	240	467	8,960		
April	126	2,154	40	800	131	2,945	13	251	12	485	41	619	1	37	..	9	6	162	370	7,462		
May	167	3,042	38	479	132	3,048	13	255	16	410	31	387	3	101	..	4	6	127	406	7,853		
June	161	3,038	60	904	160	3,658	20	454	7	202	13	164	1	45	..	14	2	63	424	8,542		
July	136	2,372	48	765	123	3,040	7	156	18	419	24	294	3	75	4	116	6	163	369	7,400		
Total																						
1975 -																						
October	1,584	22,688	614	9,438	1,120	25,114	237	4,537	99	4,439	604	11,231	15	333	4	293	31	747	4,308	78,820		
November	1,121	18,479	545	7,563	1,060	23,876	239	4,505	108	3,397	474	9,563	9	237	5	178	22	540	3,583	68,338		
December	1,341	21,911	480	7,305	923	21,883	158	2,996	83	4,189	332	5,920	11	224	6	176	17	392	3,351	64,996		
1976 -																						
January	1,131	18,954	509	7,411	866	20,035	40	1,013	60	4,290	349	6,399	9	179	4	165	21	517	2,989	58,963		
February	1,279	21,850	508	7,701	819	19,139	80	1,565	63	3,381	331	5,795	9	206	7	331	15	383	3,111	60,351		
March	1,580	27,376	623	10,035	706	17,169	86	1,691	151	5,450	381	6,781	10	301	5	197	38	1,015	3,580	70,015		
April	1,226	21,370	477	8,115	574	14,283	105	2,037	189	6,805	371	7,120	4	99	3	98	34	925	2,983	60,852		
May	1,428	24,876	423	7,160	539	13,050	129	2,770	168	6,054	496	9,929	6	226	4	106	39	982	3,232	65,153		
June	1,537	28,096	475	7,366	639	14,747	92	1,990	193	6,897	418	8,598	6	217	9	132	31	939	3,400	68,982		
July	1,267	22,904	456	7,172	762	17,716	75	1,536	232	6,357	389	7,893	9	221	17	410	46	1,193	3,253	65,402		

TABLE 4. — LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER — AUSTRALIA

	Banks			Building Societies			Finance companies			Government			Credit unions			Insurance companies			Total	
	Savings		Trading	Permanent		Terminating	Finance companies		Housing authorities		Other	Credit unions		Insurance companies		Total				
	No. of dwelling units	\$'000		No. of dwelling units	\$'000		No. of dwelling units	\$'000	No. of dwelling units	\$'000		No. of dwelling units	\$'000	No. of dwelling units	\$'000		No. of dwelling units	\$'000		No. of dwelling units	$'000
Houses																				
1975 —																				
October	8,133	121,865	2,374	35,287	5,072	107,667	499	9,294	506	9,416	603	8,489	145	3,241	20	795	186	4,615	17,538	300,669
November	6,488	106,449	2,022	28,698	4,718	100,780	420	7,930	465	9,008	555	7,850	81	1,708	22	684	202	4,614	14,973	267,721
December	7,079	119,639	2,048	31,349	4,251	91,412	322	6,056	397	9,766	360	5,375	64	1,336	37	738	163	4,054	14,721	269,725
1976 —																				
January	6,481	112,505	2,249	35,371	3,654	81,464	180	3,275	309	7,549	827	14,198	49	938	24	676	129	3,209	13,902	259,185
February	7,613	132,940	2,486	39,591	3,489	77,750	243	4,658	440	14,066	441	6,680	82	1,677	23	743	173	4,641	14,990	282,746
March	7,914	136,295	2,898	43,834	3,437	75,161	255	4,902	718	19,891	723	11,015	87	1,838	48	1,218	270	6,857	16,350	301,011
April	6,290	109,620	2,045	32,978	2,452	54,235	225	4,211	764	18,141	709	10,692	59	1,395	36	952	267	6,996	12,847	239,220
May	6,633	113,684	2,007	32,006	2,226	52,110	325	6,852	851	20,946	742	11,552	61	1,414	30	825	257	6,622	13,132	246,011
June	6,646	116,715	2,349	38,156	2,038	46,318	265	5,626	789	20,789	553	8,535	54	1,397	32	783	247	6,731	12,973	245,050
July	5,598	101,236	1,998	30,897	2,422	54,662	209	4,527	665	17,000	589	9,822	81	1,846	28	886	218	5,490	11,808	226,366
Other dwellings																				
1975 —																				
October	445	7,181	299	4,386	701	13,413	47	900	50	994	36	483	12	250	1	136	13	284	1,604	28,027
November	426	6,927	214	3,700	772	15,149	56	1,024	47	635	12	159	1	14	..	155	13	295	1,541	28,058
December	468	7,889	233	3,498	677	14,579	20	367	49	806	7	103	4	85	2	95	7	179	1,467	27,601
1976 —																				
January	507	8,533	214	3,407	581	12,144	23	457	38	868	10	118	4	128	2	124	6	142	1,385	25,921
February	465	7,654	274	4,433	667	13,065	46	864	23	620	5	72	6	138	1	93	23	546	1,510	27,485
March	576	9,488	247	3,757	506	10,520	41	730	44	1,011	57	859	5	68	3	125	24	584	1,503	27,142
April	336	5,434	187	2,572	341	7,055	48	845	40	1,063	51	658	2	33	1	48	27	616	1,033	18,324
May	373	6,084	214	3,434	393	8,027	26	496	48	1,294	35	466	5	121	3	144	27	495	1,124	20,561
June	462	7,898	218	3,309	376	7,708	55	1,068	38	1,077	18	236	3	91	2	46	26	572	1,198	22,005
July	355	6,180	175	2,623	350	7,146	65	1,353	34	1,069	22	284	4	70	1	76	9	189	1,015	18,990
Total																				
1975 —																				
October	8,578	129,046	2,673	39,673	5,773	121,080	546	10,194	556	10,410	639	8,972	157	3,491	21	931	199	4,899	19,142	328,696
November	6,914	113,376	2,236	32,398	5,490	115,929	476	8,954	512	9,643	567	8,009	82	1,722	22	839	215	4,909	16,514	295,779
December	7,547	127,528	2,281	34,847	4,928	105,991	342	6,423	446	10,572	367	5,478	68	1,421	39	833	170	4,233	16,188	297,326
1976 —																				
January	6,988	121,038	2,463	38,778	4,235	93,608	203	3,732	347	8,417	837	14,316	53	1,066	26	800	135	3,351	15,287	285,106
February	8,078	140,594	2,760	44,024	4,156	90,815	289	5,522	463	14,686	446	6,752	88	1,815	24	836	196	5,187	16,500	310,231
March	8,490	145,783	3,145	47,591	3,943	85,681	296	5,632	762	20,902	780	11,874	92	1,906	51	1,343	294	7,441	17,853	328,153
April	6,626	115,054	2,232	35,550	2,793	61,290	273	5,056	804	19,204	760	11,350	61	1,428	37	1,000	294	7,612	13,880	257,544
May	7,006	119,768	2,221	35,440	2,619	60,137	351	7,348	899	22,240	777	12,018	66	1,535	33	969	284	7,117	14,256	266,572
June	7,108	124,613	2,567	41,465	2,414	54,026	320	6,694	827	21,866	571	8,771	57	1,488	34	829	273	7,303	14,171	267,055
July	5,953	107,416	2,173	33,520	2,772	61,808	274	5,880	699	18,069	611	10,106	85	1,916	29	962	227	5,679	12,823	245,356

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

	<i>Banks</i>		<i>Building societies</i>		<i>Finance companies</i>	<i>Government</i>		<i>Credit unions</i>	<i>Insurance companies</i>	<i>Total</i>
	<i>Savings</i>	<i>Trading</i>	<i>Permanent</i>	<i>Terminating</i>		<i>Housing authorities</i>	<i>Other</i>			
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
1975 -										
October	7,585	15,255	3,892	196	1,602	393	85	760	604	30,372
November	8,486	11,326	3,113	304	1,535	405	142	643	589	26,543
December	8,327	10,956	2,827	205	1,327	258	123	574	399	24,996
1976 -										
January	6,268	10,854	2,206	167	880	342	49	499	480	21,745
February	9,021	14,177	2,424	228	1,430	288	79	491	437	28,575
March	10,386	16,124	1,987	294	1,496	789	125	719	598	32,518
April	8,668	11,897	1,865	334	1,491	350	158	691	610	26,064
May	9,584	12,687	1,806	364	1,730	599	79	800	651	28,300
June	10,952	14,336	1,861	466	1,452	441	98	650	671	30,927
July	8,773	13,314	2,100	150	1,197	641	128	671	661	27,635
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (a)										
1975 -										
October	10,620	1,535	8,815	176	1,505	916	26	57	246	23,896
November	9,898	1,186	9,360	258	2,123	829	82	49	493	24,278
December	9,778	1,566	9,507	251	1,355	451	112	60	414	23,494
1976 -										
January	8,654	1,024	7,471	181	2,292	1,245	144	84	229	21,324
February	11,446	1,138	9,537	309	2,230	725	215	294	368	26,262
March	14,798	1,931	8,253	661	3,151	1,185	134	60	521	30,694
April	8,594	919	6,800	347	3,125	241	73	102	512	20,713
May	10,257	777	5,495	124	3,374	362	155	79	836	21,459
June	10,752	1,076	6,128	226	6,421	565	95	64	569	25,896
July	8,277	945	5,668	252	4,643	404	51	38	978	21,256
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (a)										
1975 -										
October	162,166		143,983	13,632	17,725	22,851	4,325	1,674	4,722	371,078
November	150,843		145,171	13,556	16,946	21,018	2,192	1,663	4,659	356,048
December	211,288		162,773	20,389	19,043	16,995	2,854	1,882	6,517	441,741
1976 -										
January	112,468		110,876	10,582	11,858	25,377	1,389	1,309	3,192	277,051
February	152,813	n.c.	134,576	11,563	18,983	16,350	2,387	1,625	6,032	344,329
March	200,921		142,689	11,818	23,265	18,256	2,244	2,161	6,194	407,548
April	175,265		117,431	9,707	26,924	18,318	2,408	1,681	6,213	357,947
May	181,074		108,636	11,964	30,622	25,554	2,180	2,175	8,059	370,264
June	197,617		99,886	13,294	32,077	23,927	2,239	2,025	8,508	379,573
July	179,193		88,507	12,442	31,136	22,543	2,513	2,158	8,362	346,854
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (a)										
1975 -										
October	480,425		309,206	46,686	31,050	44,277	6,264	2,246	13,545	933,699
November	486,022		328,231	52,643	32,264	44,843	6,758	2,363	15,386	968,510
December	451,032		309,619	45,891	33,928	42,623	6,068	2,135	14,482	905,778
1976 -										
January	499,988		326,677	42,504	38,162	39,633	6,207	2,365	16,102	971,638
February	534,359	n.c.	312,541	41,118	42,128	37,722	6,086	2,431	16,281	992,666
March	536,026		287,344	39,690	50,087	42,410	6,408	2,858	19,408	984,231
April	528,135		254,908	39,420	55,332	45,744	6,209	3,016	22,527	955,291
May	528,112		233,399	39,899	59,333	45,433	6,166	2,939	23,410	938,691
June	519,507		211,447	38,523	59,041	40,866	5,877	2,724	24,258	902,243
July	502,552		214,925	36,407	55,635	40,237	6,130	2,807	23,687	882,380

(a) Includes alterations and additions.

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

	<i>Banks</i>		<i>Building Societies</i>		<i>Finance companies</i>	<i>Government</i>	<i>Other</i>	<i>Total</i>
	<i>Savings</i>	<i>Trading</i>	<i>Permanent</i>	<i>Terminating</i>				
MAY 1976								
N.S.W.	40,601	20,504	30,861	8,381	6,848	4,896	5,412	117,503
Vic.	66,661	13,114	24,143	2,566	7,784	12,170	2,759	129,197
Qld	34,994	6,034	2,391	445	6,770	1,264	519	52,417
S.A.	16,896	7,723	4,973	..	9,488	1,392	426	40,898
W.A.	14,071	5,159	24,494	781	4,007	2,729	790	52,031
Tas.	4,893	1,096	2,115	30	100	1,164	249	9,647
N.T.	372	347	1,839	{ ..	348	1,442	349	{ 2,831
A.C.T.	3,236	698		{ ..	922	2,162		
Aust.	181,724	54,675	90,816	12,203	36,267	27,219	10,504	413,408
JUNE 1976								
N.S.W.	45,518	24,275	31,113	7,630	6,609	4,849	5,222	125,216
Vic.	73,861	13,612	20,941	2,576	8,687	6,709	2,935	129,321
Qld	27,670	7,343	1,830	207	6,574	987	747	45,358
S.A.	18,950	7,778	2,886	..	10,281	1,567	488	41,950
W.A.	14,902	6,932	18,376	1,205	3,616	3,813	737	49,581
Tas.	3,930	1,765	1,746	60	164	1,405	160	9,230
N.T.	435	405	5,258	{ ..	138	1,201	189	{ 2,451
A.C.T.	3,546	1,418		{ ..	685	900		
Aust.	188,812	63,528	82,150	11,678	36,754	21,431	10,478	414,831
JULY 1976								
N.S.W.	43,352	18,267	35,739	6,177	6,244	3,265	4,746	117,790
Vic.	62,313	11,281	19,315	2,178	7,900	11,010	2,720	116,717
Qld	19,930	5,819	12,541	645	6,499	937	588	46,959
S.A.	16,889	7,811	4,528	..	6,564	1,629	627	38,048
W.A.	12,438	5,915	18,989	1,394	2,924	2,083	694	44,437
Tas.	2,957	1,541	1,424	62	125	2,315	152	8,576
N.T.	504	419	2,975	{ ..	69	1,681	189	{ 2,946
A.C.T.	3,359	943		{ ..	851	1,380		
Aust.	161,742	51,996	95,511	10,456	31,176	24,300	9,716	384,897

TABLE 7. - ADDITIONAL HOUSING FINANCE INFORMATION - STATES

		Loans approved to individuals -									
		Purchase of newly erected dwellings		Purchase of established dwellings		Houses		Other dwellings		Total	
No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000	No. of dwelling units	\$ '000
MAY 1976											
N.S.W.	858	16,040	13,086	4,456	88,377	5,121	101,702	812	15,801	10,422	109,753
Vic.	931	19,813	23,939	4,514	85,445	6,342	123,315	334	5,882	9,805	125,863
Qld	737	12,485	9,087	1,944	30,845	3,020	49,616	157	2,801	2,228	33,909
S.A.	393	8,694	10,160	1,130	22,044	1,843	39,035	105	1,863	32,378	71,596
W.A.	915	18,914	4,818	1,570	28,299	2,607	49,988	128	2,043	2,439	47,700
Tas.	110	1,856	830	416	6,961	557	9,436	11	211	525	19,455
N.T.	87	1,892	154	35	785	130	2,752	2	79	441	2,115
A.C.T.	117	1,989	3,079	191	3,816	441	8,428	26	456	486	9,243
Aust.	4,148	81,683	65,153	14,256	266,572	20,061	384,272	1,575	29,136	28,300	370,264
JUNE 1976											
N.S.W.	1,003	18,270	13,725	4,728	93,221	5,550	108,525	858	16,691	11,354	108,109
Vic.	1,000	19,407	25,118	4,348	84,796	6,242	122,658	349	6,663	10,678	127,461
Qld	658	10,252	7,791	1,718	27,315	2,668	43,103	130	2,255	2,490	43,451
S.A.	409	8,645	10,288	1,196	23,017	1,903	39,843	124	2,107	1,902	32,949
W.A.	872	16,816	5,310	1,562	27,455	2,641	48,049	92	1,532	2,895	47,495
Tas.	131	2,229	968	359	6,033	524	9,046	12	184	530	8,630
N.T.	63	1,426	488	27	537	111	2,431	1	20	538	1,996
A.C.T.	95	1,749	5,294	233	4,681	511	10,114	86	1,610	540	9,482
Aust.	4,231	78,794	68,982	14,171	267,055	20,150	383,769	1,652	31,062	30,927	379,573
JULY 1976											
N.S.W.	917	17,323	14,651	4,272	85,816	5,078	101,633	814	16,157	9,887	97,916
Vic.	875	16,902	22,391	3,891	77,424	5,572	111,864	269	4,853	9,566	116,792
Qld	555	9,303	8,988	1,695	28,668	2,599	44,650	119	2,309	2,287	40,197
S.A.	404	8,817	9,875	1,086	19,356	1,885	36,325	102	1,723	2,122	28,924
W.A.	816	16,300	4,362	1,345	23,775	2,324	43,020	78	1,417	2,404	43,386
Tas.	103	1,678	1,159	328	5,739	479	8,456	9	120	443	7,654
N.T.	86	2,127	281	24	538	127	2,936	10	10	405	3,447
A.C.T.	103	1,689	3,695	182	4,040	450	8,887	30	537	521	8,538
Aust.	3,859	74,139	65,402	12,823	245,356	18,514	357,771	1,421	27,126	27,635	346,854

(a) Includes alterations and additions. (b) Excludes Trading Banks - details not collected.

R. W. COLE
Australian Statistician