



AUSTRALIAN BUREAU OF STATISTICS

CANBERRA

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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JULY 1983

MAIL INQUIRIES

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MAIN FEATURES

Significant lenders approved loans of \$631.2 million to individuals for the construction and purchase of dwellings in July 1983. This was \$59.6 million (8.6%) less than in June 1983, but \$158.0 million (33.4%) more than in July 1982.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in July 1983 were \$676.6 million, \$6.8 million (1.0%) less than in June 1983.

First mortgage (or equivalent) finance was provided for 20,020 dwelling units in July 1983. This was 1,924 units (8.8%) less than in June 1983, but 3,721 units (22.8%) more than in July 1982.

In seasonally adjusted terms finance was provided for 21,461 dwelling units, 6 units less than in June 1983.

In July 1983 loans approved comprised: \$115.1 million for the construction of dwellings (down \$9.7 million (7.7%) on June 1983, but up \$37.9 million (49.0%) on July 1982); \$52.8 million for the purchase of newly erected dwellings (up \$2.1 million (4.2%) on June 1983, and up \$1.1 million (2.0%) on July 1982); and \$463.3 million for the purchase of established dwellings (down \$52.0 million (10.1%) on June 1983, but up \$119.1 million (34.6%) in July 1982).

In July 1983, loans approved for alterations and additions to dwellings were \$43.8 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 1981-82 exceeded \$250,000 or

(ii) balances outstanding on such loans as at 30 June 1982 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.

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 loans approved for housing finance for owner occupation during 1981-82</i>	
	%
Aust.	98.6
N.S.W.	98.3
Vic.	98.9
Qld	98.9
S.A.	98.7
W.A.	98.0
Tas.	97.1
A.C.T. + N.T.	98.8

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 loans approved for housing finance for owner occupation during 1981-82, Australia</i>	
	%
Savings banks	100.0
Trading banks	100.0
Permanent building societies	99.7
Terminating building co-operative housing societies	100.0
Finance companies	90.5
Government:	
Housing authorities	100.0
Other	*
Credit unions	75.3
Insurance companies	94.9

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

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

- 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.
- 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

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Acting Australian Statistician

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

LOANS APPROVED TO INDIVIDUALS FOR								
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
ORIGINAL								
MONTHS- 1982								
JUNE	3,174	89,781	1,748	57,119	12,968	375,474	17,890	522,374
JULY	2,762	77,213	1,544	51,766	11,993	344,196	16,299	473,175
AUGUST	2,948	85,050	1,627	53,495	12,002	347,923	16,577	486,468
SEPTEMBER	3,045	86,894	1,597	50,748	13,465	383,985	18,107	521,627
OCTOBER	2,803	81,190	1,507	49,090	13,061	386,386	17,371	516,666
NOVEMBER	3,080	89,739	1,653	52,133	14,214	422,448	18,947	564,320
DECEMBER	3,038	89,215	1,516	49,593	14,052	422,151	18,606	560,959
1983								
JANUARY	2,587	77,252	1,322	43,174	12,969	395,989	16,878	516,415
FEBRUARY	2,881	88,258	1,697	57,892	17,306	550,589	21,884	696,739
MARCH	3,961	122,302	1,824	61,544	19,348	614,472	25,133	798,318
APRIL	3,168	100,544	1,345	45,580	14,587	463,160	19,100	609,284
MAY	4,003	123,466	1,861	63,259	17,537	549,590	23,401	736,295
JUNE	3,975	124,745	1,577	50,704	16,392	515,325	21,944	690,774
JULY	3,628	115,078	1,599	52,819	14,793	463,321	20,020	631,218
SEASONALLY ADJUSTED								
MONTHS- 1982								
JUNE	2,882	80,697	1,653	55,211	12,902	379,062	17,437	514,970
JULY	2,797	77,731	1,570	52,454	13,024	372,078	17,391	502,263
AUGUST	2,868	80,805	1,626	53,828	12,953	378,728	17,447	513,361
SEPTEMBER	2,795	80,157	1,580	50,402	12,871	368,208	17,246	498,767
OCTOBER	2,827	82,297	1,474	47,692	13,547	400,594	17,848	530,583
NOVEMBER	3,056	89,103	1,603	49,446	14,197	420,685	18,856	559,234
DECEMBER	3,156	92,305	1,573	51,349	13,856	417,347	18,585	561,001
1983								
JANUARY	3,162	92,549	1,510	49,366	13,901	417,634	18,573	559,549
FEBRUARY	3,186	99,858	1,753	59,456	16,575	524,852	21,514	684,166
MARCH	3,623	112,332	1,590	54,296	16,209	512,112	21,422	678,740
APRIL	3,387	108,474	1,483	50,460	15,986	507,439	20,856	666,373
MAY	3,795	118,024	1,837	61,904	17,856	563,051	23,488	742,979
JUNE	3,714	115,785	1,523	50,002	16,230	517,578	21,467	683,365
JULY	3,687	116,700	1,656	54,598	16,118	505,292	21,461	676,590

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
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	1,579,888	4,013	124,405	7,426	339,598
1982/83	115,685	3,308,961	29,017	721,603	42,533	1,585,542	4,698	159,777	4,875	223,486
MONTHS -										
1982										
JUNE	8,692	237,567	2,756	58,298	2,727	100,153	249	8,114	546	30,184
JULY	7,827	213,497	2,269	48,342	2,567	91,329	233	7,567	490	24,363
AUGUST	8,228	228,541	2,405	53,542	2,663	95,925	248	8,270	366	18,133
SEPTEMBER	9,173	255,252	2,804	61,743	2,567	91,636	219	7,359	446	18,363
OCTOBER	8,768	247,724	2,314	56,920	2,696	97,732	297	9,659	373	16,011
NOVEMBER	9,847	275,092	2,228	56,801	3,032	110,699	429	13,902	332	14,367
DECEMBER	9,773	277,525	2,088	52,988	3,021	110,453	476	15,950	316	14,853
1983										
JANUARY	8,245	238,478	2,315	61,215	2,922	107,445	331	11,161	284	11,853
FEBRUARY	10,383	306,724	2,901	81,093	4,525	171,073	351	12,012	365	16,818
MARCH	12,210	359,006	3,081	84,134	5,060	191,656	498	17,062	448	21,219
APRIL	8,799	259,198	2,176	55,056	4,043	155,523	544	19,573	423	20,413
MAY	11,391	325,057	2,156	53,385	5,027	193,532	604	20,810	541	24,822
JUNE	11,041	322,867	2,280	56,384	4,410	168,539	468	16,452	491	22,271
JULY	9,958	292,263	1,872	49,556	4,202	158,876	333	11,181	460	20,454
OTHER DWELLINGS										
YEARS -										
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	145,878	3,510	80,040	6,968	229,071	165	5,842	926	52,045
1982/83	6,713	202,622	2,875	70,589	5,423	204,627	238	8,579	555	31,902
MONTHS -										
1982										
JUNE	526	15,165	239	5,825	374	13,222	12	578	60	3,603
JULY	456	13,462	226	4,995	385	13,210	12	382	60	4,538
AUGUST	449	13,124	197	4,334	389	14,547	16	542	61	3,202
SEPTEMBER	561	15,910	222	5,025	332	12,766	12	392	44	2,691
OCTOBER	554	16,291	238	5,349	349	12,686	9	297	38	2,134
NOVEMBER	594	17,620	251	5,769	377	14,126	24	786	35	1,863
DECEMBER	521	15,670	230	4,922	387	14,462	12	415	43	2,411
1983										
JANUARY	519	15,324	282	8,237	333	12,802	11	362	34	1,833
FEBRUARY	607	19,261	281	8,030	603	23,478	10	329	36	1,773
MARCH	716	22,335	274	6,944	633	24,702	34	1,158	60	3,684
APRIL	525	16,289	248	6,442	477	18,347	45	1,836	41	2,302
MAY	653	19,875	189	4,847	592	22,293	29	1,065	64	3,398
JUNE	558	17,461	237	5,695	566	21,208	24	1,015	39	2,070
JULY	589	18,384	234	5,696	531	18,680	14	570	51	2,443
TOTAL										
YEARS -										
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	1,808,959	4,178	130,247	8,352	391,643
1982/83	122,398	3,511,583	31,892	792,192	47,956	1,790,169	4,936	168,356	5,430	255,388
MONTHS -										
1982										
JUNE	9,218	252,732	2,995	64,123	3,101	113,375	261	8,692	606	33,787
JULY	8,283	226,959	2,495	53,337	2,952	104,539	245	7,949	550	28,901
AUGUST	8,677	241,665	2,402	57,876	3,052	110,472	264	8,812	427	21,335
SEPTEMBER	9,734	271,162	3,026	66,768	2,699	104,402	231	7,751	490	21,054
OCTOBER	9,322	264,015	2,552	62,269	3,045	110,418	306	9,956	411	18,145
NOVEMBER	10,441	292,712	2,479	62,570	3,409	124,825	453	14,688	367	16,230
DECEMBER	10,294	293,195	2,318	57,910	3,408	124,915	488	16,365	359	17,267
1983										
JANUARY	8,764	253,802	2,597	69,452	3,255	120,247	342	11,523	318	13,686
FEBRUARY	10,990	325,985	3,182	89,123	5,128	194,551	361	12,361	401	18,591
MARCH	12,926	381,341	3,355	91,078	5,693	216,358	532	18,220	508	24,091
APRIL	9,324	275,487	2,424	61,498	4,520	173,870	589	21,409	464	22,715
MAY	12,044	344,932	2,345	58,232	5,619	215,825	633	21,875	605	28,220
JUNE	11,599	340,328	2,517	62,079	4,976	189,747	492	17,467	530	24,341
JULY	10,547	310,647	2,106	55,252	4,733	177,556	347	11,751	511	22,897

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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 -										
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	211,070	5,962,709
1982/83	10,731	317,284	1,525	51,975	4,923	105,337	3,233	137,477	217,220	6,611,442
MONTHS -										
1982										
JUNE	862	23,810	111	3,375	320	6,421	323	13,476	16,586	481,398
JULY	856	24,339	92	3,144	372	6,790	339	13,367	15,045	432,740
AUGUST	671	19,216	127	4,309	333	5,826	322	12,851	15,363	446,613
SEPTEMBER	905	26,013	90	3,431	353	6,635	280	11,206	16,837	481,638
OCTOBER	900	26,517	130	4,338	319	5,933	273	11,544	16,070	476,378
NOVEMBER	889	26,464	135	4,269	381	6,883	285	11,642	17,558	520,321
DECEMBER	945	26,858	133	5,042	358	6,987	222	9,810	17,332	520,466
1983										
JANUARY	830	24,654	119	3,908	368	7,650	217	9,345	15,631	475,709
FEBRUARY	893	27,472	102	3,550	486	11,176	252	11,307	20,258	541,225
MARCH	1,040	31,057	148	5,077	519	12,936	296	13,406	23,300	735,553
APRIL	898	25,797	127	4,522	425	10,180	228	10,335	17,663	560,597
MAY	1,098	33,260	170	5,303	466	11,280	281	12,615	21,734	680,064
JUNE	806	25,435	152	5,080	543	13,061	238	10,409	20,429	640,138
JULY	828	25,296	122	4,121	527	11,498	217	9,706	18,519	582,951
OTHER DWELLINGS										
YEARS -										
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
1982/83	463	15,824	67	2,578	366	8,407	327	14,470	17,027	559,598
MONTHS -										
1982										
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	1,254	40,435
AUGUST	53	2,191	4	154	19	448	26	1,313	1,214	39,855
SEPTEMBER	22	653	7	275	40	937	30	1,340	1,270	39,989
OCTOBER	51	1,868	4	227	38	606	20	830	1,301	40,288
NOVEMBER	47	1,742	6	281	27	547	28	1,265	1,389	43,999
DECEMBER	27	908	7	203	23	492	24	1,007	1,274	40,493
1983										
JANUARY	29	954	2	21	22	589	15	584	1,247	40,706
FEBRUARY	33	996	5	185	29	492	22	970	1,626	55,514
MARCH	43	1,325	6	236	29	715	38	1,666	1,833	62,765
APRIL	38	1,041	3	111	26	733	34	1,586	1,437	48,687
MAY	39	1,144	14	495	49	1,381	38	1,733	1,667	56,231
JUNE	23	928	4	238	38	885	26	1,136	1,515	50,636
JULY	31	953	6	227	33	792	12	522	1,501	48,267
TOTAL										
YEARS -										
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	228,972	6,506,115
1982/83	11,194	333,108	1,592	54,553	5,289	113,744	3,560	151,947	234,247	7,171,040
MONTHS -										
1982										
JUNE	883	24,323	118	3,699	369	7,480	339	14,163	17,890	522,374
JULY	914	26,413	97	3,298	398	7,372	365	14,407	16,299	473,175
AUGUST	724	21,407	131	4,463	352	6,274	348	14,164	16,577	486,468
SEPTEMBER	927	26,666	97	3,706	393	7,572	310	12,546	18,107	521,627
OCTOBER	951	28,385	134	4,565	357	6,539	293	12,374	17,371	516,666
NOVEMBER	936	28,408	141	4,550	408	7,430	313	12,907	18,947	564,320
DECEMBER	972	27,766	140	5,245	381	7,479	246	10,817	18,606	560,959
1983										
JANUARY	859	25,608	121	3,929	390	8,239	232	9,929	16,878	516,415
FEBRUARY	926	28,468	107	3,735	515	11,668	274	12,277	21,884	696,739
MARCH	1,083	32,382	154	5,313	548	13,651	334	15,072	25,133	798,318
APRIL	936	26,838	130	4,633	451	10,913	262	11,921	19,100	609,284
MAY	1,137	34,404	184	5,798	515	12,661	291	14,348	23,401	736,295
JUNE	829	26,363	156	5,318	581	13,946	264	11,185	21,944	690,774
JULY	859	26,249	128	4,348	560	12,290	229	10,228	20,020	631,218

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
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	923	28,491	893	34,437
1982/83	20,254	572,371	4,814	116,324	6,894	260,024	952	32,096	801	36,065
MONTHS -										
1982										
JUNE	1,678	46,252	515	11,881	491	17,465	48	1,584	66	2,275
JULY	1,414	38,643	414	8,935	429	15,560	66	2,132	61	2,059
AUGUST	1,501	42,420	496	11,001	496	18,245	58	1,907	57	2,513
SEPTEMBER	1,671	46,981	475	11,014	450	15,838	44	1,502	55	2,503
OCTOBER	1,474	40,372	369	8,259	438	16,252	73	2,247	48	2,262
NOVEMBER	1,692	47,001	372	8,425	519	19,081	59	1,925	39	2,073
DECEMBER	1,667	46,541	335	7,734	542	20,270	102	3,479	56	1,889
1983										
JANUARY	1,366	38,921	319	7,582	448	16,585	67	2,325	51	2,311
FEBRUARY	1,477	42,667	413	11,231	507	19,109	70	2,374	58	2,571
MARCH	2,087	60,202	500	12,962	762	29,189	80	2,677	72	3,401
APRIL	1,619	47,414	349	9,418	654	25,215	88	3,060	100	4,819
MAY	2,146	59,935	377	8,838	816	32,295	130	4,465	104	5,023
JUNE	2,140	61,274	395	10,925	833	32,385	115	4,003	100	4,641
JULY	1,927	56,844	368	10,915	740	27,981	70	2,326	115	5,279
OTHER DWELLINGS										
YEARS -										
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
1982/83	128	3,805	231	5,072	59	2,060	1	32	42	2,511
MONTHS -										
1982										
JUNE	7	187	13	315	12	339	-	-	1	37
JULY	1	38	23	567	8	173	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
NOVEMBER	12	390	19	490	9	246	-	-	4	156
DECEMBER	13	414	21	369	2	47	-	-	-	-
1983										
JANUARY	8	235	16	347	2	62	-	-	2	113
FEBRUARY	16	562	22	436	2	143	-	-	4	299
MARCH	24	751	18	331	2	140	-	-	1	50
APRIL	8	235	14	394	2	115	-	-	1	9
MAY	12	347	16	222	1	35	-	-	5	176
JUNE	5	159	17	395	7	244	-	-	1	50
JULY	5	203	23	419	1	38	-	-	2	100
TOTAL										
YEARS -										
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	924	28,522	930	36,758
1982/83	20,382	576,176	5,045	121,396	6,953	262,084	953	32,128	843	38,576
MONTHS -										
1982										
JUNE	1,685	46,439	528	12,196	503	17,804	48	1,584	67	2,312
JULY	1,415	38,681	437	9,502	437	15,733	67	2,164	75	3,133
AUGUST	1,505	42,469	505	11,166	506	18,718	58	1,907	61	2,724
SEPTEMBER	1,686	47,373	507	11,564	458	16,054	44	1,502	58	2,693
OCTOBER	1,484	40,605	393	9,045	444	16,418	73	2,247	51	2,445
NOVEMBER	1,704	47,391	391	8,915	528	19,327	59	1,925	43	2,229
DECEMBER	1,680	46,955	356	8,103	544	20,317	102	3,479	56	1,889
1983										
JANUARY	1,374	39,156	335	7,929	450	16,647	67	2,325	53	2,424
FEBRUARY	1,493	43,229	435	11,687	509	19,252	70	2,374	62	2,870
MARCH	2,111	60,953	518	13,293	764	29,329	80	2,677	73	3,451
APRIL	1,627	47,649	363	9,812	656	25,330	88	3,060	101	4,828
MAY	2,158	60,282	393	9,060	817	32,330	130	4,465	109	5,199
JUNE	2,145	61,433	412	11,320	840	32,629	115	4,003	101	4,691
JULY	1,932	57,047	391	11,334	741	28,019	70	2,326	117	5,379

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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 -										
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	38,272	1,053,572
1982/83	2,501	72,350	331	11,688	798	14,930	402	15,637	37,747	1,131,485
MONTHS -										
1982										
JUNE	219	5,947	18	590	54	903	50	1,987	3,139	88,884
JULY	210	5,147	6	207	77	1,285	36	1,348	2,713	75,316
AUGUST	174	4,466	33	1,227	64	985	37	1,279	2,916	84,043
SEPTEMBER	168	4,496	14	603	64	1,003	36	1,461	2,977	85,401
OCTOBER	236	6,971	16	573	55	1,037	39	1,693	2,748	79,666
NOVEMBER	232	6,746	22	724	58	925	43	1,557	3,036	88,457
DECEMBER	177	5,049	28	1,106	56	837	39	1,480	3,002	88,385
1983										
JANUARY	196	5,638	30	1,111	52	879	30	1,143	2,559	76,495
FEBRUARY	200	6,119	19	639	69	1,227	24	861	2,837	86,798
MARCH	258	7,941	37	1,318	81	1,651	35	1,564	3,912	120,905
APRIL	212	6,311	30	996	61	1,470	28	1,013	3,141	99,716
MAY	234	7,196	45	1,509	76	1,728	33	1,417	3,961	122,406
JUNE	204	6,270	51	1,675	85	1,903	22	821	3,945	123,897
JULY	239	7,044	40	1,230	66	1,280	32	1,419	3,597	114,318
OTHER DWELLINGS										
YEARS -										
1980/81	-	-	2	52	3	68	1	36	506	11,558
1981/82	-	-	1	20	18	432	-	-	569	15,367
1982/83	-	-	12	422	29	402	2	79	504	14,383
MONTHS -										
1982										
JUNE	-	-	-	-	2	19	-	-	35	897
JULY	-	-	-	-	2	13	-	-	49	1,897
AUGUST	-	-	-	-	4	66	1	43	32	1,007
SEPTEMBER	-	-	-	-	9	109	1	36	68	1,493
OCTOBER	-	-	-	-	12	156	-	-	55	1,524
NOVEMBER	-	-	-	-	-	-	-	-	44	1,282
DECEMBER	-	-	-	-	-	-	-	-	36	830
1983										
JANUARY	-	-	-	-	-	-	-	-	28	757
FEBRUARY	-	-	-	-	-	-	-	-	44	1,460
MARCH	-	-	4	125	-	-	-	-	49	1,397
APRIL	-	-	2	75	-	-	-	-	27	828
MAY	-	-	6	222	2	58	-	-	42	1,060
JUNE	-	-	-	-	-	-	-	-	30	848
JULY	-	-	-	-	-	-	-	-	31	760
TOTAL										
YEARS -										
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	38,841	1,068,939
1982/83	2,501	72,350	343	12,110	827	15,332	404	15,716	38,251	1,145,868
MONTHS -										
1982										
JUNE	219	5,947	18	590	56	922	50	1,987	3,174	89,781
JULY	210	5,147	6	207	79	1,298	36	1,348	2,762	77,213
AUGUST	174	4,466	33	1,227	68	1,051	38	1,322	2,948	85,050
SEPTEMBER	168	4,496	14	603	73	1,112	37	1,497	3,045	86,894
OCTOBER	236	6,971	16	573	67	1,193	39	1,693	2,803	81,190
NOVEMBER	232	6,746	22	724	58	925	43	1,557	3,080	89,739
DECEMBER	177	5,049	28	1,106	56	837	39	1,480	3,038	89,215
1983										
JANUARY	196	5,638	30	1,111	52	879	30	1,143	2,587	77,252
FEBRUARY	200	6,119	19	639	69	1,227	24	861	2,881	88,258
MARCH	258	7,941	41	1,443	81	1,651	35	1,564	3,961	122,302
APRIL	212	6,311	32	1,071	61	1,470	28	1,013	3,168	100,544
MAY	234	7,196	51	1,731	78	1,786	33	1,417	4,003	123,466
JUNE	204	6,270	51	1,675	85	1,903	22	821	3,975	124,745
JULY	239	7,044	40	1,230	66	1,280	32	1,419	3,628	115,078

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING(A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
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	1,008	31,068	1,044	51,982
1982/83	7,098	216,795	2,193	52,615	3,145	123,416	972	33,598	644	33,502
MONTHS -										
1982										
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	268	10,417	80	2,708	47	2,344
SEPTEMBER	618	18,865	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
NOVEMBER	618	18,322	189	4,564	282	11,071	92	3,041	31	1,595
DECEMBER	572	18,028	173	3,542	244	9,257	58	2,022	58	3,095
1983										
JANUARY	444	14,314	174	4,364	240	8,556	46	1,556	41	2,030
FEBRUARY	589	18,791	222	5,619	276	11,714	80	2,778	56	2,885
MARCH	665	20,698	211	5,477	252	10,519	141	4,948	56	2,686
APRIL	482	14,807	141	3,445	251	9,928	82	2,975	50	2,718
MAY	729	22,448	152	3,424	308	12,486	147	5,175	91	4,985
JUNE	632	17,509	155	3,635	253	10,313	100	3,471	51	2,789
JULY	672	19,769	103	2,159	278	10,806	142	4,952	32	1,649
OTHER DWELLINGS										
YEARS -										
1980/81	599	16,364	471	9,752	1,472	55,159	52	1,562	261	14,959
1981/82	603	17,553	467	10,152	961	41,086	17	607	197	14,200
1982/83	830	25,384	362	8,781	779	33,678	67	2,238	99	7,205
MONTHS -										
1982										
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	69	2,580	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	1	35	5	161
NOVEMBER	80	2,540	36	713	64	2,506	13	420	3	125
DECEMBER	56	1,766	26	438	80	3,658	4	145	6	495
1983										
JANUARY	54	1,289	44	1,195	54	2,476	-	-	7	454
FEBRUARY	84	2,627	32	1,359	85	3,835	1	20	5	230
MARCH	82	2,539	33	668	88	3,703	27	928	11	1,294
APRIL	50	1,469	31	830	55	2,577	2	74	6	750
MAY	80	2,513	22	482	62	2,661	1	35	15	1,096
JUNE	82	2,525	29	705	54	2,072	6	210	6	394
JULY	65	2,131	22	495	67	2,732	3	100	3	145
TOTAL										
YEARS -										
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	1,025	31,675	1,243	66,182
1982/83	7,928	242,179	2,555	61,596	3,924	157,094	1,039	35,836	743	40,707
MONTHS -										
1982										
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	335	12,997	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	61	2,015	40	2,060
NOVEMBER	698	20,862	225	5,277	346	13,577	105	3,461	34	1,720
DECEMBER	628	19,794	199	3,980	324	12,915	62	2,167	64	3,590
1983										
JANUARY	498	15,603	218	5,559	294	11,032	46	1,556	48	2,484
FEBRUARY	673	21,418	254	6,978	361	15,549	81	2,798	61	3,135
MARCH	747	23,237	244	6,145	340	14,222	168	5,876	67	3,980
APRIL	532	16,276	172	4,275	306	12,505	84	3,049	56	3,468
MAY	809	24,981	174	3,906	370	15,147	148	5,210	106	6,081
JUNE	714	20,034	184	4,340	307	12,385	106	3,681	57	3,183
JULY	737	21,900	125	2,654	345	13,538	145	5,052	35	1,794

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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 -										
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	20,648	629,439
1982/83	2,073	64,715	30	1,437	341	7,391	139	6,398	16,635	539,867
MONTHS -										
1982										
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	41,863
NOVEMBER	184	5,641	2	70	35	500	14	650	1,447	45,454
DECEMBER	182	5,324	3	153	24	393	13	622	1,327	42,436
1983										
JANUARY	158	4,994	3	146	37	788	10	589	1,153	37,337
FEBRUARY	198	6,175	3	68	41	838	9	404	1,474	49,272
MARCH	189	5,933	5	245	33	775	2	68	1,554	51,349
APRIL	144	4,416	1	57	20	517	8	369	1,179	39,232
MAY	196	6,038	1	35	29	751	10	520	1,663	55,882
JUNE	163	5,437	1	36	23	630	12	572	1,390	44,392
JULY	155	5,262	2	73	35	1,438	3	465	1,422	46,573
OTHER DWELLINGS										
YEARS -										
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
1982/83	194	7,922	5	220	37	1,066	62	2,597	2,435	89,091
MONTHS -										
1982										
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	221	8,134
SEPTEMBER	18	593	-	-	3	141	10	447	207	7,487
OCTOBER	34	1,533	-	-	1	13	3	115	191	7,247
NOVEMBER	6	172	1	34	-	10	3	159	206	6,679
DECEMBER	11	443	1	28	2	60	3	124	189	7,157
1983										
JANUARY	5	222	-	-	2	80	3	121	169	5,837
FEBRUARY	9	290	1	45	3	73	3	121	223	8,620
MARCH	15	473	1	77	4	123	9	390	270	10,195
APRIL	12	376	1	36	4	75	5	161	166	6,348
MAY	5	127	-	-	6	149	7	294	198	7,357
JUNE	3	123	-	-	3	122	4	161	187	6,312
JULY	10	305	3	131	4	207	-	-	177	6,246
TOTAL										
YEARS -										
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	23,100	719,305
1982/83	2,267	72,637	35	1,657	378	8,457	201	8,995	19,070	628,958
MONTHS -										
1982										
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	1,627	53,495
SEPTEMBER	172	5,498	1	60	20	470	21	862	1,597	50,748
OCTOBER	191	5,963	2	90	17	378	21	933	1,507	49,090
NOVEMBER	190	5,813	3	104	35	510	17	809	1,653	52,133
DECEMBER	193	5,767	4	181	26	453	16	746	1,516	49,593
1983										
JANUARY	163	5,216	3	146	39	868	13	710	1,322	43,174
FEBRUARY	207	6,465	4	113	44	911	12	525	1,697	57,892
MARCH	204	6,406	6	322	37	898	11	458	1,824	61,544
APRIL	156	4,792	2	93	24	592	13	530	1,345	45,580
MAY	201	6,165	1	35	35	900	17	814	1,861	63,239
JUNE	166	5,560	1	36	26	752	16	733	1,577	50,704
JULY	165	5,567	5	204	39	1,645	3	465	1,599	52,819

TABLE 5 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING (A)			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
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	32,863	1,153,741	2,082	64,164	5,487	231,179
1982/83	88,333	2,519,795	22,010	552,664	32,494	1,202,102	2,774	94,083	3,430	153,919
MONTHS -										
1982										
JUNE	6,349	171,889	2,008	40,773	1,961	71,689	144	6,384	384	21,956
JULY	5,875	158,641	1,695	35,750	1,871	65,794	124	3,990	351	18,047
AUGUST	6,100	167,191	1,727	37,853	1,901	67,263	110	3,655	262	13,276
SEPTEMBER	6,884	189,386	2,081	44,939	1,869	66,639	132	4,358	341	13,641
OCTOBER	6,710	189,522	1,759	44,251	2,000	71,459	164	5,432	290	11,850
NOVEMBER	7,537	209,769	1,667	43,812	2,231	80,547	278	8,936	262	10,699
DECEMBER	7,534	212,936	1,580	41,712	2,235	80,926	316	10,449	202	9,869
1983										
JANUARY	6,435	185,243	1,822	49,269	2,234	82,304	218	7,280	192	7,512
FEBRUARY	8,317	245,266	2,266	64,243	3,742	140,250	201	6,860	251	11,362
MARCH	9,458	278,106	2,370	65,695	4,046	151,948	277	9,437	320	15,152
APRIL	6,698	196,977	1,686	42,193	3,138	120,380	374	13,538	273	12,876
MAY	8,516	242,654	1,627	41,123	3,903	148,751	327	11,170	346	14,814
JUNE	8,269	244,084	1,730	41,824	3,324	125,841	253	8,978	340	14,841
JULY	7,359	215,650	1,401	36,482	3,184	120,089	121	3,903	313	13,526
OTHER DWELLINGS										
YEARS -										
1980/81	4,643	126,679	3,047	48,821	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
1982/83	5,755	173,433	2,282	56,736	4,585	168,889	170	6,309	414	22,186
MONTHS -										
1982										
JUNE	442	12,631	186	4,901	305	10,030	11	529	44	2,473
JULY	394	11,424	174	3,781	319	10,700	8	273	37	2,079
AUGUST	378	11,013	170	3,702	310	11,494	9	317	46	2,413
SEPTEMBER	476	13,547	163	3,989	262	9,793	10	323	26	1,476
OCTOBER	480	13,975	179	3,772	295	10,004	8	262	30	1,790
NOVEMBER	502	14,690	196	4,566	304	11,374	11	366	28	1,582
DECEMBER	452	13,490	183	4,115	305	10,757	8	270	37	1,919
1983										
JANUARY	457	13,800	222	6,695	277	10,264	11	362	25	1,266
FEBRUARY	507	16,072	227	6,215	516	19,500	9	309	27	1,224
MARCH	610	19,045	223	5,945	543	20,859	7	230	48	2,340
APRIL	467	14,585	203	5,218	420	15,655	43	1,762	34	1,543
MAY	561	17,015	151	4,143	529	19,597	28	1,030	44	2,126
JUNE	471	16,777	191	4,595	505	18,892	18	805	32	1,626
JULY	519	16,050	189	4,782	463	15,910	11	470	46	2,198
TOTAL										
YEARS -										
1980/81	79,197	1,959,345	32,642	691,798	55,113	1,779,130	2,897	82,338	10,991	447,620
1981/82	74,771	1,934,621	30,202	650,286	38,729	1,337,794	2,229	70,050	6,179	288,703
1982/83	94,088	2,693,228	24,292	609,400	37,079	1,370,991	2,944	100,392	3,844	176,105
MONTHS -										
1982										
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	2,190	76,494	132	4,263	388	20,926
AUGUST	6,478	178,204	1,897	41,555	2,211	78,757	119	3,972	308	15,689
SEPTEMBER	7,360	202,933	2,244	48,928	2,131	76,432	142	4,681	367	15,119
OCTOBER	7,190	203,497	1,938	48,023	2,295	81,463	172	5,694	320	13,640
NOVEMBER	8,039	224,459	1,863	48,378	2,535	91,921	289	9,302	290	12,281
DECEMBER	7,986	226,446	1,763	45,827	2,540	91,683	324	10,719	239	11,788
1983										
JANUARY	6,892	199,043	2,044	55,964	2,511	92,568	229	7,642	217	8,778
FEBRUARY	8,824	261,338	2,493	70,458	4,258	159,750	210	7,169	278	12,586
MARCH	10,068	297,151	2,593	71,640	4,589	172,807	284	9,667	368	17,472
APRIL	7,165	211,562	1,889	47,411	3,558	136,035	417	15,300	307	14,419
MAY	9,077	259,669	1,778	45,266	4,432	168,348	355	12,200	390	16,940
JUNE	8,740	258,861	1,921	46,419	3,829	144,733	271	9,783	372	16,467
JULY	7,878	231,700	1,590	41,264	3,647	135,999	132	4,373	359	15,724

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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 -										
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	4,279,698
1982/83	6,157	180,219	1,164	38,850	3,784	83,016	2,692	115,442	162,838	4,940,090
MONTHS -										
1982										
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	10,996	313,376
AUGUST	350	10,218	89	2,813	235	4,166	267	10,774	11,041	317,209
SEPTEMBER	583	16,612	75	2,768	272	5,303	233	9,330	12,470	352,976
OCTOBER	507	15,116	112	3,675	248	4,531	216	9,033	12,006	354,869
NOVEMBER	473	14,279	111	3,475	288	5,458	228	9,435	13,075	386,410
DECEMBER	586	16,485	102	3,783	278	5,757	170	7,708	13,003	389,645
1983										
JANUARY	476	14,022	86	2,651	279	5,983	177	7,613	11,919	361,877
FEBRUARY	495	15,178	80	2,843	376	9,111	219	10,042	15,947	505,155
MARCH	593	17,183	106	3,514	405	10,510	259	11,774	17,834	563,299
APRIL	542	15,070	96	3,469	344	8,193	192	8,953	13,343	421,649
MAY	668	20,026	124	3,759	361	8,801	238	10,678	16,110	501,776
JUNE	439	13,728	100	3,369	435	10,528	204	8,656	15,094	471,849
JULY	434	12,990	80	2,818	426	8,780	182	7,822	13,500	422,060
OTHER DWELLINGS										
YEARS -										
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
1982/83	269	7,902	50	1,936	300	6,939	263	11,794	14,088	456,124
MONTHS -										
1982										
JUNE	16	406	6	279	42	837	13	572	1,065	32,658
JULY	24	476	5	152	18	444	18	691	997	30,820
AUGUST	11	219	4	154	12	287	21	1,115	961	30,714
SEPTEMBER	4	60	7	275	28	687	19	857	995	31,009
OCTOBER	17	335	4	227	25	437	17	715	1,055	31,517
NOVEMBER	41	1,570	5	247	27	537	25	1,106	1,139	36,038
DECEMBER	16	465	6	175	21	432	21	883	1,049	32,506
1983										
JANUARY	24	732	2	21	20	509	12	463	1,050	34,112
FEBRUARY	24	706	4	140	26	419	19	849	1,359	45,434
MARCH	28	852	1	34	25	592	29	1,276	1,514	51,173
APRIL	26	665	-	-	22	658	29	1,425	1,244	41,511
MAY	34	1,017	8	273	41	1,174	31	1,439	1,427	47,814
JUNE	20	805	4	238	35	763	22	975	1,298	43,476
JULY	21	648	3	96	29	585	12	522	1,293	41,261
TOTAL										
YEARS -										
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	4,717,871
1982/83	6,426	188,121	1,214	40,786	4,084	89,955	2,955	127,236	176,926	5,396,214
MONTHS -										
1982										
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	11,993	344,196
AUGUST	361	10,437	93	2,967	247	4,453	288	11,889	12,002	347,923
SEPTEMBER	587	16,672	82	3,043	300	5,990	252	10,187	13,465	383,985
OCTOBER	524	15,451	116	3,902	273	4,968	233	9,748	13,061	386,386
NOVEMBER	514	15,849	116	3,722	315	5,995	253	10,541	14,214	422,448
DECEMBER	602	16,950	108	3,958	299	6,189	191	8,591	14,052	422,151
1983										
JANUARY	500	14,754	88	2,672	299	6,492	189	8,076	12,949	395,989
FEBRUARY	519	15,884	84	2,983	402	9,530	238	10,891	17,306	550,589
MARCH	621	18,035	107	3,548	430	11,102	288	13,050	19,348	614,472
APRIL	568	15,735	96	3,469	366	8,851	221	10,378	14,587	463,160
MAY	702	21,043	132	4,032	402	9,975	269	12,117	17,537	549,590
JUNE	459	14,533	104	3,607	470	11,291	226	9,631	16,392	515,325
JULY	455	13,638	83	2,914	455	9,365	194	8,344	14,793	463,321

TABLE A - ADDITIONAL HOUSING FINANCE INFORMATION, BY TYPE OF LENDER - AUSTRALIA 8000

	BUILDING SOCIETIES					GOVERNMENT					TOTAL
	BANKS		PERMANENT	TERM- FINANCING (A)	FINANCE COMPANIES	HOUSING AUTH- ORITIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES		
	SAVINGS	TRADING									
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS											
YEARS -											
1980/81	92,131	283,571	48,453	2,713	16,968	3,061	1,146	44,862	8,951	501,816	
1981/82	89,856	307,321	42,323	2,781	16,472	3,500	1,405	48,247	12,047	512,142	
1982/83	157,115	245,398	48,949	1,584	22,424	4,739	1,995	62,297	9,617	510,118	
MONTHS -											
1982											
JUNE	0,252	24,942	4,293	132	1,954	421	89	3,946	877	44,926	
JULY	7,588	16,911	3,272	74	1,558	442	176	3,800	728	36,549	
AUGUST	8,021	20,459	2,959	154	1,472	438	59	4,343	858	38,963	
SEPTEMBER	9,644	21,802	3,618	120	1,981	494	225	4,482	1,052	43,414	
OCTOBER	9,075	20,416	3,401	41	2,073	460	143	4,530	837	40,976	
NOVEMBER	9,177	19,732	3,797	114	2,268	450	197	5,353	896	41,986	
DECEMBER	9,513	16,234	2,926	122	1,638	357	107	4,722	1,000	38,601	
1983											
JANUARY	7,644	17,218	2,770	49	1,514	239	95	4,239	617	34,005	
FEBRUARY	9,283	22,321	3,675	144	2,018	256	224	5,234	635	43,688	
MARCH	12,530	24,719	5,431	208	2,039	391	170	7,390	803	53,481	
APRIL	8,789	20,134	5,375	39	1,895	362	198	5,729	857	43,378	
MAY	11,976	19,507	5,933	260	2,201	379	165	6,578	760	47,759	
JUNE	10,073	21,845	5,794	239	2,167	451	236	5,897	574	47,276	
JULY	10,724	18,218	4,904	166	2,610	424	313	5,708	714	43,781	
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (B)											
YEARS -											
1980/81	122,312	23,516	114,354	4,093	102,289	8,706	2,015	7,735	9,285	394,105	
1981/82	131,518	15,551	115,557	77,757	2,561	71,537	12,676	405	7,683	11,072	312,738
1982/83	130,750	9,458	88,121	4,047	32,984	7,204	380	7,866	11,812	292,822	
MONTHS -											
1982											
JUNE	10,401	1,012	5,588	254	3,725	1,241	-	608	984	25,813	
JULY	9,680	839	7,202	204	4,330	862	41	577	1,727	25,442	
AUGUST	10,808	1,022	5,837	160	2,894	735	149	511	1,590	23,706	
SEPTEMBER	10,384	719	6,308	136	2,365	744	42	641	1,330	22,669	
OCTOBER	11,000	454	5,778	278	2,981	720	127	554	1,726	23,818	
NOVEMBER	10,340	1,159	5,384	301	2,641	667	1	494	1,648	21,456	
DECEMBER	12,130	1,162	5,899	351	1,959	698	2	579	841	23,601	
1983											
JANUARY	8,513	393	4,581	274	1,631	556	81	447	801	17,277	
FEBRUARY	11,238	960	7,130	527	2,361	667	8	655	391	23,937	
MARCH	13,385	480	10,101	195	3,308	476	-	765	1,331	30,041	
APRIL	10,136	647	7,111	230	3,226	279	74	609	625	22,957	
MAY	11,694	862	10,445	701	2,753	414	39	1,150	487	28,525	
JUNE	11,442	561	12,345	790	2,555	386	16	884	394	29,373	
JULY	8,059	428	8,551	549	3,442	439	39	998	789	23,294	
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (B)											
YEARS -											
1980/81	2,453,775	2,487,705	140,854	527,969	250,034	83,201	138,483	179,567	6,461,788		
1981/82	2,470,568	1,817,010	143,287	366,106	308,723	53,232	125,331	207,310	5,686,546		
1982/83	3,352,338	1,439,497	150,429	244,982	327,841	52,649	158,517	159,362	6,083,635		
MONTHS -											
1982											
JUNE	221,252	(NA)	146,900	11,284	30,929	22,285	3,407	12,059	17,170	465,266	
JULY	238,188		124,619	9,778	7,643	27,627	5,483	11,215	15,251	460,004	
AUGUST	235,414		116,247	9,533	25,431	25,122	4,841	10,738	15,389	438,915	
SEPTEMBER	265,408		110,852	8,332	20,481	26,534	2,823	10,016	14,718	458,944	
OCTOBER	241,456		106,297	9,548	19,484	27,421	2,696	10,321	14,289	431,692	
NOVEMBER	275,526		114,920	9,714	15,111	28,834	4,408	11,942	13,446	472,356	
DECEMBER	356,575		135,378	13,494	21,416	27,208	6,227	11,665	15,438	587,585	
1983											
JANUARY	201,402		85,987	8,913	13,331	22,942	2,958	9,467	8,537	353,537	
FEBRUARY	249,443		123,313	13,577	15,374	28,439	3,834	12,836	11,628	458,944	
MARCH	357,452		176,529	13,358	20,289	32,754	4,784	17,451	14,192	636,809	
APRIL	282,388		156,140	12,266	18,753	22,740	3,897	18,409	10,234	522,627	
MAY	319,924		195,976	17,918	24,972	30,032	4,987	17,031	12,812	621,938	
JUNE	330,276		195,239	23,966	24,717	30,388	5,332	17,426	12,922	640,297	
JULY	285,591		175,042	14,973	23,929	31,385	4,167	17,002	13,401	565,710	
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (B)											
YEARS -											
1980/81	450,381		284,550	39,198	57,587	65,717	5,765	14,714	48,269	1,146,181	
1981/82	605,247		239,398	26,479	36,637	64,235	6,991	15,443	37,351	1,031,381	
1982/83	746,842		353,108	42,181	36,483	67,037	9,690	27,844	27,822	1,311,009	
MONTHS -											
1982											
JUNE	605,247	(NA)	239,398	26,479	36,637	64,235	6,991	15,443	37,351	1,031,381	
JULY	591,928		217,732	24,750	35,113	62,621	4,141	15,297	35,589	987,171	
AUGUST	595,392		209,079	24,032	31,675	60,609	3,673	14,622	33,432	972,444	
SEPTEMBER	600,406		199,939	23,435	31,814	60,691	4,739	15,787	36,982	967,793	
OCTOBER	621,040		201,549	23,406	29,567	61,395	4,624	16,527	28,178	988,304	
NOVEMBER	638,859		209,867	28,492	30,313	60,752	6,564	16,874	27,946	1,019,467	
DECEMBER	572,665		156,431	31,157	25,843	61,069	5,087	16,531	23,484	933,162	
1983											
JANUARY	624,196		228,880	33,557	25,681	63,318	6,672	19,395	26,492	1,026,391	
FEBRUARY	698,283		296,661	31,938	28,555	62,936	7,879	22,806	25,385	1,173,553	
MARCH	721,117		321,820	36,813	31,900	62,479	7,688	25,631	25,937	1,243,185	
APRIL	712,869		347,814	45,745	34,531	66,660	8,548	25,255	27,856	1,269,278	
MAY	738,159		365,151	49,261	37,247	70,997	9,405	26,313	29,379	1,325,992	
JUNE	746,842		353,108	42,181	36,483	67,037	9,690	27,844	27,822	1,311,009	
JULY	776,563		352,254	39,363	36,415	61,886	10,145	27,228	24,374	1,326,228	

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

(B) - 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(A)				
NEW SOUTH WALES								
1983								
FEBRUARY	105,107	33,295	86,388	7,157	7,948	1,929	11,861	253,685
MARCH	110,567	33,934	90,392	10,756	10,040	3,879	13,823	273,591
APRIL	88,434	20,345	68,790	12,782	9,805	3,202	11,201	214,759
MAY	92,112	17,838	97,628	13,676	13,153	4,589	13,840	252,636
JUNE	108,381	18,877	75,082	12,122	7,825	2,129	10,155	234,571
JULY	95,141	17,367	68,928	9,060	8,360	2,229	8,814	209,899
VICTORIA								
1983								
FEBRUARY	109,079	10,824	34,348	3,356	1,143	5,219	3,912	167,881
MARCH	136,470	10,994	43,781	5,071	1,579	8,140	5,695	211,730
APRIL	93,542	10,563	43,180	7,428	1,298	7,191	4,305	167,507
MAY	143,102	9,823	47,488	5,469	1,779	9,370	5,406	222,437
JUNE	118,463	9,651	42,732	2,877	1,978	7,170	6,204	189,175
JULY	109,593	7,649	43,115	1,516	1,534	6,484	5,002	174,893
QUEENSLAND								
1983								
FEBRUARY	39,316	23,012	39,000	-	6,985	10,780	2,014	121,107
MARCH	49,615	21,237	39,631	177	9,723	11,567	2,359	134,109
APRIL	37,661	14,815	27,489	90	8,228	8,985	1,861	99,129
MAY	42,990	12,453	72,362	150	9,356	13,502	1,565	112,398
JUNE	43,125	13,696	32,051	320	10,892	10,189	1,673	111,946
JULY	40,497	14,437	28,422	333	8,828	11,965	1,731	103,213
SOUTH AUSTRALIA								
1983								
FEBRUARY	24,371	10,486	13,214	-	769	1,351	2,961	53,152
MARCH	30,082	11,721	16,967	-	076	1,563	2,393	63,402
APRIL	19,516	7,867	11,293	-	694	1,362	2,215	42,947
MAY	24,755	8,754	13,622	-	782	1,660	2,914	52,487
JUNE	28,438	10,843	14,822	-	610	2,031	2,830	58,146
JULY	25,049	8,939	17,248	-	1,374	520	3,069	56,199
WESTERN AUSTRALIA								
1983								
FEBRUARY	32,505	8,477	13,045	1,391	1,511	1,519	1,917	60,365
MARCH	34,391	10,008	16,887	2,066	2,130	1,625	2,898	70,005
APRIL	23,466	5,368	14,109	992	2,134	2,062	2,086	50,217
MAY	27,606	7,004	14,039	2,028	1,973	1,292	1,746	55,888
JUNE	29,228	6,765	13,934	2,126	2,457	1,109	2,918	58,537
JULY	26,617	5,032	13,094	842	1,606	1,266	2,628	51,085
TASMANIA								
1983								
FEBRUARY	6,589	1,094	1,592	437	80	1,016	856	11,664
MARCH	7,992	1,083	2,667	150	72	1,391	889	14,244
APRIL	5,638	827	1,612	117	30	2,003	779	11,006
MAY	6,369	842	2,326	552	97	2,511	813	13,510
JUNE	6,296	728	2,975	22	16	1,665	845	12,547
JULY	6,079	483	2,127	-	65	1,768	778	11,500
NORTHERN TERRITORY								
1983								
FEBRUARY	1,189	475	(B)	-	-	5,071	(B)	7,349
MARCH	1,963	410	(B)	-	-	5,831	(B)	8,546
APRIL	519	391	(B)	-	140	3,841	(B)	5,166
MAY	1,111	221	(B)	-	162	4,742	(B)	6,559
JUNE	1,091	223	(B)	-	70	5,741	(B)	7,576
JULY	721	215	(B)	-	297	4,326	(B)	5,964
AUSTRALIAN CAPITAL TERRITORY								
1983								
FEBRUARY	7,829	1,460	6,964 (C)	-	155	5,318	424 (C)	21,536
MARCH	10,261	1,691	6,033 (C)	-	683	3,899	666 (C)	22,891
APRIL	6,711	1,122	7,397 (C)	-	386	2,825	387 (C)	18,553
MAY	6,887	1,297	8,340 (C)	-	918	2,536	525 (C)	20,380
JUNE	5,306	1,296	8,151 (C)	-	493	3,075	506 (C)	18,576
JULY	6,950	1,130	7,422 (C)	-	833	2,039	496 (C)	18,466

(A) - INCLUDES CO-OPERATIVE HOUSING SOCIETIES

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

(C) - INCLUDES N.T.

TABLE B - SUMMARY OF HOUSING FINANCE TO INDIVIDUALS BY STATE

TABLE B - SUMMARY OF HOUSING FINANCE TO INVESTORS											
LOANS APPROVED											
FOR DWELLINGS						TOTAL		FOR ALTER-ATIONS OF LOANS AND ADDITIONS		LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)	
CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERICED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		HOUSES		OTHER DWELLINGS		LOANS PREVIOUSLY APPROVED	
DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	\$000	\$000
NEW SOUTH WALES											
1983											
FEBRUARY	752 26,457	474 18,382	5,599 208,846	6,027 223,670	798 30,015	17,238	11,761	137,392	482,418		
MARCH	972 34,143	530 20,107	5,840 219,141	6,494 240,716	848 32,675	21,730	14,183	188,773	531,154		
APRIL	790 29,034	361 14,170	4,606 171,555	5,062 188,708	695 26,051	17,972	11,806	175,415	548,543		
MAY	1,027 36,852	583 22,557	5,364 193,227	6,246 225,823	728 26,813	19,462	16,921	215,206	563,049		
JUNE	1,042 37,151	377 14,552	5,108 182,868	5,875 210,512	652 24,059	19,011	15,586	225,607	548,159		
JULY	951 34,718	454 17,457	4,368 157,524	5,140 185,725	633 24,174	18,028	11,399	195,656	544,643		
VICTORIA											
1983											
FEBRUARY	736 19,727	440 14,906	4,704 133,248	5,625 160,331	255 7,550	11,289	4,950	131,303	336,834		
MARCH	1,116 31,039	528 16,087	5,730 164,604	7,005 200,563	349 11,167	15,000	6,797	173,559	366,820		
APRIL	930 27,144	399 12,975	4,426 127,386	5,495 159,608	260 7,899	12,555	5,192	144,940	381,006		
MAY	1,260 36,680	594 18,240	5,867 169,317	7,360 211,295	361 11,142	14,492	4,802	192,182	406,855		
JUNE	1,118 31,961	532 14,607	4,850 142,507	6,196 179,512	304 9,565	13,758	6,054	189,863	399,065		
JULY	1,016 29,015	529 15,825	4,521 130,053	5,717 165,416	349 9,477	12,917	5,011	161,450	410,036		
QUEENSLAND											
1983											
FEBRUARY	461 19,489	387 12,682	2,757 88,736	3,609 141,169	196 6,938	6,346	2,814	80,600	140,729		
MARCH	896 27,014	373 14,035	2,938 93,058	4,025 126,996	184 7,113	8,647	4,469	121,289	130,327		
APRIL	718 22,322	288 9,775	2,066 67,032	2,919 93,700	153 5,429	4,915	2,767	82,710	131,110		
MAY	820 24,479	358 12,748	2,302 74,971	3,319 107,113	161 5,285	5,546	3,128	84,323	146,103		
JUNE	812 25,748	346 11,987	2,315 74,211	3,305 106,372	168 5,374	5,617	3,814	94,637	148,391		
JULY	732 23,031	294 9,381	2,211 70,801	3,117 99,680	120 3,533	5,097	2,727	88,268	148,854		
SOUTH AUSTRALIA											
1983											
FEBRUARY	204 6,214	69 1,987	1,552 44,951	1,698 49,040	127 4,112	2,888	1,542	36,494	67,305		
MARCH	273 8,464	99 2,578	1,817 52,360	2,020 58,812	169 4,590	3,424	1,623	51,052	86,144		
APRIL	230 7,025	58 1,529	1,221 34,393	1,381 39,281	128 3,666	2,590	1,170	37,663	65,711		
MAY	261 7,918	78 2,071	1,521 42,498	1,713 48,620	147 3,667	2,774	1,086	41,898	67,984		
JUNE	328 9,582	104 2,818	1,603 45,746	1,879 53,810	156 4,336	3,174	1,373	43,400	71,922		
JULY	296 9,115	105 2,187	1,530 44,097	1,778 52,226	153 3,973	2,823	1,096	42,176	77,793		
WESTERN AUSTRALIA											
1983											
FEBRUARY	414 12,765	113 3,265	1,633 44,335	1,996 56,072	166 4,293	3,745	1,368	44,211	89,753		
MARCH	540 16,185	115 2,823	1,854 50,997	2,315 65,101	194 4,904	4,215	1,549	60,465	90,056		
APRIL	385 11,304	89 2,373	1,348 36,540	1,700 46,998	122 3,219	3,012	1,066	48,485	86,363		
MAY	481 14,383	80 2,047	1,433 36,458	1,840 50,083	154 4,805	3,318	1,208	49,791	85,891		
JUNE	542 15,987	76 2,141	1,556 40,609	1,982 54,478	142 3,859	3,229	1,486	50,094	87,379		
JULY	476 13,804	71 1,817	1,291 35,464	1,679 46,597	159 4,488	2,424	1,716	44,714	87,010		
TASMANIA											
1983											
FEBRUARY	59 1,445	7 148	444 10,071	495 11,399	15 265	828	163	9,168	15,208		
MARCH	88 2,587	13 379	485 11,278	572 14,036	14 208	918	229	11,813	16,891		
APRIL	53 1,490	8 172	408 9,344	458 10,832	11 174	685	168	9,541	17,857		
MAY	96 2,608	16 330	448 10,572	561 13,114	19 396	779	316	12,415	18,339		
JUNE	71 2,046	11 300	446 10,201	521 12,386	7 161	780	210	12,634	17,892		
JULY	77 2,098	12 240	396 9,162	469 11,168	16 332	635	303	10,355	19,346		
NORTHERN TERRITORY											
1983											
FEBRUARY	30 1,196	25 1,224	115 4,929	156 6,780	14 589	305	404	5,326	11,489		
MARCH	49 2,122	27 1,234	128 5,190	181 7,541	23 1,005	368	249	8,472	12,177		
APRIL	34 1,283	23 989	74 2,894	109 4,414	22 752	223	165	4,463	11,358		
MAY	19 1,652	14 864	106 4,273	139 5,744	20 813	278	200	6,571	11,035		
JUNE	29 1,188	16 833	127 5,355	152 6,487	20 889	305	159	7,199	10,941		
JULY	36 1,465	23 1,358	81 3,141	121 5,228	19 736	216	305	6,737	9,648		
AUSTRALIAN CAPITAL TERRITORY											
1983											
FEBRUARY	25 765	180 3,208	502 15,473	652 19,784	55 1,752	1,049	935	16,450	29,617		
MARCH	27 748	137 4,301	556 17,844	688 21,788	32 1,103	1,179	1,442	21,386	28,616		
APRIL	28 940	119 3,597	438 14,014	539 17,054	46 1,497	1,426	623	19,030	27,330		
MAY	19 494	138 4,562	476 15,324	556 17,270	77 3,110	1,110	864	19,552	26,756		
JUNE	33 1,082	115 3,466	437 14,028	519 16,381	66 2,193	1,402	741	16,863	27,260		
JULY	44 1,832	111 3,554	395 13,079	498 16,911	52 1,554	1,641	737	16,354	28,898		

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED