



HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA DECEMBER 1980

INQUIRIES

If you want to know more about these statistics ring Mr Paul Day on Canberra (062) 52 7117 or our State office, or write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

For copies of this publication contact Information Services, Canberra (062) 52 6627 or State offices.

MAIN FEATURES

The total value of loans approved by significant lenders to individuals for the construction or purchase of dwellings in December 1980 was \$641.3 million, a decrease of \$6.7 million on November 1980, but an increase of \$167.1 million on the December 1979 figure.

First mortgage (or equivalent) finance was provided for 23,173 dwelling units in December 1980. This was 154 units less than November 1980 but 4,456 units more than December 1979.

Loans approved for the construction of dwellings in December 1980 totalled \$100.5 million, an increase of \$5.1 million on November 1980, and an increase of \$18.6 million on December 1979.

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:

- 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.
- 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.

3. Seasonally adjusted series for loan approvals made by banks and permanent building societies are available in the related publications listed below.

4. For detailed information on the scope and coverage of these statistics and definitions of items refer to the July 1980 issue of this publication.

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

Related publications

6. 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.

7. Current publications produced by the ABS are listed in *Catalogue of Publications* (1101.0) which is available free of charge 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 THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING			
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
HOUSES										
YEARS -										
1977/78	98,175	2,025,190	35,701	629,591	57,182	1,560,097	9,734	248,367	9,564	246,185
1978/79	105,174	2,334,573	40,334	751,077	67,699	1,681,017	7,323	164,592	10,675	332,269
1979/80	106,639	2,497,956	40,302	761,305	70,244	2,091,667	6,319	167,446	10,092	360,332
MONTHS -										
1979										
NOVEMBER	8,829	211,103	3,104	55,065	6,344	185,479	510	13,157	604	31,974
DECEMBER	7,124	169,297	2,843	43,731	4,747	140,955	745	18,107	704	28,925
1980										
JANUARY	9,532	230,610	3,940	66,642	5,255	157,919	503	15,248	757	24,398
FEBRUARY	6,936	214,153	3,466	67,345	6,356	192,059	649	17,243	871	31,787
MARCH	9,232	224,121	3,204	63,116	6,592	204,112	570	15,466	879	31,661
1981										
APRIL	9,007	217,073	3,043	75,741	5,964	183,670	495	14,618	855	29,718
MAY	9,132	221,423	3,163	61,669	6,774	210,790	522	13,118	667	34,016
JUNE	7,920	193,959	2,570	58,281	5,028	180,615	304	10,296	960	30,821
1982										
JULY	6,436	230,800	3,019	78,516	6,923	219,210	309	10,424	1,001	30,761
AUGUST	7,441	196,259	3,489	73,400	6,131	197,114	330	9,518	1,124	42,544
SEPTEMBER	7,339	185,237	3,454	70,437	6,773	215,442	484	13,046	1,161	43,713
1983										
OCTOBER	3,740	219,260	4,040	82,143	6,917	220,751	420	11,726	1,194	42,553
NOVEMBER	8,157	196,794	3,421	70,072	6,564	214,603	476	13,832	967	41,906
DECEMBER	6,910	213,592	3,177	67,342	5,945	194,191	507	15,451	903	42,027
OTHER DWELLINGS										
YEARS -										
1977/78	5,832	114,572	2,402	45,442	4,161	194,260	662	13,157	710	26,036
1978/79	6,233	134,934	3,414	64,533	3,308	215,317	417	10,348	1,046	39,273
1979/80	6,335	149,734	3,570	72,114	3,129	274,266	290	7,306	966	30,210
MONTHS -										
1979										
NOVEMBER	937	12,512	262	5,024	633	23,631	25	655	79	3,452
DECEMBER	419	10,127	192	3,659	571	17,651	14	362	72	2,864
1980										
JANUARY	518	12,757	324	6,428	732	20,940	22	643	75	3,441
FEBRUARY	566	14,539	307	6,306	960	29,269	23	667	106	3,757
MARCH	532	13,414	295	5,925	1,015	31,229	30	1,159	95	3,942
1981										
APRIL	406	12,616	333	6,630	843	26,380	21	665	65	3,213
MAY	516	13,165	302	6,038	995	26,604	19	639	102	4,324
JUNE	400	10,302	272	6,214	760	24,421	13	304	90	4,124
1982										
JULY	431	11,164	305	6,071	844	29,609	19	539	120	6,226
AUGUST	422	10,665	336	6,905	514	30,260	14	396	103	4,505
SEPTEMBER	426	11,555	307	6,125	973	32,093	13	481	191	6,565
1983										
OCTOBER	440	11,906	362	7,419	955	33,482	20	554	171	6,363
NOVEMBER	370	10,340	327	6,975	833	29,635	22	720	149	6,950
DECEMBER	442	11,915	313	7,034	860	30,627	22	599	170	6,812
TOTAL										
YEARS -										
1977/78	104,007	2,139,762	36,363	675,033	65,343	1,699,963	10,336	241,524	10,274	322,221
1978/79	111,611	2,522,567	43,952	815,610	75,783	2,094,334	7,740	194,948	11,721	367,562
1979/80	112,730	2,697,290	43,740	833,423	73,393	2,365,953	6,577	174,792	11,056	404,512
MONTHS -										
1979										
NOVEMBER	9,336	223,615	3,466	61,469	7,147	209,110	535	13,612	963	35,427
DECEMBER	7,543	179,394	2,636	47,438	5,316	158,686	719	18,489	776	20,889
1980										
JANUARY	10,050	243,367	3,866	73,270	5,957	178,667	605	15,481	632	31,349
FEBRUARY	9,474	226,653	3,773	73,651	7,318	221,320	672	17,910	677	35,544
MARCH	9,764	235,535	3,503	69,843	7,637	235,341	608	16,607	955	35,793
1981										
APRIL	9,474	229,854	4,176	82,371	6,807	210,056	516	14,883	920	32,931
MAY	9,640	236,888	3,865	67,767	7,869	239,440	541	14,597	669	34,140
JUNE	8,320	213,697	3,250	64,495	6,598	205,030	377	10,660	1,050	42,545
1982										
JULY	8,839	214,490	4,115	64,587	7,817	247,625	388	10,963	1,121	44,467
AUGUST	7,863	196,924	3,619	60,445	7,005	227,480	344	9,406	1,227	47,049
SEPTEMBER	7,827	177,792	3,761	77,062	7,740	247,444	497	14,127	1,312	50,274
1983										
OCTOBER	9,100	231,169	4,402	89,562	7,072	257,233	440	12,262	1,275	50,916
NOVEMBER	8,527	237,952	3,746	77,847	7,447	244,230	490	13,752	1,116	46,862
DECEMBER	9,352	229,907	3,690	74,374	6,805	224,610	609	16,450	1,153	50,839

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 -										
1977/78	12,225	244,615	1,539	40,944	1,088	19,187	4,094	129,918	229,962	5,114,686
1978/79	9,113	204,106	1,513	42,891	3,406	56,622	4,577	136,910	250,816	5,902,017
1979/80	10,898	223,644	1,521	45,182	5,211	92,781	4,444	149,981	294,766	6,446,584
MONTHS -										
1979										
NOVEMBER	883	19,639	146	4,823	490	6,385	425	13,754	21,701	543,140
DECEMBER	785	16,251	132	3,760	391	6,654	359	12,430	17,510	427,128
1980										
JANUARY	761	17,294	116	3,264	398	7,126	446	11,668	21,246	538,204
FEBRUARY	872	16,273	154	4,586	433	8,034	391	13,037	22,182	564,487
MARCH	854	19,929	149	4,303	458	8,391	390	13,720	22,319	562,683
APRIL	896	19,803	139	4,155	465	7,886	326	11,436	21,930	562,028
MAY	1,011	23,938	147	4,753	475	7,978	457	12,541	22,446	592,084
JUNE	853	20,284	119	3,732	365	7,920	344	12,325	19,731	524,019
JULY	716	16,474	129	4,858	498	10,009	362	11,992	22,216	592,333
AUGUST	711	15,888	136	4,253	437	8,160	417	15,162	28,276	591,536
SEPTEMBER	795	19,438	124	3,750	496	8,683	386	13,816	28,992	571,761
OCTOBER	1,014	26,210	176	5,655	443	9,253	421	15,757	23,488	636,333
NOVEMBER	817	25,244	182	5,826	439	9,412	371	13,534	21,494	591,133
DECEMBER	764	19,435	149	4,283	349	7,719	403	15,330	21,267	579,778
OTHER DWELLINGS										
YEARS -										
1977/78	667	8,758	67	1,858	127	2,114	370	9,679	19,144	420,865
1978/79	562	7,333	56	1,739	382	5,143	382	10,639	20,580	490,919
1979/80	576	8,482	64	1,881	544	8,623	341	10,910	21,531	571,950
MONTHS -										
1979										
NOVEMBER	61	704	4	139	30	661	33	961	1,853	48,588
DECEMBER	55	772	5	192	56	777	22	873	1,407	37,137
1980										
JANUARY	41	505	3	110	37	699	23	784	1,749	45,975
FEBRUARY	30	524	9	218	53	846	22	782	2,076	50,921
MARCH	52	844	7	221	62	638	19	966	2,089	57,554
APRIL	49	697	7	198	60	586	16	684	1,888	42,173
MAY	45	867	3	91	57	1,192	18	665	1,960	55,645
JUNE	30	444	-	3	29	597	14	477	1,688	46,946
JULY	43	629	7	221	28	574	35	1,315	1,832	56,288
AUGUST	55	864	7	444	31	696	25	963	1,801	55,034
SEPTEMBER	56	886	9	310	30	479	26	893	1,993	59,237
OCTOBER	48	872	6	144	36	572	16	940	2,048	63,892
NOVEMBER	40	990	5	161	23	468	14	642	1,833	56,995
DECEMBER	41	982	3	83	24	469	31	1,122	1,996	61,561
TOTAL										
YEARS -										
1977/78	12,892	253,373	1,606	42,794	1,215	21,221	5,470	139,580	249,106	5,539,471
1978/79	9,675	211,439	1,569	44,630	3,786	61,765	4,959	147,609	270,596	6,472,036
1979/80	10,674	232,326	1,985	47,063	5,755	131,404	4,785	160,891	276,297	7,017,014
MONTHS -										
1979										
NOVEMBER	944	20,364	150	4,162	535	9,026	450	14,715	23,554	591,720
DECEMBER	760	17,023	137	3,960	447	7,381	381	13,183	19,717	474,265
1980										
JANUARY	810	17,864	114	3,394	435	7,825	409	12,452	23,845	584,279
FEBRUARY	982	18,797	163	4,804	485	8,982	313	13,819	24,178	623,468
MARCH	986	20,369	150	4,924	500	9,929	409	14,306	24,408	680,457
APRIL	945	20,690	146	4,365	465	8,794	342	12,846	23,810	615,881
MAY	1,059	23,957	150	4,844	532	9,178	375	13,288	24,488	648,529
JUNE	883	20,726	119	3,725	394	8,117	350	12,882	21,339	571,765
JULY	759	17,108	136	4,271	526	10,583	397	13,387	24,098	648,621
AUGUST	766	15,952	145	4,697	468	8,844	442	16,125	22,679	607,342
SEPTEMBER	811	16,524	133	4,060	486	9,082	412	14,795	22,985	631,078
OCTOBER	1,054	27,082	181	5,839	485	9,825	439	16,297	25,326	788,225
NOVEMBER	957	26,234	187	5,987	462	9,888	385	14,176	23,327	648,026
DECEMBER	889	20,337	152	4,366	373	8,188	434	16,452	23,173	641,351

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE CORPORATIONS	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	£000
	DWGS	£000	DWGS	£000	DWGS	£100	LWGS	£000		
HOUSES										
YEARS -										
1977/78	10,665	380,136	7,371	120,609	8,841	241,644	2,711	64,896	2,336	61,964
1978/79	20,827	461,712	8,484	160,966	10,350	294,566	2,580	63,939	2,035	60,768
1979/80	21,998	533,367	8,054	169,510	10,725	336,369	1,756	47,123	1,648	64,627
MONTHS -										
1979										
NOVEMBER	1,759	43,442	670	16,728	941	28,985	145	3,401	186	6,320
DECEMBER	1,413	34,203	738	9,097	699	21,977	212	5,525	134	5,305
1980										
JANUARY	1,766	43,832	692	12,658	739	23,113	157	4,127	136	5,434
FEBRUARY	1,999	34,201	732	14,902	811	25,042	194	5,081	159	5,486
MARCH	1,707	42,257	680	14,298	849	27,172	161	4,216	158	4,852
APRIL	1,841	46,217	816	16,163	978	31,516	130	3,976	139	4,425
MAY	1,377	50,460	665	14,792	906	32,140	153	4,070	148	5,399
JUNE	1,706	43,291	618	12,848	901	31,923	146	3,107	157	5,572
JULY	1,854	45,955	632	17,143	1,078	35,159	113	3,000	119	4,311
AUGUST	1,758	44,865	834	17,467	1,029	33,167	91	2,652	156	5,593
SEPTEMBER	1,672	42,726	779	16,555	1,045	34,116	142	2,987	166	5,410
OCTOBER	1,837	46,629	872	18,292	1,044	34,987	98	2,809	163	4,711
NOVEMBER	1,577	36,850	651	13,163	892	29,929	125	3,418	127	3,822
DECEMBER	1,809	43,634	615	12,572	808	26,877	177	4,872	141	4,994
OTHER DWELLINGS										
YEARS -										
1977/78	61	1,091	193	3,216	63	2,712	1	23	57	1,711
1978/79	53	1,237	269	4,746	57	1,662	5	146	49	1,326
1979/80	61	1,677	379	6,141	69	2,473	-	-	29	1,118
MONTHS -										
1979										
NOVEMBER	4	48	34	585	6	266	-	-	3	149
DECEMBER	8	93	11	165	2	65	-	-	-	110
1980										
JANUARY	4	76	44	648	6	272	-	-	-	-
FEBRUARY	2	60	28	494	10	454	-	-	1	12
MARCH	6	164	32	593	4	109	-	-	1	35
APRIL	7	184	35	544	11	326	-	-	4	164
MAY	10	445	24	340	6	127	-	-	5	269
JUNE	2	48	28	441	9	306	-	-	-	-
JULY	8	210	22	230	6	331	-	-	2	260
AUGUST	4	110	35	743	5	165	-	-	1	85
SEPTEMBER	4	154	27	508	4	180	-	-	2	91
OCTOBER	1	11	39	562	3	123	3	81	-	71
NOVEMBER	1	23	34	504	5	168	-	-	-	-
DECEMBER	6	236	30	494	2	76	-	-	2	371
TOTAL										
YEARS -										
1977/78	10,726	351,227	7,564	123,825	8,904	244,356	2,712	64,119	2,391	65,675
1978/79	20,880	463,709	8,753	165,712	10,107	293,222	2,505	63,665	2,044	61,094
1979/80	21,679	519,064	9,033	178,659	10,794	338,822	1,756	47,123	1,660	65,745
MONTHS -										
1979										
NOVEMBER	1,763	43,490	704	12,313	947	29,191	145	3,881	191	6,469
DECEMBER	1,421	34,296	505	9,262	701	22,062	212	5,525	134	5,415
1980										
JANUARY	1,770	43,908	726	13,906	745	23,389	157	4,127	136	5,434
FEBRUARY	1,801	39,361	760	15,396	821	25,436	194	5,081	160	5,610
MARCH	1,713	42,421	712	14,891	853	27,361	161	4,216	151	4,867
APRIL	1,846	46,401	851	16,727	989	31,642	130	3,976	143	4,589
MAY	1,995	50,905	889	15,172	992	32,267	153	4,070	153	5,578
JUNE	1,708	43,339	646	13,267	970	32,231	116	3,107	157	5,572
JULY	1,862	45,265	654	17,373	1,084	35,490	103	3,000	121	4,571
AUGUST	1,762	44,975	869	18,250	1,034	33,332	91	2,652	159	5,678
SEPTEMBER	1,676	42,880	806	17,083	1,049	34,290	102	2,987	168	5,501
OCTOBER	1,838	46,640	911	18,854	1,047	35,110	101	2,890	163	4,782
NOVEMBER	1,576	36,873	685	13,667	897	30,097	125	3,418	127	3,822
DECEMBER	1,817	43,670	645	13,026	810	26,953	177	4,872	143	5,365

CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT								TOTAL	
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES			
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1977/78	1,450	25,678	411	10,767	138	2,336	1,006	25,690	42,027	934,915
1976/79	1,249	26,175	303	8,720	454	7,455	77	25,388	46,979	1,101,275
1975/80	1,494	34,523	272	8,116	758	12,634	710	23,973	47,625	1,229,850
MONTHS -										
1979										
NOVEMBER	120	2,046	19	504	71	1,039	60	2,086	3,981	100,635
DECEMBER	93	2,101	23	598	57	833	50	1,786	3,179	81,425
1980										
JANUARY	101	2,244	27	765	57	773	70	2,393	3,745	95,539
FEBRUARY	125	3,012	21	555	56	871	48	1,761	3,745	96,331
MARCH	159	4,062	20	519	62	1,071	49	1,653	3,677	100,190
APRIL	149	3,686	22	621	68	1,462	34	1,240	4,177	104,926
MAY	129	2,923	17	663	57	1,047	42	1,371	4,174	112,779
JUNE	127	3,021	22	817	55	1,162	51	1,727	3,693	103,466
JULY	112	2,490	18	561	63	1,158	59	1,932	4,253	110,009
AUGUST	87	2,165	12	325	62	1,154	60	2,189	4,089	109,577
SEPTEMBER	92	2,122	21	700	62	1,449	59	1,951	4,616	108,910
OCTOBER	98	2,524	24	897	77	1,508	61	2,260	4,274	114,617
NOVEMBER	101	2,750	25	859	88	1,680	50	2,296	3,644	94,777
DECEMBER	107	2,731	26	774	61	1,116	49	1,817	3,793	99,367
OTHER DWELLINGS										
YEARS -										
1977/78	-	-	-	-	-	-	3	57	376	8,610
1976/79	-	-	1	14	3	42	-	-	437	9,213
1975/80	-	-	-	-	9	190	3	95	561	11,694
MONTHS -										
1979										
NOVEMBER	-	-	-	-	-	-	-	-	47	988
DECEMBER	-	-	-	-	-	-	-	-	21	453
1980										
JANUARY	-	-	-	-	-	-	2	57	50	1,053
FEBRUARY	-	-	-	-	-	-	-	-	41	1,020
MARCH	-	-	-	-	1	30	-	-	44	1,011
APRIL	-	-	-	-	2	33	-	-	59	1,251
MAY	-	-	-	-	-	-	-	-	53	1,221
JUNE	-	-	-	-	6	126	-	-	45	923
JULY	-	-	-	-	1	23	-	-	39	1,054
AUGUST	-	-	-	-	-	-	-	-	47	1,143
SEPTEMBER	-	-	-	-	-	-	-	-	37	933
OCTOBER	-	-	-	-	-	-	-	-	46	848
NOVEMBER	-	-	-	-	-	-	-	-	40	895
DECEMBER	-	-	-	-	-	-	-	-	42	1,137
TOTAL										
YEARS -										
1977/78	1,450	25,678	411	10,767	138	2,336	1,009	25,747	43,205	943,725
1976/79	1,249	26,175	304	8,734	457	7,497	377	25,388	46,916	1,115,468
1975/80	1,493	34,523	272	8,116	767	12,824	719	23,668	48,386	1,241,949
MONTHS -										
1979										
NOVEMBER	120	2,046	19	504	71	1,039	60	2,086	4,028	101,623
DECEMBER	93	2,101	23	598	57	833	50	1,786	3,200	81,676
1980										
JANUARY	101	2,244	27	765	57	773	72	2,450	3,681	96,592
FEBRUARY	125	3,012	21	555	56	871	40	1,761	3,786	97,351
MARCH	159	4,062	20	519	63	1,101	49	1,653	3,681	101,111
APRIL	149	3,686	22	621	70	1,495	34	1,240	4,236	110,177
MAY	129	2,923	17	663	57	1,047	42	1,371	4,227	113,996
JUNE	127	3,021	22	817	51	1,286	51	1,727	3,840	104,369
JULY	112	2,490	18	561	69	1,181	59	1,932	4,292	111,943
AUGUST	87	2,165	12	325	62	1,154	60	2,189	4,136	110,720
SEPTEMBER	92	2,122	21	700	62	1,449	59	1,951	4,635	108,943
OCTOBER	98	2,524	24	897	77	1,508	61	2,260	4,320	115,465
NOVEMBER	101	2,750	25	859	88	1,680	50	2,296	3,684	95,472
DECEMBER	107	2,731	26	774	61	1,116	49	1,817	3,835	100,524

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING			
	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000	DMGS	\$000
HOUSES										
YEARS -										
1977/78	11,552	245,030	5,536	94,368	6,746	241,960	2,375	69,989	1,656	59,965
1978/79	10,399	252,563	4,755	90,819	9,737	292,276	2,046	51,885	1,677	52,338
1979/80	10,308	294,435	3,687	70,743	9,374	293,518	1,405	38,311	1,468	54,289
MONTHS -										
1979										
NOVEMBER	911	21,656	279	4,850	984	20,331	102	2,595	126	4,957
DECEMBER	695	15,671	225	3,899	688	21,463	131	3,331	98	3,301
1980										
JANUARY	953	21,181	266	5,620	736	23,180	122	3,196	111	4,167
FEBRUARY	861	20,228	314	6,345	822	26,917	127	3,291	123	5,160
MARCH	842	19,866	280	5,879	891	23,165	136	3,714	99	4,681
APRIL	857	19,545	314	6,247	710	22,890	127	3,426	112	4,474
MAY	772	16,077	268	5,520	822	27,231	105	2,884	127	5,537
JUNE	638	16,798	259	4,392	681	22,132	74	2,008	100	5,197
JULY	681	15,636	369	7,370	922	29,372	70	2,070	122	5,297
AUGUST	650	14,930	305	6,232	756	29,064	105	2,869	157	6,247
SEPTEMBER	518	14,665	307	6,191	831	26,846	164	4,596	144	6,244
OCTOBER	895	20,415	360	6,957	838	26,252	102	2,892	153	6,177
NOVEMBER	728	13,691	232	6,689	759	26,310	75	2,225	91	3,944
DECEMBER	726	16,457	247	5,317	681	23,185	93	2,505	117	4,226
OTHER DWELLINGS										
YEARS -										
1977/78	1,233	26,549	403	7,691	1,650	46,463	143	2,926	313	11,423
1978/79	1,032	32,894	491	9,361	1,432	46,974	67	1,861	390	13,067
1979/80	936	20,539	427	8,271	1,399	49,981	30	860	188	7,976
MONTHS -										
1979										
NOVEMBER	77	1,958	32	785	124	4,746	2	38	15	566
DECEMBER	57	1,719	18	483	104	3,697	-	-	14	404
1980										
JANUARY	61	1,536	29	594	118	3,961	3	91	17	684
FEBRUARY	60	1,952	33	554	135	4,666	2	57	16	635
MARCH	68	1,681	39	556	141	5,065	3	92	23	1,354
APRIL	61	1,516	37	959	123	5,420	3	92	9	355
MAY	72	1,835	39	707	125	6,668	2	63	29	1,219
JUNE	49	1,236	28	552	106	3,852	1	38	22	607
JULY	49	1,245	36	721	144	5,269	6	226	25	1,444
AUGUST	58	1,341	51	985	131	4,409	2	43	21	1,185
SEPTEMBER	46	1,164	35	649	147	5,362	2	67	29	1,435
OCTOBER	41	1,938	32	416	146	5,986	1	25	42	2,417
NOVEMBER	41	1,200	46	1,110	143	6,146	-	-	38	1,370
DECEMBER	47	1,280	48	834	134	5,245	2	58	25	1,471
TOTAL										
YEARS -										
1977/78	12,845	271,587	5,945	102,059	10,396	288,429	3,118	72,639	1,969	71,388
1978/79	12,901	275,457	5,246	108,180	11,169	337,250	2,113	52,866	1,977	69,997
1979/80	11,146	284,974	4,114	79,814	10,773	343,499	1,495	39,191	1,656	66,265
MONTHS -										
1979										
NOVEMBER	988	23,614	311	5,563	1,028	33,879	104	2,633	143	5,523
DECEMBER	762	17,598	243	4,382	792	25,180	131	3,331	112	3,705
1980										
JANUARY	954	22,719	317	6,214	854	27,147	125	3,267	128	4,851
FEBRUARY	929	21,780	347	6,659	957	31,585	129	3,348	139	5,795
MARCH	919	21,547	319	6,435	1,022	33,170	141	3,810	122	6,035
APRIL	866	20,061	351	7,206	839	26,116	130	3,518	121	4,829
MAY	844	19,912	327	6,227	947	31,839	107	2,863	156	6,756
JUNE	747	16,034	267	4,944	789	25,944	75	2,046	130	5,944
JULY	730	16,883	405	8,091	1,066	34,641	78	2,296	147	6,747
AUGUST	658	16,271	356	7,217	867	29,473	107	2,932	178	7,432
SEPTEMBER	644	16,029	342	6,840	978	32,246	166	4,663	173	7,679
OCTOBER	846	21,313	392	7,373	984	34,236	103	2,917	195	8,594
NOVEMBER	769	19,491	378	7,715	902	32,466	75	2,225	129	5,314
DECEMBER	773	19,745	295	6,151	815	28,350	95	2,563	142	5,697

OF NEWLY ERRECT DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$100	DWGS	\$100	DWGS	\$100	DWGS	\$100	DWGS	\$100
HOUSES										
YEARS -										
1977/78	5,279	114,521	182	2,767	100	1,360	883	28,939	36,749	358,653
1976/79	3,205	75,966	85	2,592	272	3,849	480	23,872	31,637	485,774
1975/60	3,777	89,926	77	2,465	544	8,218	653	28,692	31,353	626,619
MONTHS -										
1979										
NOVEMBER	336	7,951	16	469	51	866	63	1,991	2,790	73,674
DECEMBER	263	6,683	8	380	41	511	49	1,532	2,136	56,639
1980										
JANUARY	278	6,734	6	186	43	697	43	1,344	2,580	66,311
FEBRUARY	313	6,686	5	156	33	439	56	1,660	2,694	71,062
MARCH	261	6,505	7	171	48	688	57	1,656	2,613	71,469
APRIL	296	7,033	6	226	50	763	44	1,577	2,466	65,189
MAY	376	9,132	3	124	63	477	35	1,645	2,591	70,343
JUNE	245	6,069	2	68	38	612	21	707	2,126	57,843
JULY	217	4,780	5	193	53	1,016	26	872	2,467	66,610
AUGUST	252	6,087	9	316	74	951	42	1,364	2,304	68,098
SEPTEMBER	217	5,384	5	171	58	627	35	1,326	2,351	64,450
OCTOBER	290	6,565	7	463	72	1,464	41	1,699	2,668	76,224
NOVEMBER	228	6,517	9	325	42	824	34	1,211	2,290	66,660
DECEMBER	215	5,413	9	159	17	475	55	1,966	2,156	61,617
OTHER DWELLINGS										
YEARS -										
1977/78	353	3,324	18	549	28	485	48	2,027	4,167	181,441
1976/79	173	2,252	11	427	66	1,181	83	2,134	3,632	98,011
1975/60	190	3,476	5	285	78	1,194	43	1,548	3,190	94,072
MONTHS -										
1979										
NOVEMBER	22	243	1	36	5	60	4	115	262	6,446
DECEMBER	20	301	1	38	6	166	6	194	236	6,946
1980										
JANUARY	9	120	1	47	5	119	6	286	249	7,360
FEBRUARY	13	389	-	-	10	80	2	87	279	7,942
MARCH	21	497	-	-	5	66	1	48	301	9,359
APRIL	24	581	-	-	2	114	5	257	270	9,094
MAY	17	474	-	-	5	128	2	90	291	9,124
JUNE	7	173	-	-	3	64	1	26	219	6,030
JULY	11	214	1	39	5	93	2	90	281	9,342
AUGUST	21	466	-	116	6	173	4	124	294	8,842
SEPTEMBER	14	314	-	-	7	80	3	92	283	9,167
OCTOBER	20	466	-	-	7	111	1	12	290	10,533
NOVEMBER	14	493	-	-	-	2	-	-	262	10,233
DECEMBER	18	549	-	-	1	20	1	28	276	9,473
TOTAL										
YEARS -										
1977/78	5,532	117,845	120	3,316	120	1,665	883	22,966	40,936	52,234
1976/79	3,383	78,220	96	3,019	361	4,950	623	25,986	37,269	94,785
1975/60	3,967	93,406	82	2,958	614	9,412	696	22,248	34,543	221,691
MONTHS -										
1979										
NOVEMBER	358	6,199	17	499	56	926	67	2,166	3,072	82,342
DECEMBER	283	6,984	9	338	49	697	55	1,736	2,436	61,785
1980										
JANUARY	247	6,854	7	233	48	616	43	1,550	2,779	73,671
FEBRUARY	326	6,395	5	156	43	519	58	1,947	2,933	79,024
MARCH	282	7,002	7	171	53	954	58	1,744	2,914	80,828
APRIL	320	7,614	6	226	52	877	49	1,834	2,736	74,283
MAY	393	9,600	3	124	68	1,085	37	1,135	2,802	79,467
JUNE	252	6,242	2	68	41	676	22	735	2,345	64,673
JULY	228	4,994	6	232	58	1,111	39	962	2,744	75,953
AUGUST	273	6,553	9	452	80	1,123	46	1,488	2,594	72,941
SEPTEMBER	231	5,698	5	171	57	907	38	1,418	2,634	75,613
OCTOBER	210	9,033	7	403	79	1,175	42	1,711	2,958	86,575
NOVEMBER	242	6,920	9	325	42	826	34	1,211	2,580	76,893
DECEMBER	233	5,962	5	159	18	495	56	1,988	2,432	71,110

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWS	S000
	DWS	\$000	DWS	\$000	DWS	\$000	DWS	\$000		
HOUSES										
YEARS -										
1977/78	67,958	1,430,816	22,954	414,614	39,595	1,017,087	4,358	94,362	5,974	214,256
1978/79	74,152	1,074,290	27,295	499,292	47,930	1,274,181	2,777	69,808	6,983	214,571
1979/80	74,729	1,759,734	27,021	521,044	50,185	1,461,050	3,098	82,012	6,776	243,368
MONTHS -										
1979										
NOVEMBER	6,159	145,005	2,235	39,079	4,499	126,163	263	6,601	568	20,697
DECEMBER	5,016	119,175	1,720	38,733	3,360	97,495	362	9,251	472	17,419
1980										
JANUARY	6,863	165,997	2,560	48,364	3,750	111,020	304	7,925	510	18,707
FEBRUARY	6,448	154,944	2,620	46,098	4,725	140,100	326	8,071	509	20,821
MARCH	6,653	159,998	2,244	42,941	4,662	143,035	271	7,914	621	22,320
APRIL	6,359	152,311	2,711	53,311	4,276	129,264	238	6,416	604	21,815
MAY	6,383	154,766	2,410	41,357	4,966	151,425	244	7,408	592	23,970
JUNE	5,516	133,266	2,101	41,043	4,136	126,560	184	5,181	695	27,792
JULY	5,073	143,193	2,689	54,003	4,923	153,685	196	5,274	760	29,153
AUGUST	5,033	126,444	2,250	49,781	4,436	138,683	134	3,969	611	30,764
SEPTEMBER	5,129	126,946	2,301	48,151	4,837	134,485	216	6,363	651	32,059
OCTOBER	6,098	152,439	2,808	56,094	5,035	160,512	220	6,627	768	31,665
NOVEMBER	5,052	141,163	2,438	51,104	4,913	156,356	276	7,389	749	34,140
DECEMBER	6,375	151,581	2,315	49,453	4,456	144,203	317	6,474	725	32,607
OTHER DWELLINGS										
YEARS -										
1977/78	4,478	16,932	2,000	34,535	6,448	156,091	458	18,204	340	12,902
1978/79	5,178	114,003	2,654	58,424	6,599	188,601	345	4,061	637	20,880
1979/80	5,176	127,510	2,772	57,706	7,641	221,832	228	6,426	758	29,116
MONTHS -										
1979										
NOVEMBER	426	10,586	211	4,534	673	16,677	23	617	61	2,736
DECEMBER	344	8,315	164	3,131	465	13,669	14	382	58	2,350
1980										
JANUARY	453	11,143	255	5,186	578	16,715	19	552	58	2,357
FEBRUARY	496	12,988	241	5,258	615	24,147	21	610	69	3,110
MARCH	458	11,569	228	4,776	670	25,975	35	1,067	61	2,453
APRIL	418	10,916	161	5,127	763	20,834	18	573	52	2,494
MAY	426	10,885	239	5,811	764	23,669	17	576	64	2,636
JUNE	349	9,018	211	5,221	643	20,261	12	326	68	3,237
JULY	374	9,649	247	5,120	744	24,009	11	313	93	4,520
AUGUST	350	9,234	244	5,197	678	25,712	12	353	79	3,235
SEPTEMBER	376	10,237	245	4,968	822	26,461	11	414	128	5,038
OCTOBER	398	10,797	291	6,441	806	27,373	16	448	129	5,675
NOVEMBER	328	9,125	247	5,361	735	23,319	22	720	111	5,586
DECEMBER	387	10,391	245	5,744	724	25,360	20	541	143	6,470
TOTAL										
YEARS -										
1977/78	72,476	1,436,948	24,894	449,149	46,043	1,167,170	4,806	104,566	5,914	165,156
1978/79	79,330	1,178,101	29,953	649,718	54,507	1,465,862	2,122	76,069	7,660	239,451
1979/80	79,905	1,847,252	30,593	578,750	57,826	1,683,632	3,326	88,438	7,534	272,582
MONTHS -										
1979										
NOVEMBER	6,595	156,311	2,451	43,613	5,172	146,840	286	7,298	649	23,435
DECEMBER	5,360	127,490	1,884	33,866	3,825	111,364	376	9,633	538	19,769
1980										
JANUARY	7,310	176,740	2,815	53,558	4,358	128,335	323	8,477	588	21,064
FEBRUARY	6,944	167,632	2,666	51,356	5,540	164,247	349	9,401	678	23,931
MARCH	7,141	171,567	2,472	47,717	5,732	174,610	306	8,581	682	24,781
APRIL	6,777	161,227	2,374	58,438	4,979	156,098	256	6,989	656	23,511
MAY	6,809	165,671	2,443	46,368	5,730	175,294	281	7,624	668	26,804
JUNE	5,865	142,284	2,317	46,264	4,829	144,621	196	5,587	763	31,029
JULY	6,247	152,842	2,856	59,123	5,567	177,694	197	5,567	853	33,673
AUGUST	5,443	135,676	2,594	54,978	5,084	164,995	146	4,322	890	33,939
SEPTEMBER	5,507	139,803	2,613	53,159	5,719	160,946	229	6,477	971	37,098
OCTOBER	6,496	153,236	3,095	63,335	5,841	187,865	236	6,475	917	37,540
NOVEMBER	6,138	150,288	2,685	56,465	5,648	181,675	296	6,189	868	34,726
DECEMBER	6,762	161,692	2,550	55,197	5,130	169,515	337	9,015	868	39,777

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 -										
1977/78	5,496	18,421	1,826	27,418	850	15,391	2,005	83,261	159,286	3,328,538
1976/79	4,653	181,963	1,125	31,579	2,677	45,318	2,040	87,750	170,400	4,029,968
1975/80	4,823	99,386	1,172	34,981	3,900	71,929	3,075	105,718	175,588	4,389,590
MONTHS -										
1979										
NOVEMBER	427	9,981	111	3,058	376	6,488	294	9,675	14,380	368,631
DECEMBER	349	7,547	181	2,870	293	5,268	260	9,112	11,933	298,464
1988										
JANUARY	390	8,321	83	2,333	298	5,656	233	7,931	15,021	376,454
FEBRUARY	436	8,575	128	3,875	344	6,694	287	9,359	15,703	379,074
MARCH	434	5,562	122	3,613	343	6,432	284	10,411	15,665	411,034
APRIL	451	9,044	111	3,388	267	5,981	248	8,619	15,287	388,713
MAY	506	11,035	127	3,966	355	6,654	280	18,125	15,683	409,766
JUNE	481	11,194	95	2,837	272	5,746	272	9,891	13,882	363,510
JULY	387	9,209	186	3,296	377	7,833	275	9,188	15,496	414,824
AUGUST	372	8,636	117	3,592	381	6,044	215	11,609	13,889	377,662
SEPTEMBER	446	8,132	98	2,879	324	6,327	292	10,539	14,623	397,321
OCTOBER	626	15,121	144	4,355	380	6,661	319	11,798	16,338	465,492
NOVEMBER	580	15,969	188	4,642	309	6,908	279	10,025	15,552	429,698
DECEMBER	402	11,291	118	3,350	271	6,128	299	11,553	15,318	418,766
OTHER DWELLINGS										
YEARS -										
1977/78	414	5,434	49	1,301	99	1,629	293	7,566	14,579	310,614
1976/79	384	5,881	84	1,256	291	4,080	319	8,985	16,511	382,795
1975/80	380	5,684	99	1,676	465	7,239	290	9,267	17,780	465,784
MONTHS -										
1979										
NOVEMBER	39	516	3	109	34	581	29	848	1,524	39,124
DECEMBER	35	471	4	154	48	591	16	475	1,148	29,738
1988										
JANUARY	32	445	2	63	32	580	19	521	1,444	37,564
FEBRUARY	17	215	9	218	43	818	20	695	1,756	47,959
MARCH	31	343	7	221	36	542	18	538	1,744	47,484
APRIL	25	386	7	190	56	841	11	347	1,551	41,828
MAY	31	393	3	91	52	1,064	18	576	1,616	45,301
JUNE	23	271	-	3	20	487	13	449	1,344	39,193
JULY	32	415	6	182	22	458	33	1,225	1,562	45,891
AUGUST	34	398	7	328	25	523	21	839	1,460	45,819
SEPTEMBER	42	572	9	318	23	399	23	801	1,673	49,281
OCTOBER	28	484	6	184	29	461	17	528	1,712	52,511
NOVEMBER	26	587	5	161	23	466	14	642	1,511	45,967
DECEMBER	23	353	3	83	23	449	38	1,494	1,588	50,931
TOTAL										
YEARS -										
1977/78	5,910	189,855	1,875	28,711	949	17,020	3,178	90,867	164,865	3,639,452
1976/79	5,043	187,044	1,169	32,877	2,968	49,310	2,159	96,323	186,911	4,412,767
1975/80	5,209	184,392	1,231	36,257	4,374	79,168	3,370	114,983	193,368	4,855,374
MONTHS -										
1979										
NOVEMBER	466	3,517	114	3,159	403	7,061	323	10,521	16,454	487,755
DECEMBER	384	8,018	185	3,024	341	5,051	270	9,587	13,881	328,682
1988										
JANUARY	422	8,766	85	2,396	339	6,236	248	8,452	14,465	414,016
FEBRUARY	451	8,798	137	4,893	387	7,512	387	10,491	17,450	447,833
MARCH	465	9,395	129	3,834	384	6,974	382	10,949	17,613	458,518
APRIL	476	9,390	116	3,498	343	6,422	259	8,960	16,836	438,541
MAY	537	11,428	130	4,857	487	7,118	296	10,788	17,239	455,086
JUNE	594	11,465	95	2,848	292	6,153	285	10,340	15,146	482,793
JULY	419	9,624	112	3,478	393	8,291	388	10,413	17,858	488,725
AUGUST	486	7,234	124	3,928	326	6,567	330	12,448	15,349	423,681
SEPTEMBER	448	8,784	187	3,189	347	6,726	315	11,340	16,296	446,522
OCTOBER	646	15,525	150	4,539	329	7,142	336	12,328	18,658	498,883
NOVEMBER	614	16,956	153	4,883	332	7,374	293	10,667	17,868	475,663
DECEMBER	465	11,644	121	3,433	294	6,577	329	12,647	16,986	469,597

TABLE 5 - ADDITIONAL FINANCE INFORMATION, BY TYPE OF LENDER - AUSTRALIA 1970

	BUILDING SOCIETIES		GOVERNMENT					TOTAL		
	SAYING	TRADING	PERMANENT	TEMPORARY	FINANCE COMPANIES	HOUSING SOCIETIES	OTHER		CREDIT UNIONS	INSURANCE COMPANIES
LOANS APPROVED TO INDIVIDUALS FOR ALLEGATIONS AND ADDITIONS										
YEARS -										
1977/78	136,824	189,600	33,297	2,234	21,517	2,963	1,242	9,837	7,661	379,797
1976/79	105,120	130,265	43,281	3,243	26,293	2,129	1,079	26,467	8,711	299,899
1975/76	95,889	117,459	43,977	2,152	17,136	1,956	1,038	17,112	6,785	243,950
MONTHS -										
1979										
NOVEMBER	5,923	10,127	4,195	297	1,294	219	178	1,147	971	16,492
DECEMBER	6,335	11,717	3,210	167	1,133	85	58	2,766	62	29,522
1988										
JANUARY	7,024	17,499	3,270	49	1,355	95	42	2,985	503	34,131
FEBRUARY	5,350	17,412	4,196	276	1,097	127	36	3,324	163	39,277
MARCH	5,867	16,654	5,625	114	1,513	176	59	2,729	166	35,951
1979										
APRIL	9,074	23,961	4,369	170	1,467	167	199	2,661	362	46,936
MAY	10,561	19,370	4,726	154	1,522	115	129	1,866	444	41,476
JUNE	7,430	19,022	4,253	193	1,455	194	127	2,659	76	36,113
1978										
JULY	5,767	23,919	4,610	213	1,476	218	136	4,214	640	41,665
AUGUST	7,931	20,174	4,746	266	1,367	167	72	3,906	737	36,346
SEPTEMBER	7,917	19,776	5,133	139	1,371	191	169	4,429	619	37,939
1977										
OCTOBER	6,314	27,099	5,225	302	1,984	163	161	4,172	650	49,851
NOVEMBER	6,707	27,153	4,766	284	1,462	167	141	4,362	617	49,856
DECEMBER	6,191	27,976	4,122	179	1,343	206	113	4,204	737	37,733
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1977/78	193,963	11,274	90,291	4,485	32,630	5,429	861	1,330	7,337	269,512
1976/79	117,669	11,657	60,294	4,050	21,402	3,624	624	2,118	11,779	233,967
1975/76	127,412	17,070	97,465	3,365	9,558	3,941	604	7,965	3,006	221,516
MONTHS -										
1979										
NOVEMBER	13,777	1,611	6,676	330	4,482	416	9	320	766	27,751
DECEMBER	7,444	701	3,366	231	3,010	153	9	599	621	14,779
1988										
JANUARY	10,719	1,969	6,626	194	3,112	451	39	555	491	21,670
FEBRUARY	12,231	1,306	7,794	239	2,136	366	22	594	266	20,965
MARCH	11,680	1,608	6,394	264	3,118	294	6	98	762	20,274
1979										
APRIL	11,486	1,674	6,187	315	7,065	249	48	838	1,160	21,796
MAY	11,177	1,022	11,923	341	5,304	972	28	735	429	31,151
JUNE	11,282	1,309	7,425	393	5,016	409	99	313	810	27,830
1978										
JULY	10,180	1,914	11,255	927	9,349	166	67	949	861	31,996
AUGUST	9,214	1,731	11,213	250	6,042	92	52	927	671	31,596
SEPTEMBER	10,923	1,393	9,736	489	6,071	481	73	718	1,167	31,711
1977										
OCTOBER	10,544	2,012	10,637	451	13,678	426	34	750	454	36,431
NOVEMBER	4,740	1,740	10,247	326	6,244	378	103	619	593	29,810
DECEMBER	3,713	1,777	6,076	669	5,485	412	7	491	513	20,691
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1977/78	2,185,133		1,687,774	228,034	316,573	251,121	48,992	29,339	122,738	4,781,780
1976/79	2,437,645		2,417,198	192,123	434,512	211,321	45,969	77,991	145,616	5,455,935
1975/76	2,658,337		2,209,661	179,431	359,398	273,133	66,610	127,611	159,456	5,969,268
MONTHS -										
1979										
NOVEMBER	219,519	(164)	191,811	14,653	79,557	29,606	3,895	16,470	15,079	596,146
DECEMBER	296,811		198,816	146,764	98,923	146,948	3,466	9,795	15,479	914,211
1988										
JANUARY	193,465		145,247	9,761	22,182	13,156	2,994	4,799	9,111	415,497
FEBRUARY	229,285		141,204	15,680	26,265	17,427	2,816	11,760	12,444	479,297
MARCH	209,631		288,299	19,925	26,999	19,962	4,683	18,136	13,949	582,475
1979										
APRIL	243,493		197,629	14,810	26,749	16,454	4,112	18,194	11,842	526,613
MAY	262,972		233,965	11,149	33,472	28,968	5,889	12,517	16,681	583,455
JUNE	216,823		289,123	19,677	36,952	27,681	4,961	16,967	12,917	569,513
1978										
JULY	237,198		229,699	14,775	36,266	19,424	4,331	14,116	13,499	572,374
AUGUST	196,948		215,772	12,738	39,114	19,428	4,183	11,124	12,938	587,816
SEPTEMBER	291,412		217,781	12,132	43,972	18,883	4,210	12,734	17,422	521,896
1977										
OCTOBER	213,647		246,461	12,184	42,425	16,948	5,137	12,889	15,113	976,614
NOVEMBER	199,180		226,046	12,861	39,728	22,229	4,677	13,225	13,926	526,626
DECEMBER	261,321		269,343	16,918	51,967	23,686	9,914	12,188	17,479	671,712
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)										
YEARS -										
1977/78	51,124		278,668	49,113	47,632	38,568	10,828	2,568	35,765	973,450
1976/79	692,151		367,275	47,577	63,788	38,294	4,714	16,478	33,538	1,112,781
1975/76	619,261		423,295	64,916	75,257	46,852	14,783	16,495	26,554	1,452,256
MONTHS -										
1979										
NOVEMBER	625,595	(164)	359,479	39,185	57,281	41,272	3,868	16,272	47,751	1,161,776
DECEMBER	567,604		326,915	47,401	95,942	42,187	9,513	13,023	34,668	1,061,641
1988										
JANUARY	327,973		159,485	46,686	63,422	42,963	9,944	15,883	17,773	617,836
FEBRUARY	629,565		391,899	46,376	66,132	46,170	11,440	14,918	27,624	1,262,979
MARCH	643,490		423,113	49,919	71,998	46,207	11,622	15,910	36,259	1,305,396
1979										
APRIL	636,914		348,136	46,737	70,182	46,910	11,778	14,273	37,759	1,299,826
MAY	629,999		426,872	46,176	66,899	46,899	11,631	16,839	37,981	1,406,166
JUNE	613,261		421,295	49,416	73,287	46,893	13,070	16,485	36,694	1,406,546
1978										
JULY	593,262		456,760	36,674	70,536	45,123	10,822	17,129	35,472	1,265,329
AUGUST	597,317		448,461	33,830	67,672	42,444	11,324	16,956	36,902	1,257,759
SEPTEMBER	591,781		469,861	35,124	66,326	42,923	11,296	16,943	33,866	1,279,826
1977										
OCTOBER	592,612		471,676	35,149	61,269	50,926	12,685	16,971	40,223	1,290,846
NOVEMBER	601,869		462,369	36,776	60,551	49,429	13,238	17,127	46,883	1,343,286
DECEMBER	564,276		419,771	36,780	60,183	51,173	11,792	19,162	44,262	1,216,711

(A) - INCLUDES ALLEGATIONS AND ADDITIONS

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

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TEMPORARY				
<u>NEW SOUTH WALES</u>								
1980								
JULY	66,645	34,533	112,511	6,953	23,650	2,690	16,264	255,170
AUGUST	65,648	33,504	106,032	7,396	23,120	2,902	12,985	249,583
SEPTEMBER	64,430	29,704	115,662	9,882	25,929	4,480	10,527	259,986
OCTOBER	71,853	35,888	104,397	9,882	26,140	2,673	12,228	265,951
NOVEMBER	64,432	34,920	96,779	8,310	24,134	3,893	11,384	247,051
DECEMBER	66,492	32,623	83,569	6,883	30,211	3,486	11,254	234,059
<u>VICTORIA</u>								
1980								
JULY	83,175	13,422	44,199	2,584	4,113	6,855	5,181	154,534
AUGUST	74,161	12,159	46,479	1,500	4,534	3,676	5,654	140,165
SEPTEMBER	71,881	12,857	46,600	1,832	3,649	4,472	4,676	144,793
OCTOBER	68,941	12,119	54,675	761	4,169	10,266	5,341	126,143
NOVEMBER	75,036	13,256	47,154	3,581	3,526	10,443	4,616	157,594
DECEMBER	61,634	13,046	44,600	7,718	4,793	5,242	6,046	163,121
<u>QUEENSLAND</u>								
1980								
JULY	23,077	12,437	39,691	46	9,661	6,297	1,568	91,179
AUGUST	21,352	11,034	26,553	75	12,174	4,184	1,441	75,812
SEPTEMBER	22,539	13,404	31,249	447	13,458	9,327	1,725	84,121
OCTOBER	26,341	15,369	43,220	246	12,423	4,914	2,036	104,562
NOVEMBER	25,707	11,653	44,094	823	9,130	5,293	1,729	98,425
DECEMBER	38,490	11,609	42,867	250	10,111	5,949	4,151	103,804
<u>SOUTH AUSTRALIA</u>								
1980								
JULY	18,925	12,462	16,686	-	1,415	987	4,357	54,832
AUGUST	15,258	13,300	12,276	-	1,346	1,026	3,544	46,714
SEPTEMBER	16,026	11,027	12,755	-	1,721	1,295	4,357	47,891
OCTOBER	14,738	10,887	11,746	-	2,076	1,921	4,190	49,408
NOVEMBER	17,678	9,776	11,585	-	1,320	1,637	4,082	46,086
DECEMBER	20,152	9,009	11,165	-	1,317	792	3,490	44,905
<u>WESTERN AUSTRALIA</u>								
1980								
JULY	15,329	8,397	26,744	1,253	5,637	551	1,223	58,854
AUGUST	14,379	6,912	28,611	767	4,378	930	1,430	57,995
SEPTEMBER	13,240	6,416	29,602	2,761	4,400	742	1,500	58,889
OCTOBER	15,942	8,593	33,263	1,626	4,144	1,430	1,175	66,200
NOVEMBER	14,263	6,593	34,198	866	3,697	2,243	1,267	63,696
DECEMBER	15,630	6,209	32,934	1,949	2,859	1,259	1,299	62,365
<u>TASMANIA</u>								
1980								
JULY	5,443	1,551	3,176	120	-	672	326	11,298
AUGUST	5,080	1,380	3,059	142	34	1,134	334	11,173
SEPTEMBER	5,329	1,525	3,530	25	59	859	349	11,726
OCTOBER	5,915	1,503	2,716	146	253	1,653	525	12,713
NOVEMBER	5,753	1,196	2,917	172	154	2,165	590	12,856
DECEMBER	6,063	1,167	2,693	150	146	1,750	548	12,411
<u>NORTHERN TERRITORY</u>								
1980			(A)	-	111	2,633	(A)	4,327
JULY	376	469	(A)	-	194	4,483	(A)	6,410
AUGUST	320	409	(A)	-	176	3,491	(A)	4,373
SEPTEMBER	433	347	(A)	-	-	-	-	-
OCTOBER	575	305	(A)	-	104	7,334	(A)	8,904
NOVEMBER	614	205	(A)	-	-	5,451	(A)	7,264
DECEMBER	430	316	(A)	-	5	5,653	(A)	6,392
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1980								
JULY	4,020	1,356	6,056 (B)	-	994	1,176	361 (B)	13,427
AUGUST	2,746	1,113	5,579 (B)	-	1,267	1,974	415 (B)	12,670
SEPTEMBER	3,854	1,241	6,716 (B)	-	1,096	1,888	587 (B)	14,179
OCTOBER	4,512	1,656	6,886 (B)	-	1,669	2,656	571 (B)	17,164
NOVEMBER	3,568	813	7,523 (B)	-	1,411	1,836	360 (B)	14,937
DECEMBER	3,896	1,004	6,999 (B)	-	1,295	1,685	312 (B)	14,575

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

(B) - INCLUDES N.T.

TABLE 7 - ADDITIONAL INFORMATION ON HOUSING FINANCE TO INDIVIDUALS

		LOANS APPROVED										LOANS APPROVED BUT NOT ADVANCED						
		FOR DWELLINGS								TOTAL		FOR ALTERATIONS OF DWELLINGS		PREVIOUSLY ADVANCED		LOANS AT END OF MONTH		
CONSTRUCTION OF DWELLINGS	DWS\$ \$800	PURCHASE OF NEWLY ERECTED DWELLINGS	DWS\$ \$400	SUMMANCE OF ESTABLISHED DWELLINGS	DWS\$ \$800	TOTAL	DWS\$ \$800	DWS\$ \$400	DWS\$ \$800	DWS\$ \$400	DWS\$ \$800	DWS\$ \$400	DWS\$ \$800	DWS\$ \$400	DWS\$ \$800	DWS\$ \$400	DWS\$ \$800	DWS\$ \$400
NEW SOUTH WALES																		
1968																		
JULY	1,516	48,755	1,319	32,251	5,877	104,166	7,478	211,860	1,821	24,181	20,284	18,204	229,730	585,638				
AUGUST	1,599	41,219	941	30,423	5,559	177,465	7,822	214,236	957	39,257	16,229	18,263	194,982	594,782				
SEPTEMBER	1,389	38,271	1,066	32,497	5,379	159,288	7,813	229,394	1,021	28,826	16,759	17,249	206,394	610,086				
OCTOBER	1,506	41,064	1,004	32,452	6,054	191,375	7,521	228,083	1,443	37,018	22,367	23,252	211,269	680,778				
NOVEMBER	1,261	39,189	379	27,841	3,666	184,622	6,896	215,458	918	33,198	17,219	16,676	198,798	612,964				
DECEMBER	1,268	26,144	745	23,642	5,376	174,272	6,944	199,991	963	34,937	15,825	14,913	258,528	555,273				
VICTORIA																		
1968																		
JULY	900	24,343	632	16,468	4,686	114,723	5,686	152,718	252	5,816	12,143	6,669	154,858	332,181				
AUGUST	812	23,121	595	16,108	4,187	104,964	5,255	141,927	259	6,138	10,359	6,187	133,845	340,650				
SEPTEMBER	784	21,488	580	15,501	4,214	107,804	5,238	137,954	364	7,239	10,836	6,420	138,946	346,829				
OCTOBER	882	25,119	671	16,980	5,072	132,167	6,256	168,940	315	7,635	13,414	6,902	154,170	347,875				
NOVEMBER	838	28,223	544	15,813	4,714	121,560	5,828	158,976	266	6,811	11,660	6,034	148,288	352,129				
DECEMBER	946	23,589	572	15,675	4,869	123,602	6,184	155,974	279	7,167	10,059	4,887	162,439	328,404				
QUEENSLAND																		
1968																		
JULY	798	18,818	512	14,542	2,474	57,819	3,600	84,901	184	6,278	3,484	2,144	71,915	185,976				
AUGUST	755	17,437	445	11,560	2,601	46,815	3,180	71,083	161	4,889	2,920	1,961	68,228	164,639				
SEPTEMBER	818	21,488	463	12,129	2,411	55,975	3,890	82,456	194	6,005	2,900	3,567	84,184	114,227				
OCTOBER	857	28,591	636	17,698	2,774	66,273	4,946	97,301	221	7,261	5,075	2,966	77,669	123,922				
NOVEMBER	658	16,573	574	10,929	2,981	56,918	3,762	92,681	188	5,824	4,061	2,945	71,109	137,588				
DECEMBER	696	17,259	605	17,116	2,819	69,849	3,810	98,176	219	7,688	3,967	4,666	84,923	133,871				
SOUTH AUSTRALIA																		
1968																		
JULY	350	10,160	182	4,809	1,565	35,855	1,954	61,456	143	3,378	2,972	1,265	41,465	81,515				
AUGUST	304	9,151	150	3,805	1,357	33,086	1,759	46,954	188	2,788	2,653	1,274	36,463	78,154				
SEPTEMBER	324	9,242	135	4,056	1,398	34,553	1,701	46,448	146	3,444	2,749	1,163	38,163	80,576				
OCTOBER	283	8,272	154	3,413	1,434	37,723	1,884	46,417	132	2,991	3,452	1,607	39,833	79,572				
NOVEMBER	234	8,591	164	4,063	1,408	35,432	1,824	43,267	139	2,481	2,832	1,195	35,339	62,864				
DECEMBER	214	5,969	136	3,066	1,364	35,050	1,604	42,172	119	2,633	2,566	1,167	40,867	76,934				
WESTERN AUSTRALIA																		
1968																		
JULY	582	14,674	201	4,828	1,565	39,252	2,110	57,778	288	6,074	3,441	1,564	56,036	87,247				
AUGUST	618	16,823	187	4,212	1,446	36,255	1,987	51,841	262	6,054	2,899	1,672	49,001	80,466				
SEPTEMBER	579	15,903	181	4,738	1,497	35,251	2,041	52,945	216	5,444	2,760	1,644	52,230	87,678				
OCTOBER	611	15,993	194	4,603	1,743	45,131	2,287	59,172	261	7,028	3,717	1,662	55,164	90,956				
NOVEMBER	510	13,279	112	5,723	1,702	44,894	2,146	55,905	276	7,591	3,767	1,805	52,158	84,183				
DECEMBER	514	13,722	191	4,913	1,618	43,739	2,826	54,638	280	7,732	3,687	1,717	60,879	87,972				
TASMANIA																		
1968																		
JULY	191	2,143	29	740	393	8,418	512	11,186	11	192	817	476	10,180	17,128				
AUGUST	69	1,924	50	748	395	8,981	584	10,950	10	215	572	401	10,163	16,106				
SEPTEMBER	94	2,335	23	556	492	8,635	495	11,136	14	390	916	437	10,110	16,629				
OCTOBER	128	2,474	44	607	436	9,582	575	12,676	14	237	803	406	10,077	16,029				
NOVEMBER	139	2,426	36	605	432	9,864	576	12,751	7	204	967	348	10,689	20,940				
DECEMBER	58	2,174	32	819	413	9,427	519	11,655	24	556	756	222	10,167	16,111				
NORTHERN TERRITORY																		
1968																		
JULY	11	301	44	1,331	81	2,695	183	4,238	3	97	195	146	3,384	8,446				
AUGUST	26	763	60	3,899	70	2,548	187	6,971	11	339	180	254	4,944	9,953				
SEPTEMBER	23	664	66	2,664	57	1,645	141	4,708	7	273	275	164	5,267	8,303				
OCTOBER	34	931	114	4,711	81	3,262	215	8,589	14	395	256	231	5,499	11,133				
NOVEMBER	24	573	72	2,789	100	3,916	191	7,107	5	177	325	287	6,616	13,285				
DECEMBER	22	613	44	1,833	89	3,589	182	5,365	13	487	187	346	6,617	10,650				
AUSTRALIAN CAPITAL TERRITORY																		
1968																		
JULY	34	744	129	2,984	802	9,645	545	18,877	20	350	949	429	13,973	17,792				
AUGUST	41	851	106	2,644	354	9,145	460	11,948	33	722	724	236	16,374	19,243				
SEPTEMBER	45	828	115	3,052	356	10,786	486	15,857	47	1,752	868	574	11,224	21,563				
OCTOBER	43	1,017	131	3,845	446	12,302	572	15,427	48	1,337	765	505	13,720	22,571				
NOVEMBER	24	688	99	3,072	368	11,257	434	13,478	53	1,444	929	432	12,507	24,031				
DECEMBER	39	1,037	107	3,860	366	10,476	472	13,404	40	1,171	420	877	16,470	21,428				

(A) - EXCLUDES TRACING BANKS - DETAILS NOT COLLECTED