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CATALOGUE NO. 5609.0

NOON 22 JUNE 1983

### HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA APRIL 1983



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

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

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#### MAIN FEATURES

Significant lenders approved loans of \$607.2 million for the construction and purchase of dwellings in April 1983. This was \$196.4 million (24.4%) less than in March 1983, but \$122.1 million (25.2%) more than in April 1982.

Seasonally adjusted, loans approved for the construction and purchase of dwellings in April 1983 were \$664.0 million, \$19.2 million (2.8%) less than in March 1983.

First mortgage (or equivalent) finance was provided for 19,057 dwelling units in April 1983. This was 6,218 units (24.6%) less than in March 1983, but 2,514 units (15.2%) more than in April 1982.

In seasonally adjusted terms finance was provided for 20,809 dwelling units in April 1983, 735 units (3.4%) less than in March 1983.

In April 1983 loans approved comprised: \$100.3 million for the construction of dwellings (down \$22.8 million (18.5%) on March 1983, but up \$23.0 million (29.7%) on April 1982); \$45.3 million for the purchase of newly erected dwellings (down \$16.8 million (27.0%) on March 1983, and down \$1.0 million (2.1%) on April 1982); and \$461.6 million for the purchase of established dwellings (down \$156.9 million (25.4%) on March 1983, but up \$100.2 million (27.7%) on April 1982).

In April 1983, loans approved for alterations and additions to dwellings were \$43.3 million.

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

#### Scope

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

#### Seasonal adjustment

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

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

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

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

#### Related publications

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

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

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

9. 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.

#### EXPLANATORY NOTES

##### Introduction

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

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

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

#### Symbols and other usages

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

**R. J. CAMERON**  
Australian Statistician



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

LOANS APPROVED TO INDIVIDUALS FOR

CONSTRUCTION OF DWELLINGS PURCHASE OF NEWLY ERECTED DWELLINGS PURCHASE OF ESTABLISHED DWELLINGS PURCHASE OF DWELLINGS

TOTAL

DWGS \$000

DWGS \$000

DWGS \$000

DWGS \$000

DWGS \$000

ORIGINAL

MONTHS-1982	CONSTRUCTION OF DWELLINGS	PURCHASE OF NEWLY ERECTED DWELLINGS	PURCHASE OF ESTABLISHED DWELLINGS	PURCHASE OF DWELLINGS	TOTAL			
	DWGS \$000	DWGS \$000	DWGS \$000	DWGS \$000	DWGS \$000			
MARCH	3,592	100,307	2,095	65,698	16,171	468,430	21,858	634,435
APRIL	2,752	77,386	1,452	46,241	12,339	361,414	16,543	485,041
MAY	2,986	83,015	1,614	54,159	12,527	361,734	17,127	498,908
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	12,002	345,025	16,308	474,004
AUGUST	2,949	85,160	1,624	53,351	12,040	348,789	16,613	487,300
SEPTEMBER	3,045	86,894	1,597	50,748	13,499	385,986	18,141	523,628
OCTOBER	2,803	81,190	1,507	49,090	13,067	388,308	17,377	518,588
NOVEMBER	3,081	89,790	1,653	52,133	14,200	424,364	18,934	566,287
DECEMBER	3,038	89,215	1,513	49,405	14,058	422,561	18,609	561,181
1983								
JANUARY	2,587	77,252	1,323	43,229	12,982	397,560	16,892	518,041
FEBRUARY	2,900	88,959	1,702	58,068	17,369	553,031	21,971	700,058
MARCH	3,985	123,106	1,841	62,050	19,449	618,432	25,275	803,588
APRIL	3,165	100,346	1,338	45,267	14,554	461,568	19,057	607,181

SEASONALLY ADJUSTED

MONTHS-1982	CONSTRUCTION OF DWELLINGS	PURCHASE OF NEWLY ERECTED DWELLINGS	PURCHASE OF ESTABLISHED DWELLINGS	PURCHASE OF DWELLINGS	TOTAL			
	DWGS \$000	DWGS \$000	DWGS \$000	DWGS \$000	DWGS \$000			
MARCH	3,236	90,956	1,839	58,154	13,625	393,823	18,700	542,933
APRIL	2,914	82,444	1,569	49,861	13,218	384,999	17,701	517,304
MAY	2,950	82,586	1,672	55,552	12,821	372,070	17,443	510,208
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	13,033	372,942	17,400	503,127
AUGUST	2,869	80,903	1,623	53,687	12,993	379,640	17,485	514,230
SEPTEMBER	2,795	80,157	1,580	50,402	12,903	370,148	17,278	500,707
OCTOBER	2,827	82,297	1,474	47,692	13,553	402,525	17,854	532,514
NOVEMBER	3,057	89,150	1,603	49,446	14,185	422,380	18,845	560,976
DECEMBER	3,156	92,305	1,570	51,159	13,862	417,740	18,588	561,204
1983								
JANUARY	3,162	92,549	1,511	49,427	13,915	419,358	18,588	561,334
FEBRUARY	3,208	100,669	1,758	59,635	16,635	527,180	21,601	687,484
MARCH	3,645	113,077	1,605	54,752	16,294	515,394	21,544	683,223
APRIL	3,383	108,244	1,475	50,092	15,951	505,704	20,809	664,040

TABLE 2 - LOANS APPROVED TO INDIVIDUALS FOR THE CONSTRUCTION

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1979/80	106,635	2,547,556	40,162	761,305	70,284	2,091,667	6,319	167,446	10,092	366,302
1980/81	104,547	2,576,549	41,370	867,824	64,574	2,100,836	5,372	152,446	12,515	511,369
1981/82	96,807	2,505,216	37,191	804,234	44,463	1,579,888	4,013	124,405	7,426	339,598
MONTHS -										
1982										
MARCH	9,180	241,261	3,482	75,305	4,461	164,480	427	13,356	639	30,085
APRIL	7,151	185,402	2,320	51,156	3,353	123,778	295	9,713	506	26,780
MAY	7,997	210,958	2,291	49,846	3,010	107,563	262	8,500	511	28,655
JUNE	8,692	237,567	2,756	58,298	2,727	100,153	249	8,114	546	30,184
JULY	7,827	213,497	2,269	48,342	2,570	91,843	233	7,567	490	24,363
AUGUST	8,228	228,541	2,405	53,542	2,671	96,349	248	8,270	366	18,133
SEPTEMBER	9,173	255,252	2,804	61,743	2,577	92,950	219	7,359	446	18,363
OCTOBER	8,768	247,724	2,314	56,920	2,697	99,177	297	9,659	373	16,011
NOVEMBER	9,847	275,092	2,228	56,801	3,010	111,960	429	13,902	332	14,317
DECEMBER	9,773	277,525	2,088	52,988	3,023	110,767	476	15,950	316	14,853
1983										
JANUARY	8,245	238,478	2,315	61,215	2,932	108,977	331	11,161	284	11,853
FEBRUARY	10,471	309,652	2,901	81,093	4,512	171,007	351	12,012	365	16,818
MARCH	12,329	362,557	3,081	84,134	5,075	193,119	498	17,062	448	21,219
APRIL	8,855	260,931	2,176	55,056	3,962	152,273	544	19,573	421	20,285
OTHER DWELLINGS										
YEARS -										
1979/80	6,095	149,734	3,578	72,118	9,109	274,286	258	7,306	966	38,210
1980/81	5,300	144,528	3,889	85,036	9,380	314,217	273	8,342	1,643	81,680
1981/82	5,176	143,878	3,510	80,040	6,968	229,071	165	5,842	926	52,045
MONTHS -										
1982										
MARCH	492	14,089	373	8,665	823	26,504	13	441	70	5,264
APRIL	399	10,980	261	5,470	555	17,850	9	350	81	4,032
MAY	459	13,152	235	5,401	468	16,462	13	523	58	4,505
JUNE	526	15,165	239	5,825	374	13,222	12	578	60	3,603
JULY	456	13,462	226	4,995	391	13,525	12	382	60	4,538
AUGUST	449	13,124	197	4,334	417	14,955	16	542	61	3,202
SEPTEMBER	561	15,910	222	5,025	355	13,421	12	392	44	2,691
OCTOBER	554	16,291	238	5,349	354	13,163	9	297	38	2,134
NOVEMBER	594	17,620	251	5,769	386	14,832	24	786	35	1,863
DECEMBER	521	15,670	230	4,922	388	14,370	12	415	43	2,414
1983										
JANUARY	519	15,324	282	8,237	337	12,896	11	362	34	1,833
FEBRUARY	614	19,500	281	8,030	608	23,696	10	329	36	1,773
MARCH	719	22,414	274	6,944	638	24,897	34	1,158	60	3,684
APRIL	525	16,289	248	6,442	474	18,260	45	1,836	41	2,302
TOTAL										
YEARS -										
1979/80	112,730	2,697,290	43,740	833,423	79,393	2,365,953	6,577	174,752	11,058	404,512
1980/81	109,847	2,721,077	45,259	952,860	73,954	2,415,053	5,645	160,788	14,158	593,049
1981/82	101,983	2,649,094	40,701	884,274	51,431	1,808,959	4,178	130,247	8,352	391,643
MONTHS -										
1982										
MARCH	9,672	255,350	3,855	83,970	5,284	190,984	440	13,797	709	35,349
APRIL	7,550	196,382	2,581	56,626	3,908	141,628	304	10,063	587	30,812
MAY	8,456	224,110	2,526	55,247	3,478	124,025	275	9,023	569	33,160
JUNE	9,218	252,732	2,995	64,123	3,101	113,375	261	8,692	606	33,787
JULY	8,283	226,959	2,495	53,337	2,961	105,368	245	7,949	550	28,901
AUGUST	8,677	241,665	2,602	57,876	3,088	111,304	264	8,812	427	21,335
SEPTEMBER	9,734	271,162	3,026	66,768	2,932	106,371	231	7,751	490	21,054
OCTOBER	9,322	264,015	2,552	62,269	3,051	112,340	306	9,956	411	18,145
NOVEMBER	10,441	292,712	2,479	62,570	3,396	126,792	453	14,688	367	16,230
DECEMBER	10,294	293,195	2,318	57,910	3,411	125,137	488	16,365	359	17,267
1983										
JANUARY	8,764	253,802	2,597	69,452	3,269	121,873	342	11,523	318	13,686
FEBRUARY	11,085	329,152	3,182	89,123	5,120	194,703	361	12,341	401	18,591
MARCH	13,048	384,971	3,355	91,078	5,713	218,016	532	18,220	508	24,903
APRIL	9,380	277,220	2,424	61,498	4,436	170,533	589	21,409	462	22,587

## OR PURCHASE OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1979/80	10,098	223,844	1,521	45,182	5,211	92,781	4,444	149,981	254,766	6,446,064
1980/81	10,490	266,614	1,804	56,215	4,578	94,079	4,784	179,837	250,034	6,805,769
1981/82	11,141	306,825	1,608	50,170	3,891	76,632	4,530	175,741	211,070	5,962,709
MONTHS -										
1982										
MARCH	923	25,775	114	3,502	386	7,481	365	14,787	19,977	576,032
APRIL	735	21,985	107	3,977	335	7,017	366	14,519	15,168	444,327
MAY	873	24,848	160	4,845	350	7,408	341	13,285	15,795	455,908
JUNE	862	23,810	111	3,375	320	6,421	323	13,476	16,586	481,398
JULY	856	24,339	92	3,146	372	6,790	339	13,367	15,048	433,254
AUGUST	671	19,216	127	4,309	333	5,826	322	12,851	15,371	447,037
SEPTEMBER	905	26,013	90	3,431	353	6,635	281	11,238	16,848	482,984
OCTOBER	900	26,517	130	4,338	319	5,933	273	11,544	16,071	477,823
NOVEMBER	889	26,666	135	4,269	381	6,883	285	11,642	17,536	521,582
DECEMBER	945	26,858	133	5,042	358	6,987	222	9,810	17,334	520,780
1983										
JANUARY	830	24,654	119	3,908	368	7,650	217	9,345	15,641	477,241
FEBRUARY	893	27,472	102	3,550	486	11,176	252	11,307	20,333	644,087
MARCH	1,040	31,057	148	5,077	519	12,918	296	13,406	23,434	740,549
APRIL	898	25,797	127	4,522	413	9,854	227	10,290	17,623	558,581
OTHER DWELLINGS										
YEARS -										
1979/80	576	8,482	64	1,881	544	8,623	341	10,910	21,531	571,550
1980/81	517	10,729	78	2,827	265	5,675	317	12,033	21,662	665,067
1981/82	422	9,592	66	2,556	361	7,686	308	12,696	17,902	543,406
MONTHS -										
1982										
MARCH	31	804	6	241	42	949	31	1,446	1,881	58,403
APRIL	18	466	6	218	22	415	24	933	1,375	40,714
MAY	29	793	9	406	26	381	35	1,377	1,332	43,000
JUNE	21	513	7	324	49	1,059	16	687	1,304	40,976
JULY	58	2,074	5	152	26	582	26	1,040	1,260	40,750
AUGUST	53	2,191	4	154	19	448	26	1,313	1,242	40,263
SEPTEMBER	22	653	7	275	40	937	30	1,340	1,293	40,644
OCTOBER	51	1,868	4	227	38	606	20	830	1,306	40,765
NOVEMBER	47	1,742	6	281	27	547	28	1,265	1,398	44,705
DECEMBER	27	908	7	203	23	492	24	1,007	1,275	40,401
1983										
JANUARY	29	954	2	21	22	589	15	584	1,251	40,800
FEBRUARY	33	996	5	185	29	492	22	970	1,638	55,971
MARCH	43	1,325	6	236	29	715	38	1,666	1,841	63,039
APRIL	38	1,041	3	111	26	733	34	1,586	1,434	48,600
TOTAL										
YEARS -										
1979/80	10,674	232,326	1,585	47,063	5,755	101,404	4,785	160,891	276,297	7,017,614
1980/81	11,007	277,343	1,882	59,042	4,843	99,754	5,101	191,870	271,696	7,470,836
1981/82	11,563	316,417	1,674	52,726	4,252	84,318	4,838	188,437	228,972	6,506,115
MONTHS -										
1982										
MARCH	954	26,579	120	3,743	428	8,430	396	16,233	21,858	634,435
APRIL	753	22,451	113	4,195	357	7,432	390	15,452	16,543	485,041
MAY	902	25,641	169	5,251	376	7,789	376	14,662	17,127	498,908
JUNE	883	24,323	118	3,699	369	7,480	339	14,163	17,890	522,374
JULY	914	26,413	97	3,298	398	7,372	365	14,407	16,308	474,004
AUGUST	724	21,407	131	4,463	352	6,274	348	14,164	16,613	487,300
SEPTEMBER	927	26,666	97	3,706	393	7,572	311	12,578	18,141	523,628
OCTOBER	951	28,385	134	4,565	357	6,539	293	12,374	17,377	518,588
NOVEMBER	936	28,408	141	4,550	408	7,430	313	12,907	18,934	566,287
DECEMBER	972	27,766	140	5,245	381	7,479	246	10,817	18,609	561,181
1983										
JANUARY	859	25,608	121	3,929	390	8,239	232	9,929	16,892	518,041
FEBRUARY	926	28,468	107	3,735	515	11,668	274	12,277	21,971	700,058
MARCH	1,083	32,382	154	5,313	548	13,633	334	15,072	25,275	803,588
APRIL	936	26,838	130	4,633	439	10,587	261	11,876	19,057	607,181

TABLE 3 - LOANS APPROVED TO INDIVIDUALS FOR THE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1979/80	21,598	533,387	8,654	169,518	10,725	336,349	1,756	47,123	1,848	64,627
1980/81	21,300	522,238	8,242	174,588	9,826	327,753	1,438	40,783	1,442	49,087
1981/82	18,889	484,792	6,579	147,593	7,009	252,230	923	28,491	893	34,437
MONTHS -										
1982										
MARCH	1,835	47,826	600	14,114	610	22,671	88	2,623	56	2,869
APRIL	1,359	35,292	401	8,828	497	18,284	56	1,941	102	3,334
MAY	1,575	41,278	436	9,751	483	17,287	52	1,662	50	2,335
JUNE	1,678	46,252	515	11,881	491	17,465	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	497	18,355	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	520	19,132	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	1,496	43,368	413	11,231	507	19,109	70	2,374	58	2,571
MARCH	2,110	60,971	500	12,962	762	29,189	81	2,712	72	3,401
APRIL	1,642	48,163	349	9,418	631	24,370	88	3,060	100	4,819
OTHER DWELLINGS										
YEARS -										
1979/80	81	1,677	379	6,141	69	2,473	-	-	20	1,118
1980/81	58	1,483	371	6,463	47	1,989	4	107	20	1,360
1981/82	74	1,802	317	6,829	121	3,932	1	31	37	2,321
MONTHS -										
1982										
MARCH	6	94	35	651	11	287	-	-	1	12
APRIL	8	173	32	467	7	282	-	-	1	20
MAY	5	126	22	445	2	85	-	-	-	-
JUNE	7	187	13	315	12	339	-	-	1	37
JULY	1	38	23	567	8	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	456	2	143	-	-	4	299
MARCH	24	751	18	331	2	140	-	-	1	50
APRIL	8	235	14	394	2	115	-	-	1	9
TOTAL										
YEARS -										
1979/80	21,679	535,064	9,033	175,659	10,794	338,822	1,756	47,123	1,868	65,745
1980/81	21,358	523,721	8,613	181,051	9,873	329,742	1,442	40,890	1,462	50,447
1981/82	18,963	486,594	6,896	154,422	7,130	256,162	924	28,522	930	36,758
MONTHS -										
1982										
MARCH	1,841	47,920	635	14,765	621	22,958	88	2,623	57	2,881
APRIL	1,367	35,465	433	9,295	504	18,566	56	1,941	103	3,354
MAY	1,580	41,404	458	10,196	485	17,372	52	1,662	50	2,335
JUNE	1,685	46,439	528	12,196	503	17,804	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	507	18,828	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	529	19,378	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	1,512	43,930	435	11,687	509	19,252	70	2,374	62	2,870
MARCH	2,134	61,722	518	13,293	764	29,329	81	2,712	73	3,451
APRIL	1,650	48,398	363	9,812	633	24,485	88	3,060	101	4,828

## CONSTRUCTION OF DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1979/80	1,498	34,528	272	8,116	758	12,634	716	23,573	47,825	1,229,855
1980/81	1,728	44,190	238	7,773	795	14,063	606	22,460	45,615	1,202,935
1981/82	2,514	66,117	259	8,969	709	11,456	497	19,487	38,272	1,053,572
MONTHS -										
1982										
MARCH	226	6,071	20	617	67	952	33	1,408	3,535	99,151
APRIL	180	5,228	20	1,054	48	809	41	1,674	2,704	76,444
MAY	222	6,395	30	965	66	993	41	1,654	2,955	82,320
JUNE	219	5,947	18	590	54	903	50	1,987	3,139	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	2,917	84,153
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	3,037	88,508
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	2,856	87,499
MARCH	258	7,941	37	1,318	81	1,651	35	1,564	3,936	121,709
APRIL	212	6,311	30	996	58	1,368	28	1,013	3,138	99,518
OTHER DWELLINGS										
YEARS -										
1979/80	-	-	-	-	9	190	3	95	561	11,694
1980/81	-	-	2	52	3	68	1	36	506	11,558
1981/82	-	-	1	20	18	432	-	-	569	15,367
MONTHS -										
1982										
MARCH	-	-	1	20	3	92	-	-	57	1,156
APRIL	-	-	-	-	-	-	-	-	48	942
MAY	-	-	-	-	2	39	-	-	31	695
JUNE	-	-	-	-	2	19	-	-	35	897
JULY	-	-	-	-	2	13	-	-	49	1,897
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
TOTAL										
YEARS -										
1979/80	1,498	34,528	272	8,116	767	12,824	719	23,668	48,386	1,241,549
1980/81	1,728	44,190	240	7,825	798	14,131	607	22,496	46,121	1,214,493
1981/82	2,514	66,117	260	8,989	727	11,888	497	19,487	38,841	1,068,939
MONTHS -										
1982										
MARCH	226	6,071	21	637	70	1,044	33	1,408	3,592	100,307
APRIL	180	5,228	20	1,054	48	809	41	1,674	2,752	77,386
MAY	222	6,395	30	965	68	1,032	41	1,654	2,986	83,015
JUNE	219	5,947	18	590	56	922	50	1,987	3,174	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	2,949	85,160
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	3,081	89,790
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	2,900	88,959
MARCH	258	7,941	41	1,443	81	1,651	35	1,564	3,985	123,106
APRIL	212	6,311	32	1,071	58	1,368	28	1,013	3,165	100,346

TABLE 4 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1979/80	10,308	244,435	3,687	70,743	9,374	293,518	1,465	38,311	1,468	58,289
1980/81	8,693	221,645	3,533	70,259	7,496	251,022	1,254	35,998	1,441	60,023
1981/82	7,646	210,326	3,136	69,414	4,611	173,917	1,008	31,068	1,046	51,982
MONTHS -										
1982										
MARCH	655	18,245	305	6,896	373	14,719	150	4,578	95	4,196
APRIL	498	13,663	172	3,841	271	10,078	88	2,796	65	3,517
MAY	574	16,943	201	4,329	280	10,819	71	2,271	92	5,911
JUNE	665	19,426	233	5,644	275	10,999	57	1,762	96	5,953
JULY	538	16,213	160	3,657	267	9,975	43	1,445	78	4,257
AUGUST	627	18,930	182	4,688	266	10,417	80	2,708	47	2,344
SEPTEMBER	618	18,885	248	5,790	248	9,159	43	1,499	50	2,219
OCTOBER	584	17,830	186	4,410	258	10,021	60	1,980	35	1,899
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	241	8,611	46	1,556	41	2,030
FEBRUARY	591	18,856	222	5,619	276	11,714	80	2,778	56	2,885
MARCH	682	21,219	211	5,477	252	10,519	140	4,913	56	2,686
APRIL	484	14,842	141	3,445	244	9,640	82	2,975	50	2,718
OTHER DWELLINGS										
YEARS -										
1979/80	838	20,539	427	8,271	1,399	49,981	30	880	188	7,976
1980/81	599	16,366	471	9,752	1,472	55,159	52	1,562	264	14,959
1981/82	603	17,553	467	10,152	961	41,086	17	607	197	14,200
MONTHS -										
1982										
MARCH	56	1,528	34	873	92	3,838	-	-	28	1,697
APRIL	38	1,085	24	387	75	3,526	-	-	12	640
MAY	46	1,392	41	779	64	2,730	-	-	21	2,377
JUNE	77	2,347	40	609	57	2,853	1	49	15	1,093
JULY	61	2,000	29	647	58	2,337	3	77	9	585
AUGUST	67	2,062	18	467	66	2,436	7	225	11	578
SEPTEMBER	70	1,971	27	486	62	2,757	2	69	15	1,023
OCTOBER	64	2,083	35	791	48	2,516	1	35	5	161
NOVEMBER	80	2,540	36	713	64	2,506	13	420	3	125
DECEMBER	56	1,766	26	438	77	3,470	4	145	6	495
1983										
JANUARY	54	1,289	44	1,195	54	2,476	-	-	7	454
FEBRUARY	87	2,738	32	1,359	85	3,835	1	20	5	250
MARCH	83	2,559	33	668	88	3,703	27	928	11	1,294
APRIL	50	1,469	31	830	53	2,517	2	74	6	750
TOTAL										
YEARS -										
1979/80	11,146	264,974	4,114	79,014	10,773	343,499	1,495	39,191	1,656	66,265
1980/81	9,292	238,011	4,004	80,011	8,968	306,181	1,306	37,560	1,705	74,982
1981/82	8,249	227,879	3,603	79,566	5,572	215,003	1,025	31,675	1,243	66,182
MONTHS -										
1982										
MARCH	711	19,773	339	7,769	465	18,557	150	4,578	123	5,893
APRIL	536	14,748	196	4,228	346	13,604	88	2,796	77	4,157
MAY	620	18,335	242	5,108	344	13,549	71	2,271	113	8,288
JUNE	742	21,773	273	6,253	332	13,852	58	1,811	111	7,046
JULY	599	18,213	189	4,304	325	12,312	46	1,522	87	4,842
AUGUST	694	20,992	200	5,155	332	12,853	87	2,933	58	2,922
SEPTEMBER	688	20,856	275	6,276	310	11,916	45	1,568	65	3,242
OCTOBER	648	19,913	221	5,201	306	12,537	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	321	12,727	62	2,167	64	3,590
1983										
JANUARY	498	15,603	218	5,559	295	11,087	46	1,556	48	2,484
FEBRUARY	678	21,594	254	6,978	361	15,549	81	2,798	61	3,135
MARCH	765	23,778	244	6,145	340	14,222	167	5,841	67	3,980
APRIL	534	16,311	172	4,275	297	12,157	84	3,049	56	3,468



## OF NEWLY ERECTED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
HOUSES										
YEARS -										
1979/80	3,777	89,928	77	2,485	544	8,218	653	20,692	31,353	826,619
1980/81	2,889	75,038	76	3,158	406	7,603	475	17,849	26,263	742,595
1981/82	2,463	69,468	49	1,863	326	7,339	363	14,062	20,648	629,439
MONTHS -										
1982										
MARCH	219	6,455	3	132	34	649	37	1,487	1,871	57,357
APRIL	151	4,546	3	162	21	464	28	1,406	1,297	40,473
MAY	164	4,839	4	185	29	551	13	576	1,428	46,424
JUNE	182	5,026	2	63	29	568	5	257	1,544	49,698
JULY	201	6,890	3	208	32	830	14	573	1,336	44,048
AUGUST	147	4,532	5	269	34	675	18	798	1,406	45,361
SEPTEMBER	154	4,905	1	60	17	329	11	415	1,390	43,261
OCTOBER	157	4,430	2	90	16	365	18	818	1,316	41,843
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	1,154	37,392
FEBRUARY	198	6,175	3	68	41	838	9	404	1,476	49,337
MARCH	189	5,933	5	245	33	775	2	68	1,570	51,835
APRIL	144	4,416	1	57	20	517	8	369	1,174	38,979
OTHER DWELLINGS										
YEARS -										
1979/80	190	3,478	5	205	70	1,194	43	1,548	3,190	94,072
1980/81	213	5,901	7	503	34	821	32	1,177	3,144	106,200
1981/82	124	3,090	4	186	37	1,107	42	1,885	2,452	89,866
MONTHS -										
1982										
MARCH	3	43	1	58	7	159	3	145	224	8,341
APRIL	6	130	-	-	-	-	-	-	155	5,768
MAY	6	93	1	34	-	-	7	330	186	7,735
JUNE	5	107	1	45	5	203	3	115	204	7,421
JULY	34	1,598	-	-	6	125	8	349	208	7,718
AUGUST	42	1,972	-	-	3	95	4	155	218	7,990
SEPTEMBER	18	593	-	-	3	141	10	447	207	7,487
OCTOBER	34	1,533	-	-	1	13	3	115	191	7,247
NOVEMBER	6	172	1	34	-	10	3	159	206	6,679
DECEMBER	11	443	1	28	2	60	3	124	186	6,969
1983										
JANUARY	5	222	-	-	2	80	3	121	169	5,837
FEBRUARY	9	290	1	45	3	73	3	121	226	8,731
MARCH	15	473	1	77	4	123	9	390	271	10,215
APRIL	12	376	1	36	4	75	5	161	164	6,288
TOTAL										
YEARS -										
1979/80	3,967	93,406	82	2,690	614	9,412	696	22,240	34,543	920,691
1980/81	3,102	80,939	83	3,661	440	8,424	507	19,026	29,407	848,795
1981/82	2,587	72,558	53	2,049	363	8,446	405	15,947	23,100	719,305
MONTHS -										
1982										
MARCH	222	6,498	4	190	41	808	40	1,632	2,095	65,698
APRIL	157	4,676	3	162	21	464	28	1,406	1,452	46,241
MAY	170	4,932	5	219	29	551	20	906	1,614	54,159
JUNE	187	5,133	3	108	34	771	8	372	1,748	57,119
JULY	235	8,488	3	208	38	955	22	922	1,544	51,766
AUGUST	189	6,504	5	269	37	770	22	953	1,624	53,351
SEPTEMBER	172	5,498	1	60	20	470	21	862	1,597	50,748
OCTOBER	191	5,963	2	90	17	378	21	933	1,507	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	1,513	49,405
1983										
JANUARY	163	5,216	3	146	39	868	13	710	1,323	43,229
FEBRUARY	207	6,465	4	113	44	911	12	525	1,702	58,068
MARCH	204	6,406	6	322	37	898	11	458	1,841	62,050
APRIL	156	4,792	2	93	24	592	13	530	1,338	45,267

TABLE 5 - LOANS APPROVED TO INDIVIDUALS FOR THE PURCHASE

	BANKS				BUILDING SOCIETIES				FINANCE COMPANIES	
	SAVINGS		TRADING		PERMANENT		TERMINATING		DWGS	\$000
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000		
HOUSES										
YEARS -										
1979/80	74,729	1,769,734	27,821	521,044	50,185	1,461,800	3,098	82,012	6,776	243,386
1980/81	74,554	1,832,666	29,595	622,977	47,252	1,522,061	2,680	75,665	9,632	402,259
1981/82	70,272	1,810,098	27,476	587,227	32,843	1,153,741	2,082	64,846	5,487	253,179
MONTHS -										
1982										
MARCH	6,690	175,190	2,577	54,295	3,478	127,090	189	6,155	488	23,020
APRIL	5,294	136,447	1,747	38,487	2,585	95,416	151	4,976	339	19,929
MAY	5,848	152,737	1,654	35,766	2,247	79,457	139	4,567	369	20,409
JUNE	6,349	171,889	2,008	40,773	1,961	71,689	144	4,768	384	21,956
JULY	5,875	158,641	1,695	35,750	1,874	66,308	124	3,990	351	18,047
AUGUST	6,100	167,191	1,727	37,853	1,908	67,577	110	3,655	262	13,276
SEPTEMBER	6,884	189,386	2,081	44,939	1,879	67,953	132	4,358	341	13,641
OCTOBER	6,710	189,522	1,759	44,251	2,001	72,904	164	5,432	290	11,850
NOVEMBER	7,537	209,769	1,667	43,812	2,208	81,757	278	8,936	262	10,699
DECEMBER	7,534	212,956	1,580	41,712	2,237	81,240	316	10,449	202	9,869
1983										
JANUARY	6,435	185,243	1,822	49,269	2,243	83,781	218	7,280	192	7,512
FEBRUARY	8,384	247,428	2,266	64,243	3,729	140,184	201	6,860	251	11,362
MARCH	9,537	280,367	2,370	65,695	4,061	153,411	277	9,437	320	15,132
APRIL	6,729	197,926	1,686	42,193	3,087	118,263	374	13,538	271	12,748
OTHER DWELLINGS										
YEARS -										
1979/80	5,176	127,518	2,772	57,706	7,641	221,832	228	6,426	758	29,116
1980/81	4,643	126,679	3,047	68,821	7,861	257,069	217	6,673	1,359	65,361
1981/82	4,499	124,523	2,726	63,059	5,886	184,053	147	5,204	692	35,524
MONTHS -										
1982										
MARCH	430	12,467	304	7,141	720	22,379	13	441	41	3,555
APRIL	353	9,722	205	4,616	473	14,042	9	350	68	3,372
MAY	408	11,634	172	4,177	402	13,647	13	523	37	2,128
JUNE	442	12,631	186	4,901	305	10,030	11	529	44	2,473
JULY	394	11,424	174	3,781	325	11,015	8	273	37	2,879
AUGUST	378	11,013	170	3,702	341	12,046	9	317	46	2,413
SEPTEMBER	476	13,547	163	3,989	285	10,448	10	323	26	1,478
OCTOBER	480	13,975	179	3,772	300	10,481	8	262	30	1,790
NOVEMBER	502	14,690	196	4,566	313	12,080	11	366	28	1,582
DECEMBER	452	13,490	183	4,115	309	10,853	8	270	37	1,919
1983										
JANUARY	457	13,800	222	6,695	281	10,358	11	362	25	1,266
FEBRUARY	511	16,200	227	6,215	521	19,718	9	309	27	1,224
MARCH	612	19,104	223	5,945	548	21,054	7	230	48	2,340
APRIL	467	14,585	203	5,218	419	15,628	43	1,762	34	1,543
TOTAL										
YEARS -										
1979/80	79,905	1,897,252	30,593	578,750	57,826	1,683,632	3,326	88,438	7,534	272,502
1980/81	79,197	1,959,345	32,642	691,798	55,113	1,779,130	2,897	82,338	10,991	467,620
1981/82	74,771	1,934,621	30,202	650,286	38,729	1,337,794	2,229	70,050	6,179	288,703
MONTHS -										
1982										
MARCH	7,120	187,657	2,881	61,436	4,198	149,469	202	6,596	529	26,575
APRIL	5,647	146,169	1,952	43,103	3,058	109,458	160	5,326	407	23,301
MAY	6,256	164,371	1,826	39,943	2,649	93,104	152	5,090	406	22,537
JUNE	6,791	184,520	2,194	45,674	2,266	81,719	155	5,297	428	24,429
JULY	6,269	170,065	1,869	39,531	2,199	77,323	132	4,263	388	20,926
AUGUST	6,478	178,204	1,897	41,555	2,249	79,623	119	3,972	308	15,689
SEPTEMBER	7,360	202,933	2,244	48,928	2,164	78,401	142	4,681	367	15,119
OCTOBER	7,190	203,497	1,938	48,023	2,301	83,385	172	5,694	320	13,640
NOVEMBER	8,039	224,459	1,863	48,378	2,521	93,837	289	9,302	290	12,281
DECEMBER	7,986	226,446	1,763	45,827	2,546	92,093	324	10,719	239	11,788
1983										
JANUARY	6,892	199,043	2,044	55,964	2,524	94,139	229	7,642	217	8,778
FEBRUARY	8,895	263,628	2,493	70,458	4,250	159,902	210	7,169	278	12,586
MARCH	10,149	299,471	2,593	71,640	4,609	174,465	284	9,667	368	17,472
APRIL	7,196	212,511	1,889	47,411	3,506	133,891	417	15,300	305	14,291

## OF ESTABLISHED DWELLINGS, BY TYPE OF LENDER - AUSTRALIA

	GOVERNMENT									
	HOUSING AUTHORITIES		OTHER		CREDIT UNIONS		INSURANCE COMPANIES		TOTAL	
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000
	HOUSES									
YEARS -										
1979/80	4,823	99,388	1,172	34,581	3,909	71,929	3,075	105,716	175,588	4,389,590
1980/81	5,873	147,386	1,490	45,284	3,377	72,413	3,703	139,528	178,156	4,860,239
1981/82	6,164	171,240	1,300	39,338	2,856	57,837	3,670	142,192	152,150	4,279,698
MONTHS -										
1982										
MARCH	478	13,249	91	2,753	285	5,880	295	11,892	14,571	419,524
APRIL	404	12,211	84	2,761	266	5,744	297	11,439	11,167	327,410
MAY	487	13,614	126	3,695	255	5,864	287	11,055	11,412	327,164
JUNE	461	12,837	91	2,722	237	4,950	268	11,232	11,903	342,816
JULY	445	12,302	83	2,731	263	4,675	289	11,446	10,999	313,890
AUGUST	350	10,218	89	2,813	235	4,166	267	10,774	11,048	317,523
SEPTEMBER	583	16,612	75	2,768	272	5,303	234	9,362	12,481	354,322
OCTOBER	507	15,116	112	3,675	248	4,531	216	9,033	12,007	356,314
NOVEMBER	473	14,279	111	3,475	288	5,458	228	9,435	13,052	387,620
DECEMBER	586	16,485	102	3,783	278	5,757	170	7,708	13,005	389,959
1983										
JANUARY	476	14,022	86	2,651	279	5,983	177	7,613	11,928	363,354
FEBRUARY	495	15,178	80	2,843	376	9,111	219	10,042	16,001	507,251
MARCH	593	17,183	106	3,514	405	10,492	259	11,774	17,928	567,005
APRIL	542	15,070	96	3,469	335	7,969	191	8,908	13,311	420,084
	OTHER DWELLINGS									
YEARS -										
1979/80	386	5,004	59	1,676	465	7,239	295	9,267	17,780	465,784
1980/81	304	4,828	69	2,272	228	4,786	284	10,820	18,012	547,309
1981/82	298	6,502	61	2,350	306	6,147	266	10,811	14,881	438,173
MONTHS -										
1982										
MARCH	28	761	4	163	32	698	28	1,301	1,600	48,906
APRIL	12	336	6	218	22	415	24	933	1,172	34,004
MAY	23	700	8	372	24	342	28	1,047	1,115	34,570
JUNE	16	406	6	279	42	837	13	572	1,065	32,658
JULY	24	476	5	152	18	444	18	691	1,003	31,135
AUGUST	11	219	4	154	12	287	21	1,115	992	31,266
SEPTEMBER	4	60	7	275	28	687	19	857	1,018	31,664
OCTOBER	17	335	4	227	25	437	17	715	1,060	31,994
NOVEMBER	41	1,570	5	247	27	537	25	1,106	1,148	36,744
DECEMBER	16	465	6	175	21	432	21	883	1,053	32,602
1983										
JANUARY	24	732	2	21	20	509	12	463	1,054	34,206
FEBRUARY	24	706	4	140	26	419	19	849	1,368	45,780
MARCH	28	852	1	34	25	592	29	1,276	1,521	51,427
APRIL	26	665	-	-	22	658	29	1,425	1,243	41,484
	TOTAL									
YEARS -										
1979/80	5,209	104,392	1,231	36,257	4,374	79,168	3,370	114,983	193,368	4,855,374
1980/81	6,177	152,214	1,559	47,556	3,605	77,199	3,987	150,348	196,168	5,407,548
1981/82	6,462	177,742	1,361	41,688	3,162	63,984	3,936	153,003	167,031	4,717,871
MONTHS -										
1982										
MARCH	506	14,010	95	2,916	317	6,578	323	13,193	16,171	468,430
APRIL	416	12,547	90	2,979	288	6,159	321	12,372	12,339	361,414
MAY	510	14,314	134	4,067	279	6,206	315	12,102	12,527	361,734
JUNE	477	13,243	97	3,001	279	5,787	281	11,804	12,968	375,474
JULY	469	12,778	88	2,883	281	5,119	307	12,137	12,002	345,025
AUGUST	361	10,437	93	2,967	247	4,453	288	11,889	12,040	348,789
SEPTEMBER	587	16,672	82	3,043	300	5,990	253	10,219	13,499	385,986
OCTOBER	524	15,451	116	3,902	273	4,968	233	9,748	13,067	388,308
NOVEMBER	514	15,849	116	3,722	315	5,995	253	10,541	14,200	424,364
DECEMBER	602	16,950	108	3,958	299	6,189	191	8,591	14,058	422,561
1983										
JANUARY	500	14,754	88	2,672	299	6,492	189	8,076	12,982	397,560
FEBRUARY	519	15,884	84	2,983	402	9,530	238	10,891	17,369	553,031
MARCH	621	18,035	107	3,548	430	11,084	288	13,050	19,449	618,432
APRIL	568	15,735	96	3,469	357	8,627	220	10,333	14,554	461,568

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

	BANKS		BUILDING SOCIETIES			GOVERNMENT				TOTAL
	SAVINGS	TRADING	PERMANENT	TERM- INATING	FINANCE COMPANIES	HOUSING AUTH- ORITIES	OTHER	CREDIT UNIONS	INSURANCE COMPANIES	
LOANS APPROVED TO INDIVIDUALS FOR ALTERATIONS AND ADDITIONS										
YEARS -										
1979/80	99,469	217,885	49,757	2,103	17,394	1,956	1,236	37,312	6,788	433,900
1980/81	92,131	283,571	48,453	2,713	16,968	3,061	1,146	44,862	8,911	501,816
1981/82	89,856	307,321	42,323	2,751	16,472	3,500	1,605	48,267	12,067	524,162
MONTHS -										
1982										
MARCH	9,327	30,011	3,494	194	1,256	186	191	4,725	1,071	50,455
APRIL	7,289	22,005	3,763	153	1,035	249	253	3,480	1,066	39,293
MAY	7,685	22,065	3,413	245	1,234	402	145	3,655	1,115	39,959
JUNE	8,252	24,962	4,293	132	1,954	421	89	3,946	877	44,926
JULY	7,588	18,911	3,272	74	1,558	462	176	3,800	728	36,569
AUGUST	8,021	20,659	2,959	154	1,472	438	59	4,343	858	38,963
SEPTEMBER	9,644	21,802	3,649	120	1,981	494	225	4,482	1,046	43,843
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	902	41,990
DECEMBER	9,515	18,234	2,926	122	1,638	357	107	4,722	1,000	38,621
1983										
JANUARY	7,644	17,218	2,903	69	1,114	239	95	4,239	617	34,138
FEBRUARY	9,283	22,221	3,872	144	2,018	256	224	5,234	635	43,887
MARCH	12,330	24,719	5,452	208	2,039	391	170	7,432	803	53,544
APRIL	8,789	20,134	5,331	39	1,895	362	198	5,741	857	43,346
CANCELLATIONS OF LOANS PREVIOUSLY APPROVED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1979/80	127,312	17,670	97,885	3,365	53,058	3,941	604	7,965	9,806	321,606
1980/81	122,312	23,316	114,354	4,093	102,289	8,706	2,015	7,735	9,285	394,105
1981/82	113,516	15,551	77,757	2,561	71,537	12,676	405	7,298	11,072	312,373
MONTHS -										
1982										
MARCH	14,039	1,427	8,792	242	4,825	1,108	39	686	646	31,804
APRIL	7,174	815	8,597	378	6,824	564	61	612	562	25,587
MAY	9,016	1,321	6,343	196	4,648	571	45	857	2,559	25,556
JUNE	10,401	1,012	5,588	254	3,725	1,241	-	423	984	23,628
JULY	9,680	839	7,419	204	4,330	862	41	577	1,727	25,679
AUGUST	10,808	1,022	5,837	160	2,894	735	149	511	1,590	23,706
SEPTEMBER	10,384	719	6,514	136	2,365	744	42	641	1,330	22,875
OCTOBER	11,000	654	6,390	278	2,981	720	127	554	1,726	24,430
NOVEMBER	10,340	1,159	5,384	201	2,641	667	1	494	569	21,456
DECEMBER	12,130	1,162	5,899	331	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	3,327	476	-	803	1,331	30,098
APRIL	10,136	647	7,091	250	3,226	279	74	647	625	22,975
LOANS ADVANCED TO INDIVIDUALS FOR HOUSING (A)										
YEARS -										
1979/80	2,658,337		2,209,861	179,431	359,396	227,039	46,616	127,618	154,650	5,962,948
1980/81	2,653,775		2,487,705	160,854	527,969	250,034	63,201	138,683	179,567	6,461,788
1981/82	2,670,568		1,819,010	143,287	366,106	308,723	53,232	125,331	200,310	5,686,567
MONTHS -										
1982										
MARCH	244,156	(NA)	179,152	13,258	32,379	28,973	4,323	11,705	16,368	530,314
APRIL	222,289		160,748	11,418	26,041	22,218	4,446	10,140	14,067	471,367
MAY	220,667		157,370	12,953	30,773	23,233	4,466	10,230	18,091	477,783
JUNE	221,252		146,900	11,264	30,929	22,285	3,407	12,059	17,170	465,266
JULY	238,188		124,560	9,778	27,643	27,627	5,683	11,215	15,251	459,945
AUGUST	235,414		117,504	9,533	23,431	23,122	4,841	10,738	15,589	440,172
SEPTEMBER	265,408		111,524	8,332	20,461	26,334	2,823	10,016	14,718	459,616
OCTOBER	241,436		107,980	9,548	19,484	27,421	2,896	10,321	14,289	433,375
NOVEMBER	273,750		116,276	9,714	15,111	28,834	4,606	11,942	13,460	473,693
DECEMBER	356,757		136,755	13,496	21,416	27,208	6,227	11,665	15,438	588,962
1983										
JANUARY	201,402		86,330	8,913	13,331	22,942	2,958	9,467	8,482	353,825
FEBRUARY	253,110		123,480	13,577	15,374	28,439	3,834	12,836	11,624	462,274
MARCH	361,082		179,033	13,358	20,289	32,754	4,784	17,477	14,192	642,969
APRIL	284,121		156,881	12,266	18,586	22,740	3,697	16,440	10,234	524,965
LOANS APPROVED BUT NOT ADVANCED TO INDIVIDUALS FOR HOUSING AT END OF MONTH (A)										
YEARS -										
1979/80	613,261		422,835	40,916	73,287	44,053	10,793	16,045	36,654	1,257,844
1980/81	650,381		284,550	39,198	57,587	65,717	5,765	14,714	48,269	1,166,181
1981/82	605,247		239,398	26,679	36,637	64,235	6,391	15,828	37,351	1,031,766
MONTHS -										
1982										
MARCH	599,596	(NA)	334,447	35,024	37,595	60,860	5,184	16,367	43,449	1,132,522
APRIL	573,804		310,493	33,354	36,577	60,778	5,125	16,527	45,338	1,081,996
MAY	575,916		274,218	29,373	35,550	63,017	6,010	16,884	40,465	1,041,433
JUNE	605,247		239,398	26,679	36,637	64,235	6,391	15,828	37,351	1,031,766
JULY	591,928		218,625	24,750	35,113	62,621	4,141	15,682	35,589	988,449
AUGUST	595,392		209,547	24,032	31,605	60,609	3,673	15,007	33,432	973,297
SEPTEMBER	600,406		201,529	23,435	31,814	60,691	4,739	16,172	31,008	969,794
OCTOBER	621,060		202,766	23,606	29,567	61,395	6,424	16,912	28,204	989,934
NOVEMBER	638,859		211,695	28,492	30,313	60,752	6,564	17,259	27,984	1,021,918
DECEMBER	572,665		197,104	31,152	25,843	61,069	5,687	17,216	23,522	934,258
1983										
JANUARY	624,196		230,969	33,557	25,681	63,318	6,672	19,780	24,785	1,028,958
FEBRUARY	698,283		298,934	31,938	28,555	62,936	6,789	23,191	25,682	1,176,308
MARCH	721,117		333,268	36,813	31,881	62,479	7,488	25,976	26,034	1,245,056
APRIL	712,869		345,160	45,745	34,551	66,660	8,548	25,217	27,908	1,266,658

(A) - INCLUDES ALTERATIONS AND ADDITIONS

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

	BANKS		BUILDING SOCIETIES		FINANCE COMPANIES	GOVERNMENT	OTHER	TOTAL
	SAVINGS	TRADING	PERMANENT	TERMINATING				
<u>NEW SOUTH WALES</u>								
1982								
NOVEMBER	85,522	21,753	42,674	9,158	7,428	3,389	10,820	180,744
DECEMBER	90,158	20,020	44,169	9,616	8,641	4,500	7,690	184,794
1983								
JANUARY	75,096	22,963	40,509	6,199	5,306	2,979	8,636	161,688
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	13,805	273,373
APRIL	88,434	20,545	68,790	12,782	9,805	3,202	11,193	214,751
<u>VICTORIA</u>								
1982								
NOVEMBER	106,775	9,870	29,970	3,123	1,992	5,636	3,448	160,814
DECEMBER	103,942	8,900	28,021	4,430	1,799	7,958	3,959	159,009
1983								
JANUARY	86,259	8,382	25,665	2,898	1,390	5,181	3,537	133,312
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	39,843	7,428	1,298	7,191	3,987	163,852
<u>QUEENSLAND</u>								
1982								
NOVEMBER	40,817	14,890	22,682	60	4,597	8,828	1,589	93,463
DECEMBER	40,401	15,223	20,934	55	4,768	10,641	1,635	93,657
1983								
JANUARY	34,530	20,767	24,642	60	4,318	9,612	1,439	95,368
FEBRUARY	42,483	23,012	39,000	-	6,985	10,780	2,014	124,274
MARCH	53,245	21,237	39,631	177	9,723	11,367	2,359	137,739
APRIL	39,394	14,815	27,489	90	8,100	8,985	1,861	100,734
<u>SOUTH AUSTRALIA</u>								
1982								
NOVEMBER	22,605	9,663	9,610	-	1,051	976	2,240	46,145
DECEMBER	20,642	5,868	8,792	-	379	1,305	2,272	39,258
1983								
JANUARY	21,316	9,532	11,319	-	737	1,654	2,144	46,702
FEBRUARY	24,371	10,486	13,366	-	769	1,331	2,961	53,304
MARCH	30,082	11,721	18,625	-	676	1,563	2,393	65,060
APRIL	19,516	7,867	11,293	-	694	1,362	2,170	42,902
<u>WESTERN AUSTRALIA</u>								
1982								
NOVEMBER	25,034	4,486	13,444	1,806	907	1,626	1,210	48,513
DECEMBER	25,331	5,536	15,924	2,091	997	1,233	1,820	52,932
1983								
JANUARY	25,573	6,079	11,534	1,927	1,421	1,003	1,602	49,139
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
<u>TASMANIA</u>								
1982								
NOVEMBER	4,724	845	1,460	541	82	2,157	630	10,439
DECEMBER	5,215	816	1,054	173	78	1,508	509	9,353
1983								
JANUARY	4,074	880	1,136	439	54	1,366	581	8,530
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
<u>NORTHERN TERRITORY</u>								
1982								
NOVEMBER	1,083	243	(A)	-	28	7,128	(A)	8,755
DECEMBER	1,024	148	(A)	-	48	3,384	(A)	4,649
1983								
JANUARY	1,082	136	(A)	-	70	4,630	(A)	6,227
FEBRUARY	1,189	475	(A)	-	-	5,071	(A)	7,349
MARCH	1,963	410	(A)	-	-	5,831	(A)	8,546
APRIL	519	391	(A)	-	140	3,841	(A)	5,166
<u>AUSTRALIAN CAPITAL TERRITORY</u>								
1982								
NOVEMBER	6,152	820	6,952 (B)	-	145	3,218	400 (B)	17,414
DECEMBER	6,482	1,399	6,243 (B)	-	557	2,482	411 (B)	17,529
1983								
JANUARY	5,872	713	7,068 (B)	-	390	3,112	229 (B)	17,075
FEBRUARY	7,829	1,460	6,964 (B)	-	155	5,318	424 (B)	21,536
MARCH	10,261	1,691	6,033 (B)	-	683	3,899	666 (B)	22,891
APRIL	6,711	1,122	7,397 (B)	-	386	2,825	387 (B)	18,553

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

TABLE 8 - SUMMARY OF HOUSING FINANCE TO INDIVIDUALS BY STATE

	LOANS APPROVED														
	FOR DWELLINGS										FOR ALTERATIONS AND ADDITIONS	CANCELLATIONS OF LOANS PREVIOUSLY APPROVED	LOANS ADVANCED (A)	LOANS APPROVED BUT NOT ADVANCED AT END OF MONTH (A)	
	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL HOUSES		OTHER DWELLINGS						
	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000	DWGS	\$000					\$000
<b>NEW SOUTH WALES</b>															
1982															
NOVEMBER	803	25,956	487	17,729	3,921	137,059	4,653	160,866	558	19,878	15,931	10,602	143,801	388,824	
DECEMBER	797	26,865	410	16,050	4,016	141,879	4,699	166,542	524	18,252	14,582	11,787	193,536	357,342	
1983															
JANUARY	621	20,869	284	11,419	3,577	129,400	4,001	144,323	481	17,365	13,234	8,925	91,256	402,275	
FEBRUARY	752	26,457	474	18,382	5,599	208,846	6,027	223,670	798	30,015	17,238	11,761	137,392	482,841	
MARCH	973	34,178	529	20,072	5,840	219,123	6,494	240,698	848	32,675	21,772	14,221	188,799	531,537	
APRIL	790	29,034	361	14,170	4,606	171,547	5,062	188,700	695	26,051	17,984	11,844	175,334	548,973	
<b>VICTORIA</b>															
1982															
NOVEMBER	844	22,456	420	12,497	4,667	125,861	5,625	151,945	306	8,869	12,737	4,492	141,993	329,817	
DECEMBER	808	21,486	397	12,192	4,591	125,331	5,533	151,424	263	7,585	10,936	4,878	183,794	297,911	
1983															
JANUARY	671	18,259	347	10,817	3,826	104,236	4,603	126,433	241	6,879	9,475	3,434	117,632	307,852	
FEBRUARY	736	19,727	440	14,906	4,704	133,248	5,625	160,331	255	7,550	11,289	4,950	131,303	335,685	
MARCH	1,116	31,039	528	16,087	5,730	164,604	7,005	200,563	369	11,167	15,000	6,797	173,559	365,671	
APRIL	904	26,199	390	12,627	4,365	125,026	5,402	156,040	257	7,812	12,511	5,172	145,701	375,437	
<b>QUEENSLAND</b>															
1982															
NOVEMBER	677	19,473	337	10,297	2,117	63,693	2,990	88,895	141	4,568	5,551	2,988	72,359	113,079	
DECEMBER	652	18,512	343	10,685	2,093	64,460	2,951	89,219	137	4,438	5,242	2,931	83,072	107,499	
1983															
JANUARY	569	16,699	325	10,870	2,177	67,799	2,896	88,693	175	6,675	5,011	1,940	58,455	123,460	
FEBRUARY	680	20,390	392	12,858	2,828	91,026	3,697	117,097	203	7,177	6,346	2,814	83,767	140,397	
MARCH	919	27,785	393	14,576	3,019	95,378	4,144	130,547	187	7,192	6,647	4,488	124,919	129,976	
APRIL	741	23,071	290	9,810	2,095	67,853	2,973	95,305	153	5,429	4,915	2,767	84,388	130,686	
<b>SOUTH AUSTRALIA</b>															
1982															
NOVEMBER	236	7,001	97	2,755	1,297	36,389	1,500	42,519	130	3,626	2,178	1,205	36,576	60,780	
DECEMBER	192	5,469	67	1,893	1,195	31,896	1,357	37,126	97	2,132	2,250	1,203	40,117	54,105	
1983															
JANUARY	216	6,581	78	2,195	1,302	37,926	1,453	42,392	143	4,310	2,110	770	28,744	62,896	
FEBRUARY	204	6,214	69	1,987	1,544	45,103	1,685	48,974	132	4,330	3,087	1,542	34,657	71,118	
MARCH	273	8,464	99	2,578	1,837	54,018	2,035	60,275	174	4,785	3,445	1,623	53,556	71,132	
APRIL	230	7,025	58	1,529	1,220	34,348	1,380	39,236	128	3,666	2,590	1,170	37,663	68,654	
<b>WESTERN AUSTRALIA</b>															
1982															
NOVEMBER	399	11,379	105	2,565	1,295	34,569	1,614	43,385	185	5,128	3,772	1,115	45,315	80,337	
DECEMBER	464	13,219	92	2,217	1,371	37,496	1,753	47,805	174	5,127	3,570	1,500	51,377	76,376	
1983															
JANUARY	404	11,974	85	2,283	1,287	34,882	1,643	45,830	133	3,309	2,868	1,058	37,515	82,011	
FEBRUARY	414	12,765	115	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	1,049	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	48,845	86,363	
<b>TASMANIA</b>															
1982															
NOVEMBER	51	1,232	6	114	419	9,093	462	10,245	14	194	762	100	9,132	14,455	
DECEMBER	52	1,199	8	157	378	7,997	430	9,234	8	119	784	257	12,448	10,791	
1983															
JANUARY	57	1,280	9	224	313	7,026	368	8,367	11	163	428	151	5,170	13,389	
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	
<b>NORTHERN TERRITORY</b>															
1982															
NOVEMBER	39	1,473	32	1,621	127	5,661	170	7,370	28	1,385	291	578	8,286	12,304	
DECEMBER	25	1,013	14	691	75	2,945	96	3,908	18	741	307	348	6,347	10,172	
1983															
JANUARY	23	838	29	1,318	105	4,071	137	5,423	20	804	174	321	5,441	10,545	
FEBRUARY	30	1,196	25	1,224	115	4,929	156	6,760	14	589	305	404	5,326	11,689	
MARCH	49	2,122	27	1,234	128	5,190	181	7,541	23	1,005	368	249	8,472	11,177	
APRIL	34	1,283	23	989	74	2,894	109	4,414	22	752	223	165	4,463	11,358	
<b>AUSTRALIAN CAPITAL TERRITORY</b>															
1982															
NOVEMBER	32	820	169	4,555	357	12,039	522	16,357	36	1,057	768	376	16,231	22,322	
DECEMBER	48	1,452	182	5,520	339	10,557	515	15,522	54	2,007	950	697	18,271	20,062	
1983															
JANUARY	26	752	166	4,103	395	12,220	540	15,780	47	1,295	838	678	9,612	26,530	
FEBRUARY	25	765	180	5,298	502	15,473	652	19,784	55	1,752	1,049	935	16,450	29,617	
MARCH	27	746	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	14,016	539	17,056	46	1,497	1,426	623	19,030	27,330	

(A) - EXCLUDES TRADING BANKS - DETAILS NOT COLLECTED