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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JULY 1984

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

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

MAIL INQUIRIES *write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.*

MAIN FEATURES

Housing finance commitments to individuals made by significant lenders totalled \$1,037.3 million in July 1984.

These comprised

\$713.3 million for the purchase of established dwellings (19,239 dwelling units)

\$206.1 million for the construction of dwellings (5,746 dwelling units)

\$70.4 million for the purchase of newly erected dwellings (1,803 dwelling units)

\$47.6 million for alterations and additions to dwellings.

The commitments to individuals of \$987.7 million in July 1984 for the construction and purchase of dwellings comprised

\$476.1 million by savings banks (14,072 dwelling units)

\$321.5 million by permanent building societies (7,640 dwelling units)

\$83.2 million by trading banks (2,498 dwelling units)

\$108.9 million by other lenders (2,578 dwelling units)

Seasonally adjusted, the commitments to individuals in July 1984 by the two major types of lenders for the construction and purchase of dwellings were

\$516.1 million by savings banks (15,110 dwelling units)

\$343.9 million by permanent building societies (8,228 dwelling units)

Note: With the implementation of recommendations resulting from a joint investigation by the ABS, Treasury and Reserve Bank aimed at rationalising financial statistics, the attention of users is drawn to the explanatory notes which describe changes affecting the comparability between statistics from July 1984 and those for previous periods.

EXPLANATORY NOTES

Introduction

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

2. For the purposes of these statistics, significant lenders are those which—

(a) belong to one of the following types of lender: banks (trading, saving or other), permanent building societies, co-operative housing societies, credit unions/co-operative credit societies, life or general insurance companies, finance companies, financial corporations registered under the Financial Corporations Act 1974 other than building societies, credit co-operatives, finance companies and retailers, or general government enterprises; and

(b) provide a combined coverage for these types of lender of at least 95 per cent on an Australia-wide basis, and at least 90 per cent on an individual State basis, of total annual housing finance commitments to individuals to construct or purchase dwellings for owner occupation. These minimum levels of combined coverage were achieved by individual lenders of the types described, which, on an Australia-wide basis, had committed funds exceeding \$1.7 million to individuals for housing finance during 1982-83.

3. For the types of lenders described above, the actual level of coverage of their combined housing finance commitments during 1982-83 that was attributable to lenders meeting the size criterion was:

	Per cent
Australia	96.8
N.S.W.	95.8
Vic.	96.3
Qld	99.0
S.A.	97.7
W.A.	97.5
Tas.	91.1
N.T.	99.1
A.C.T.	98.8

4. Although the coverage of housing finance commitments attributable to these significant lenders is quite high in total, users should note that the level of coverage varies for particular types of lender. The level of coverage attributable to significant lenders within each type in 1982-83 was:

	Per cent
banks—savings	100.0
—trading	99.9
—other	95.0
permanent building societies	99.3

	<i>Per cent</i>
co-operative housing societies	58.1
credit unions/co-operative credit societies	53.7
life and general insurance companies	83.0
finance companies	98.5
other financial corporations registered under the Financial Corporations Act	63.5
general government enterprises	99.3

Break in continuity of series

5. The implementation of the rationalised financial collections means that lenders included in the housing finance survey are required to complete, from July 1984 a new form which incorporates new data items, excludes some data items and amalgamates several data items previously reported. Generally definitions and descriptions of data items have not changed, however, the term *lending commitments* is now used in lieu of *loans approved* but conceptually there is no significant difference.

6. From July 1984 the continuity of the series is affected by—

(a) changes in coverage due to:

- (i) the extension of scope to include corporations registered under the Financial Corporations Act other than building societies, credit co-operatives, finance companies, general financiers and retailers;
- (ii) the adoption of a new size criterion to identify significant lenders; and
- (b) with the exception of one bank (which will shift to reporting as at the last Wednesday of the month from January 1985), trading banks are now reporting lending commitments as at the last Wednesday of the month stated instead of the second Wednesday of the month following the month stated.

7. The effect of the extension to the scope of the series is considered to be statistically insignificant. The contribution by the additional lenders to total commitments made by all significant lenders as a result of the extension of scope was 0.4 per cent during 1982-83.

8. To assist users in analysing the break in continuity resulting from the change in the size criterion a six month series, shown in brackets, is included in the time series tables for those significant lenders meeting both the old and new size criteria.

9. No precise measure of the effect on the series of the change in the timing of trading banks reporting of their lending commitments is available.

10. The above changes to the continuity of the series has also affected the seasonal adjustment of the series as follows:

(i) *Savings banks and permanent building societies*—as the changes to the original series for these lenders are considered to be statistically insignificant, and it is expected that the present seasonal pattern will continue in the future, the publication of seasonally adjusted figures has been continued.

- (ii) *trading banks*—the change in reporting periods by trading banks will almost certainly affect the seasonal pattern and the publication of seasonally adjusted data is suspended from July 1984. It is not at present practicable to determine the new monthly seasonal factors. However, a re-analysis of the series will be undertaken when data to September 1984 is available and a decision on whether or not to resume publication of seasonally adjusted series will be made then.
- (iii) *other lenders*—this series is the one most affected by the change in coverage because of the adoption of a new size criterion. Again publication of seasonally adjusted series is suspended from July 1984 and may be resumed following a re-analysis of the series after data is available to September 1984.

Statistical period

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

- (i) for *trading banks*, the data relate to the last Wednesday of the month for all banks except one which at present is reporting to the second Wednesday of the month following the month stated—see paragraph 6(b).
- (ii) for *savings banks*, the data relate to either the last Wednesday, six banks, the last Monday, one bank (which is expected to change to the last Wednesday of the month in January 1985), or the last day of the month, four banks (whose basis of reporting is subject to further negotiations); and
- (iii) for *other lenders*, some lenders have accounting periods which do not correspond exactly to a calendar month and their figures are used without adjustment.

Definitions and descriptions of data items

12. *Lending commitment*. A lending commitment is a firm offer to provide finance which has been or is normally expected to be accepted. For a contract of sale the commitment value is the sale value of the dwelling less any deposit. Commitments to provide housing finance to employees and commitments accepted and cancelled in the same month are included.

13. *Dwelling*. A dwelling is classified as either a house or other dwelling:

- (a) a *house* is a single self-contained (i.e. includes bathing and cooking facilities) place of residence detached from other buildings occupying a separate titled block of land;

(b) an *other dwelling* is a single self-contained place of residence other than a house defined in (a) above. Examples of other dwellings are flats, home units, town houses, terrace houses etc.

14. *Dwelling units*. This item refers to the number of houses and other dwellings for which commitments have been made on the security of first mortgage or contract of sale.

15. *Alterations and additions* covers all structural and non-structural changes to dwellings which are integral to the functional and structural design of the dwelling e.g. garages, carports, pergolas, reroofing, recladding, etc. but excludes swimming pools, ongoing repairs and maintenance and home improvements which do not involve building work.

16. *Construction of dwellings*. This item represents commitments made to individuals to fund, by way of progress payments, the erection of dwellings which they will occupy.

17. *Purchase of newly erected dwellings*. This item represents the purchase of dwellings which have been completed or will be completed within a period of twelve months preceding lodgement of the loan application where the applicant is, or will be, the first occupant.

18. *Purchase of established dwellings*. This item represents the purchase of dwellings which have been completed for a period greater than twelve months preceding the lodgement of the loan application or, if purchased within twelve months, the applicant is not the original occupant.

Seasonal adjustment

19. Details of methods used in seasonally adjusting original series are given in *Seasonally Adjusted Indicators, Australia* (1308.0). See paragraph 10 regarding the effect on seasonally adjusted series of changes to the continuity of the original series.

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

Unpublished data

21. More detailed classifications of the data in this publication may be made available on request. Generally a charge is made for providing this information. Inquiries should be made to the officer named in the Phone Enquiries section of the inquiries box at the front of this publication or by writing to Private Finance Section, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

Revisions

22. This publication incorporates revisions made to statistics for previous periods.

Related publications

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

Housing Finance for Owner Occupation, Savings and Trading Banks, Australia (5608.0)—final issue June 1984

Housing Finance for Owner Occupation, Permanent Building Societies, Australia (5610.0)—final issue June 1984

Building Societies, Australia (5637.0)—issued monthly

Banking, Australia (5605.0)—issued quarterly

Savings Banks, Australia (5602.0)—issued monthly

Major Trading Banks, Australia (5603.0)—issued monthly

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

Symbols and other usages

- nil or rounded to zero
- break in continuity of series (where a line is drawn between two consecutive figures in the same column, or alongside two or more figures in consecutive columns)
- n.p. not available for publication but included in totals where applicable, unless otherwise indicated
- n.a. not available

25. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

R. J. CAMERON
Australian Statistician

TABLE 1 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - JULY 1984

PURPOSE OF COMMITMENT	TYPE OF LENDER									
	BANKS		PERMANENT BUILDING SOCIETIES		OTHER LENDERS		TOTAL			
	SAVINGS	TRADING	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M
AUSTRALIA										
CONSTRUCTION OF DWELLINGS -										
HOUSES -										
BY FIRST MORTGAGE	2,842	94.0	588	16.2	1,638	67.9	626	23.2	5,694	201.4
BY OTHER SECURITY	..	.8	..	1.2	..	-	..	.9	..	2.9
OTHER DWELLINGS -										
BY FIRST MORTGAGE	6	.2	42	1.2	4	.1	-	-	52	1.6
BY OTHER SECURITY	..	.1	..	.1	..	-	..	-	..	.2
PURCHASE OF NEWLY ERECTED DWELLINGS -										
HOUSES -										
BY FIRST MORTGAGE	752	25.5	134	3.3	392	17.8	296	12.0	1,574	58.7
BY OTHER SECURITY	..	.3	..	.7	..	.2	..	.5	..	1.7
OTHER DWELLINGS -										
BY FIRST MORTGAGE	60	2.5	50	1.2	58	2.9	61	3.1	229	9.6
BY OTHER SECURITY	..	-	..	.2	..	-	..	.2	..	.4
PURCHASE OF ESTABLISHED DWELLINGS -										
HOUSES -										
BY FIRST MORTGAGE	9,852	331.4	1,442	47.5	4,802	200.0	1,500	60.5	17,596	639.5
BY OTHER SECURITY	..	1.3	..	3.1	..	2.3	..	3.6	..	10.3
OTHER DWELLINGS -										
BY FIRST MORTGAGE	560	19.9	242	7.8	746	30.2	95	4.2	1,643	62.1
BY OTHER SECURITY	..	.1	..	.5	..	-	..	.8	..	1.4
ALTERATIONS AND ADDITIONS TO DWELLINGS										
..	15.1	..	..	15.5	..	..	8.9	..	8.1	..
TOTAL COMMITMENTS	14,072	491.3	2,498	98.6	7,640	330.4	2,578	117.0	26,788	1,037.3
TOTAL COMMITMENTS(A) - STATES										
NEW SOUTH WALES	3,560	143.7	783	35.6	2,489	115.4	589	29.9	7,421	324.7
VICTORIA	5,344	176.8	508	20.3	1,777	81.4	404	16.7	8,033	295.1
QUEENSLAND	1,873	60.6	524	20.7	1,165	47.7	798	34.4	4,360	163.3
SOUTH AUSTRALIA	1,450	52.8	132	5.1	646	28.4	134	6.0	2,362	92.4
WESTERN AUSTRALIA	1,225	35.9	394	11.1	1,279	46.7	279	11.8	3,177	105.5
TASMANIA	336	9.1	56	1.3	165	4.4	90	2.3	647	17.1
NORTHERN TERRITORY	47	1.7	25	..	..	..	..	..	242	12.8
AUSTRALIAN CAPITAL TERRITORY	237	10.7	76	3.6	119	6.5	284	16.0	546	26.5

(A) INCLUDES ALTERATIONS AND ADDITIONS.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS (A)

	CONSTRUCTION OF DWELLINGS						OTHER DWELLINGS \$M.	
	HOUSES			OTHER DWELLINGS		OTHER SECURITY (B) \$M.		
	FIRST MORTGAGE DWELLING UNITS	OTHER SECURITY (B) \$M.	FIRST MORTGAGE DWELLING UNITS	FIRST MORTGAGE \$M.				
AUSTRALIA								
YEARS								
1981-1982	38,272	1,053.6				569	15.4	
1982-1983	37,747	1,131.5				504	14.4	
1983-1984	57,326	1,923.0				567	18.4	
1983								
MAY	3,961	122.4				42	1.1	
JUNE	3,945	123.9				30	.8	
JULY	3,597	114.3				31	.8	
AUGUST	4,280	138.3				57	1.7	
SEPTEMBER	4,226	134.7				41	1.2	
OCTOBER	4,246	137.8				38	1.4	
NOVEMBER	5,034	162.1				44	1.7	
DECEMBER	4,454	151.5				40	1.3	
1984								
JANUARY	4,150	(4,037)	137.8	(133.9)		23	(23)	
FEBRUARY	5,239	(5,052)	175.3	(168.8)		75	(2.7)	
MARCH	5,624	(5,479)	193.8	(189.3)		54	(1.5)	
APRIL	4,949	(4,833)	176.1	(172.2)		58	(58)	
MAY	6,280	(6,170)	216.7	(213.2)		58	(58)	
JUNE	<u>5,247</u>	(5,149)	<u>184.6</u>	(181.5)		48	(48)	
JULY (C)	5,694		201.4		2.9	52	1.6	
							.2	
STATES - JUNE 1984								
N.S.W.	1,348	(1,309)	53.0	(51.7)		11	(11)	
VIC.	1,408	(1,383)	47.5	(46.7)		10	(10)	
QLD.	858	(848)	29.2	(28.8)		8	(8)	
S.A.	522	(518)	18.2	(18.0)		2	(2)	
W.A.	914	(902)	30.1	(29.8)		13	(13)	
TAS.	99	(91)	2.5	(2.3)		2	(2)	
N.T.	41	(41)	1.6	(1.6)		1	(1)	
A.C.T.	57	(57)	2.4	(2.4)		1	(1)	
STATES - JULY 1984 (C)								
N.S.W.	1,308		51.0		5			
VIC.	1,636		55.6		-5			
QLD.	1,038		37.1		-6			
S.A.	464		16.1		-3			
W.A.	993		32.2		-4			
TAS.	99		2.8		-			
N.T.	58		2.4		-3			
A.C.T.	98		4.3		.2			

(A) PARAGRAPH 8 DESCRIBES THE BASIS FOR THE SERIES SHOWN IN BRACKETS FOR THE PERIOD JANUARY TO JUNE 1984. (B) PRIOR TO JULY 1984 INCLUDED IN VALUE OF FIRST MORTGAGE. (C) FOR BREAK IN SERIES REFER TO PARAGRAPHS 5 TO 10 OF EXPLANATORY NOTES.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS(A) (CONTINUED)

PURCHASE OF NEWLY ERECTED DWELLINGS					
HOUSES		OTHER DWELLINGS		OTHER SECURITY(B)	
	FIRST MORTGAGE		FIRST MORTGAGE		OTHER SECURITY(B)
DWELLING UNITS	\$M.	DWELLING UNITS	\$M.	DWELLING UNITS	\$M.
AUSTRALIA					
YEARS					
1981-1982	20,648	629.4		2,452	89.9
1982-1983	16,635	539.9		2,435	89.1
1983-1984	19,686	694.3		2,412	93.2
1983					
MAY	1,663	55.9		198	7.4
JUNE	1,390	44.4		187	6.3
JULY	1,422	46.6		177	6.2
AUGUST	1,678	52.7		201	7.2
SEPTEMBER	1,520	52.1		187	7.3
OCTOBER	1,515	51.7		177	6.5
NOVEMBER	1,894	63.6		223	7.3
DECEMBER	1,752	63.3		181	6.6
1984					
JANUARY	1,469	(1,345)	53.7	(51.9)	190 (183)
FEBRUARY	1,875	(1,779)	69.6	(66.1)	242 (240)
MARCH	1,758	(1,646)	64.7	(60.4)	211 (210)
APRIL	1,478	(1,395)	55.4	(52.4)	198 (193)
MAY	1,772	(1,705)	65.6	(63.2)	252 (244)
JUNE	1,553	(1,512)	55.2	(53.9)	173 (168)
JULY(C)	1,574	58.7		1.7	229
					9.6
STATES - JUNE 1984					
N.S.W.	307	(279)	11.7	(10.8)	44 / (41)
VIC.	545	(539)	18.8	(18.5)	34 / (33)
QLD.	355	(353)	12.5	(12.4)	30 (30)
S.A.	122	(121)	3.9	(3.9)	11 (11)
W.A.	88	(85)	2.5	(2.4)	19 (19)
TAS.	38	(38)	1.2	(1.2)	3 (2)
N.T.	23	(23)	1.5	(1.5)	17 (17)
A.C.T.	75	(74)	3.2	(3.2)	15 (15)
STATES - JULY 1984(C)					
N.S.W.	313	13.0	.5		70
VIC.	523	18.4	.4		36
QLD.	416	15.1	.3		51
S.A.	104	3.7	.1		9
W.A.	65	1.9	.1		19
TAS.	18	-4	-		2
N.T.	36	2.2	-		38
A.C.T.	99	4.1	.2		4

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS(A) (CONTINUED)

PURCHASE OF ESTABLISHED DWELLINGS

	HOUSES			OTHER DWELLINGS		
	FIRST MORTGAGE	OTHER SECURITY(B)	DWELLING UNITS	FIRST MORTGAGE	DWELLING UNITS	OTHER SECURITY(B)
	\$M.	\$M.	\$M.	\$M.	\$M.	\$M.
AUSTRALIA						
YEARS						
1981-1982	152,150	4,279.7	501.8	14,881	438.2	
1982-1983	162,839	4,940.2	472.0	14,088	456.1	
1983-1984	214,625	7,213.9	421.5	19,869	697.9	
1983						
MAY	16,110			1,427	47.8	
JUNE	15,095			1,298	43.5	
JULY	13,482			1,293	41.3	
AUGUST	16,331			1,406	45.7	
SEPTEMBER	15,409			1,363	45.5	
OCTOBER	16,514			1,575	53.7	
NOVEMBER	20,651			1,857	62.9	
DECEMBER	17,249			1,544	53.1	
1984						
JANUARY	17,062 (16,590)	577.5 (562.9)		1,555 (1517)	55.9 (54.6)	
FEBRUARY	20,880 (20,335)	719.5 (701.9)		2,077 (2044)	73.4 (72.3)	
MARCH	20,639 (20,135)	716.7 (701.2)		2,051 (1961)	74.1 (70.9)	
APRIL	17,544 (17,184)	619.6 (607.5)		1,636 (1589)	60.4 (58.8)	
MAY	20,780 (20,300)	729.2 (713.8)		1,904 (1858)	70.5 (69.0)	
JUNE	<u>18,084</u> (17,656)	<u>645.4</u> (631.7)		<u>1,608</u> (1579)	<u>61.3</u> (60.1)	
JULY(C)	17,596	639.5	10.3	1,643	62.1	1.4
STATES - JUNE 1984						
N.S.W.	5,417 (5,260)	224.1 (219.0)		595 (587)	25.5 (25.1)	
VIC.	5,237 (5,125)	177.2 (173.7)		414 (411)	14.8 (14.7)	
QLD.	2,563 (2,543)	78.8 (78.0)		95 (95)	3.1 (3.1)	
S.A.	1,596 (1,542)	57.2 (55.7)		201 (186)	7.7 (7.1)	
W.A.	1,976 (1,923)	61.4 (59.7)		219 (218)	6.9 (6.9)	
TAS.	537 (509)	13.5 (12.6)		14 (12)	.4 (.3)	
N.T.	99 (99)	3.9 (3.9)		12 (12)	.4 (.4)	
A.C.T.	659 (655)	29.2 (29.0)		58 (58)	2.4 (2.4)	
STATES - JULY 1984(C)						
N.S.W.	4,968	204.4	2.1	746	30.6	.5
VIC.	5,514	191.1	2.6	315	11.0	.2
QLD.	2,755	95.7	1.1	92	3.6	.1
S.A.	1,576	58.2	1.2	207	8.2	.2
W.A.	1,870	60.3	1.0	219	6.2	.2
TAS.	514	12.7	.1	11	.3	-
N.T.	91	4.0	.8	18	.9	.1
A.C.T.	308	13.2	1.4	35	1.3	.1

(A) PARAGRAPH 8 DESCRIBES THE BASIS FOR THE SERIES SHOWN IN BRACKETS FOR THE PERIOD JANUARY TO JUNE 1984. (B) PRIOR TO JULY 1984 INCLUDED IN VALUE OF FIRST MORTGAGE. (C) FOR BREAK IN SERIES REFER TO PARAGRAPHS 5 TO 10 OF EXPLANATORY NOTES.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS(A) (CONTINUED)

YEARS	ALTERATIONS AND ADDITIONS TO DWELLINGS \$M.	TOTAL COMMITMENTS OF COMMITMENTS(B) \$M.	CANCELLATIONS OF COMMITMENTS(B)		COMMITMENTS ADVANCED DURING PERIOD(B) \$M.	COMMITMENTS NOT ADVANCED AT END OF PERIOD(B) \$M.
			CANCELLATIONS	ADVANCED		
AUSTRALIA						
1981-1982	524.2	7,030.3	297.2	5,686.6	1,031.4	
1982-1983	510.1	7,681.3	283.3	6,078.1	1,316.6	
1983-1984	640.5	11,281.1	379.3	8,938.3	2,043.0	
1983						
MAY	47.8	784.1	27.7	621.6	1,331.3	
JUNE	47.3	738.2	28.8	640.1	1,316.6	
JULY	43.8	674.5	22.9	566.2	1,334.1	
AUGUST	51.3	815.1	27.8	650.7	1,375.2	
SEPTEMBER	46.4	776.9	26.2	614.2	1,433.2	
OCTOBER	47.6	826.6	26.7	613.3	1,526.3	
NOVEMBER	60.8	1,026.0	30.8	733.2	1,671.3	
DECEMBER	43.9	901.2	27.5	888.9	1,582.6	
1984						
JANUARY	45.9 (42.8)	879.3 (854.3)	28.8 (27.8)	617.9 (597.8)	1,721.8 (1,667.1)	
FEBRUARY	61.6 (57.1)	1,112.3 (1,079.1)	33.5 (32.7)	811.9 (782.8)	1,839.1 (1,781.1)	
MARCH	62.4 (57.7)	1,122.0 (1,089.6)	38.2 (37.0)	816.3 (787.4)	1,916.7 (1,916.7)	
APRIL	52.7 (49.2)	973.1 (948.8)	33.7 (32.5)	780.5 (754.5)	2,035.6 (1,978.1)	
MAY	66.3 (61.7)	1,160.9 (1,133.2)	42.7 (42.0)	1,009.2 (975.0)	2,016.0 (1,965.1)	
JUNE	57.8 (54.1)	1,013.3 (990.1)	40.6 (39.3)	836.5 (809.5)	2,043.0 (1,997.3)	
JULY(C)	47.6	1,037.3	39.7	843.4	2,071.7	
STATES - JUNE 1984						
N.S.W.	22.2 (20.4)	339.1 (329.5)	21.6 (20.6)	278.5 (265.8)	800.7 (779.0)	
VIC.	17.2 (16.2)	277.3 (271.4)	8.0 (8.0)	239.5 (233.5)	603.0 (593.0)	
QLD	8.5 (8.5)	133.8 (132.5)	4.7 (4.7)	117.2 (116.3)	181.9 (177.2)	
S.A.	4.1 (3.9)	91.5 (89.0)	1.5 (1.3)	65.1 (61.5)	151.3 (148.8)	
W.A.	3.3 (3.1)	105.2 (102.9)	2.5 (2.5)	83.1 (81.0)	204.5 (200.4)	
TAS.	.9 (.7)	18.6 (17.3)	.6 (.6)	15.8 (14.2)	31.0 (28.9)	
N.T.	.2 (.2)	8.4 (8.4)	.7 (.7)	9.1 (9.1)	18.5 (18.5)	
A.C.T.	1.3 (1.2)	39.4 (39.1)	1.0 (1.0)	28.4 (28.1)	52.0 (51.5)	
STATES - JULY 1984(C)						
N.S.W.	18.1	324.7	16.6	255.3	794.3	
VIC.	13.7	295.1	7.8	244.6	614.5	
QLD	7.4	163.3	8.3	133.4	178.7	
S.A.	3.9	92.4	2.5	74.4	182.5	
W.A.	2.4	105.5	2.7	81.8	207.9	
TAS.	.7	17.1	.4	15.8	28.4	
N.T.	.1	12.8	.5	7.0	22.8	
A.C.T.	1.4	26.5	1.1	31.0	42.5	

(A) PARAGRAPH 8 DESCRIBES THE BASIS FOR THE SERIES SHOWN IN BRACKETS FOR THE PERIOD JANUARY TO JUNE 1984. (B) DATA FOR TRADING BANKS NOT AVAILABLE. (C) FOR BREAK IN SERIES REFER TO PARAGRAPHS 5 TO 10 OF EXPLANATORY NOTES.

TABLE 3 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS(A) - ORIGINAL AND SEASONALLY ADJUSTED

	CONSTRUCTION OF DWELLINGS		PURCHASE OF NEWLY ERECTED DWELLINGS		PURCHASE OF ESTABLISHED DWELLINGS		TOTAL	
	DWELLING UNITS	\$M	DWELLING UNITS		\$M	DWELLING UNITS		
			ORIGINAL					
1983								
MAY	4,003	123.5	1,861	63.2	17,537	549.6	23,401	
JUNE	3,975	124.7	1,577	50.7	16,393	515.4	21,945	
JULY	3,628	115.1	1,599	52.8	14,775	462.8	20,002	
AUGUST	4,337	140.0	1,879	60.0	17,737	563.8	23,953	
SEPTEMBER	4,267	135.9	1,707	59.5	16,772	535.1	22,746	
OCTOBER	4,284	139.2	1,692	58.2	18,089	581.6	24,065	
NOVEMBER	5,078	163.8	2,117	70.9	22,508	730.5	29,703	
DECEMBER	4,494	152.8	1,933	69.9	18,793	634.5	25,220	
							857.3	
1984								
JANUARY	4,173	14,060	138.5	(134.7)	1,659	(1,528)	61.3	
FEBRUARY	5,314	(5,127)	178.0	(171.6)	2,117	(2,019)	79.7	
MARCH	5,678	(5,533)	195.3	(190.7)	1,969	(1,856)	73.5	
APRIL	5,007	(4,891)	178.0	(174.1)	1,676	(1,588)	62.6	
MAY	6,338	(6,228)	218.5	(214.9)	2,024	(1,949)	76.5	
JUNE	5,295	(5,197)	186.3	(183.1)	1,726	(1,680)	62.6	
JULY(B)	5,746	206.1	1,803	70.3	19,239	713.3	26,788	
							989.7	
	SEASONALLY ADJUSTED							
1983								
MAY	3,724	116.7	1,846	60.6	17,618	551.4	23,188	
JUNE	3,687	115.9	1,517	50.0	16,397	521.8	21,601	
JULY	3,760	118.4	1,652	55.2	16,398	514.0	21,810	
AUGUST	3,895	123.1	1,690	55.2	17,374	559.4	22,959	
SEPTEMBER	4,176	132.9	1,803	61.7	17,616	565.8	23,595	
OCTOBER	4,460	146.7	1,705	60.3	18,704	610.0	24,869	
NOVEMBER	4,629	148.6	1,913	62.5	20,492	659.1	27,034	
DECEMBER	5,013	170.5	2,146	76.9	20,492	691.6	27,652	
							939.0	
1984								
JANUARY	4,941	163.0	1,818	66.8	19,594	660.7	26,354	
FEBRUARY	5,361	183.2	1,967	75.3	19,747	676.1	27,074	
MARCH	5,539	N.A.	189.6	N.A.	20,426	N.A.	27,827	
APRIL	5,410	191.8	1,862	69.3	20,648	739.3	27,966	
MAY	5,460	192.0	1,908	72.6	20,901	736.5	28,223	
JUNE	5,334	187.5	1,779	67.9	22,091	795.8	29,204	
JULY(B)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	

(A) PARAGRAPH 8 DESCRIBES THE BASIS FOR THE SERIES SHOWN IN BRACKETS FOR THE PERIOD JANUARY TO JUNE 1984. IN SERIES REFER TO PARAGRAPHS 5 TO 10 OF EXPLANATORY NOTES.

(B) FOR BREAK

TABLE 4 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - TYPE OF LENDER(A) - ORIGINAL AND SEASONALLY ADJUSTED

	BANKS			PERMANENT BUILDING SOCIETIES			OTHER LENDERS		
	SAVINGS	TRADE	DWELLING UNITS	\$M	DWELLING UNITS	\$M	DWELLING UNITS	\$M	
ORIGINAL									
1983									
MAY	12,044		344.9		2,345	58.2	5,619	215.8	3,393
JUNE	11,599		340.3		2,517	62.1	4,976	189.7	2,853
JULY	10,547		310.6		2,106	55.3	4,711	176.9	2,638
AUGUST	12,709		380.3		2,763	73.8	5,552	211.4	2,929
SEPTEMBER	11,869		358.7		2,230	59.8	5,407	204.6	3,240
OCTOBER	12,115		369.8		2,528	71.0	6,291	230.9	3,131
NOVEMBER	14,552		441.7		3,126	87.1	8,256	306.9	3,769
DECEMBER	12,355		383.9		1,994	57.8	7,561	296.1	3,310
									119.5
1984									
JANUARY	12,059	(12,059)	378.7	(378.7)	2,428	(2,428)	73.1	(73.1)	6,828
FEBRUARY	14,699	(14,699)	465.6	(465.6)	3,845	(3,845)	118.8	(118.8)	8,242
MARCH	14,294	(14,294)	456.6	(456.6)	3,261	(3,261)	101.5	(101.5)	8,938
APRIL	12,375	(12,375)	403.4	(403.4)	2,500	(2,500)	78.7	(78.7)	7,804
MAY	15,294	(15,294)	490.6	(490.6)	3,198	(3,198)	100.6	(100.6)	8,184
JUNE	12,999	(12,999)	441.5	(441.5)	3,062	(3,062)	85.8	(85.8)	7,317
JULY(B)	14,072		476.1		2,498		83.2		7,640
									321.5
SEASONALLY ADJUSTED									
1983									
MAY	11,671		336.8		2,603	66.3	5,746	220.3	3,168
JUNE	10,911		321.0		2,354	59.5	5,513	211.8	2,823
JULY	11,393		337.3		2,454	63.9	5,288	195.6	2,674
AUGUST	12,120		363.3		2,364	62.7	5,465	209.4	3,011
SEPTEMBER	12,671		378.7		2,404	64.2	5,340	208.5	3,180
OCTOBER	12,882		394.4		2,651	75.8	6,225	234.2	3,110
NOVEMBER	13,324		400.8		2,621	73.7	7,492	274.0	3,597
DECEMBER	13,826		432.5		2,642	78.0	7,756	303.6	3,427
									124.9
JULY(B)	15,110		516.1		N.A.		8,228		343.9
									N.A.
1984									
JANUARY	12,948	(12,948)	396.9	(396.9)	2,607	(2,607)	75.7	(75.7)	7,235
FEBRUARY	12,879	(12,879)	408.0	(408.0)	2,868	(2,868)	86.8	(86.8)	7,686
MARCH	13,325	(13,325)	425.8	(425.8)	3,293	(3,293)	101.1	(101.1)	7,719
APRIL	13,514	(13,514)	452.2	(452.2)	2,792	(2,792)	88.2	(88.2)	8,385
MAY	13,326	(13,326)	428.8	(428.8)	2,840	(2,840)	91.5	(91.5)	8,654
JUNE	13,615	(13,615)	463.3	(463.3)	3,570	(3,570)	102.4	(102.4)	8,537
JULY(B)									353.0
									353.0
									130.5

(A) PARAGRAPH 8 DESCRIBES THE BASIS FOR THE SERIES SHOWN IN BRACKETS FOR THE PERIOD JANUARY TO JUNE 1984. (B) FOR BREAK IN SERIES REFER TO PARAGRAPHS 5 TO 10 OF EXPLANATORY NOTES.