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HOUSING FINANCE FOR OWNER OCCUPATION, AUSTRALIA JULY 1987

PHONE INQUIRIES • *about these statistics*—contact Pat Fitzgerald on Canberra (062) 52 7117 or any ABS State office.

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ELECTRONIC SERVICES • on VIATEL — key *656#. • on AUSSTATS — phone (062) 52 6017. • on TELESTATS — phone (062) 52 5404.

MAIN FEATURES

Secured housing finance commitments (excluding alterations and additions) made by significant lenders in July 1987 totalled \$1,270.5 million, \$151.0 million (13.5%) more than June 1987 and \$198.4 million (18.5%) more than July 1986.

In seasonally adjusted terms, commitments were down \$23.1 million (1.9%) on June 1987 but up \$173.8 million (17.5%) on July 1986.

Note: As from this issue detailed classifications (type of lender by State by purpose of commitment) of the data in this publication are available on AUSSTATS.

SUMMARY TABLES

Number of dwellings secured by first mortgage (Original)

Purpose of Commitment	July 1987	% Change from last month*	% Change from same month last year#
	Number		
Established Dwellings	20,698	15.3	11.7
Construction of Dwellings	4,233	5.4	-0.2
Purchase of Newly Erected	1,568	9.1	-9.0
Total	26,499	13.2	8.2

* July 1987 on June 1987

July 1987 on July 1986

† Since July 1986, three Building Societies have become Savings Banks

Commitments by purpose (original)

Purpose of Commitment	July 1987 \$ Million	% Change from last month*	% Change from same month last year#
Established Dwellings	1,003.8	15.6	23.0
Construction of Dwellings	189.6	5.1	7.0
Purchase of Newly Erected	77.1	8.5	-2.1
Total	1,270.5	13.5	18.5

Commitments by type of lender (original)

Type of lender	July 1987 \$ Million	% Change from last month*	% Change from same month last year#
Savings Banks†	902.5	17.5	20.4
Permanent Building Societies†	190.9	-0.6	21.9
Trading Banks	101.3	11.8	12.8
Other Lenders	75.8	10.4	-0.2
Total	1,270.5	13.5	18.5

Commitments by type of lender (Seasonally adjusted)

Type of lender	July 1987 \$ Million	% Change from last month*	% Change from same month last year#
Savings Banks†	808.2	-0.9	19.0
Permanent Building Societies†	188.1	-6.5	20.9
Trading Banks	95.9	-8.8	13.5
Other Lenders	75.4	9.4	0.9
Total	1,167.6	-1.9	17.5

EXPLANATORY NOTES

Introduction

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

Scope

2. The following types of lender fall within the scope of these statistics: banks (trading, savings or other), permanent building societies, co-operative housing societies, credit unions/co-operative credit societies, life or general insurance companies, finance companies, other financial corporations registered under the *Financial Corporations Act 1974*, general government enterprises, superannuation funds, and providers of consumer finance registered with State credit tribunals not otherwise included above. The last two types of lender listed were included in the scope from July 1986 but the effect on the statistics was not significant.

Coverage

3. The statistics cover only those of lenders listed in paragraph 2 that are defined as "significant lenders". Significant lenders are the largest lenders accounting in aggregate for at least 95% of the Australia total, and at least 90% of each State total, of finance commitments to individuals for the construction or purchase of dwellings for owner-occupation, made by all lenders within the scope of the statistics.

Coverage revision

4. The list of lenders covered by the statistics requires revision periodically to ensure the inclusion of new significant lenders and the exclusion of insignificant lenders from the monthly statistics. The latest revision took place in respect of July 1986, based on total housing finance commitments made by all types of lenders listed in paragraph 2 during the calendar year 1985. Each of the lenders defined as a significant lender following this latest revision committed funds of more than \$7.0 million during the calendar year 1985.

5. Significant lenders accounted for the following percentages of total housing finance commitments for owner occupation during the calendar year 1985—

	<i>Per cent</i>
Australia	95.9
N.S.W.	95.1
Vic.	95.1
Qld	97.9
S.A.	97.9
W.A.	96.8
Tas.	91.2
N.T.	94.1
A.C.T.	96.8

6. The percentage contributions of significant lenders to total lending by type of lender for the calendar year 1985 were—

	<i>Per cent</i>
Banks—Savings	100.0
—trading	99.0
Permanent building societies	98.5
Other lenders	71.9

Statistical period

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

- (i) in the case of *trading banks* and some of the larger savings banks, the data relate to a month ending on the last Wednesday; and
- (ii) in the case of *other lenders*, some 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

8. *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.

9. *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.

10. *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.

11. *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.

12. *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.

13. *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.

14. *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

15. Details of methods used in seasonally adjusting original series are available on request.

16. 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

17. 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 Inquiries 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

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

Commitments not advanced at end of period

19. In principle, commitments not advanced at end of period presented in Table 2 are derivable by adding total commitments less cancellations of commitments less commitments advanced during the period to the balance of commitments at the end of the previous period. In practice, however, revisions and other adjustments may mean that such a derivation is inexact.

Related publications

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

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

21. 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
- .. not applicable

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

Electronic services

23. VIATEL. Key *656# for selected current economic, social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through CSIRONET.

For further information phone the AUSSTATS Help Desk on (062) 52 6017.

TELESTATS. This service provides foreign trade statistics tailored to users' requirements.

Further information is available on (062) 52 5404.

IAN CASTLES
Australian Statistician

TABLE 1 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - JULY 1987

Purpose Of Commitment	Type of Lender										Total
	Banks		Permanent building societies		Other lenders		Total		Dwelling units	\$ m.	
	Dwelling units	\$ m.	Dwelling units	\$ m.	Dwelling units	\$ m.	Dwelling units	\$ m.			
AUSTRALIA											
Construction of dwellings -											
Houses -											
By first mortgage	3,001	130.5	289	12.1	485	24.5	364	13.4	4,139	180.5	
By other security	..	1.5	..	2.9	..	0.1	..	0.2	..	4.7	
Other dwellings -											
By first mortgage	45	1.6	45	1.6	3	0.2	1	0.1	94	3.5	
By other security	..	0.2	..	0.7	..	-	..	-	..	0.9	
Purchase of newly erected dwellings -											
Houses -											
By first mortgage	901	44.3	62	2.7	152	8.1	183	6.6	1,298	61.7	
By other security	..	0.1	..	1.2	..	-	..	0.2	..	1.6	
Other dwellings -											
By first mortgage	150	7.0	54	2.7	61	3.2	5	0.2	270	13.0	
By other security	..	0.1	..	0.7	..	-	..	-	..	0.8	
Purchase of established dwellings -											
Houses -											
By first mortgage	13,553	644.9	1,000	48.1	2,641	133.8	1,192	49.2	18,386	876.1	
By other security	..	4.7	..	9.2	..	0.4	..	1.4	..	15.8	
Other dwellings -											
By first mortgage	1,469	66.6	309	16.1	447	20.6	87	4.1	2,312	107.3	
By other security	..	0.9	..	3.2	..	-	..	0.5	..	4.6	
Alterations and additions to dwellings											
	..	23.2	..	11.8	..	6.3	..	3.2	..	44.4	
Total commitments	19,119	925.7	1,759	113.1	3,789	197.2	1,832	79.0	26,499	1,315.0	
STATES(a)											
New South Wales	6,102	331.7	932	67.8	1,655	93.3	436	21.2	9,125	514.0	
Victoria	6,010	304.9	335	22.3	444	24.0	314	15.6	7,103	366.8	
Queensland	2,283	91.7	159	8.1	870	40.1	496	18.3	3,808	158.1	
South Australia	1,439	63.8	53	4.0	345	18.1	115	4.8	1,952	90.7	
Western Australia	2,257	87.6	195	6.5	370	17.0	297	11.7	3,119	122.8	
Tasmania	437	15.4	23	1.2	..	..	..	..	635	23.1
Northern Territory	97	4.5	8	0.4	105	4.8	174	7.5	114	5.8	
Australian Capital Territory	494	26.0	54	2.7	..	..	..	..	643	33.6

(a) Includes alterations and additions.

TABLE 2 - SECURED HOUSING FINANCE COMMITMENTS TO INDIVIDUALS - ALL LENDERS

YEARS	Construction of Dwellings					
	Houses			Other dwellings		
	Dwelling units	First mortgage \$ m	Other security \$ m	Dwelling units	First mortgage \$ m	Other security \$ m
AUSTRALIA						
1984-1985	61,774	2,320.3	53.1	956	34.5	6.0
1985-1986	50,545	1,963.0	63.6	1,310	45.6	8.6
1986-1987	45,303	1,883.9	53.7	1,252	50.3	8.3
1986						
May	3,945	164.1	4.4	81	2.4	0.9
June	3,378	138.6	3.7	94	3.7	0.7
July	4,129	167.3	4.1	111	4.7	1.1
August	3,563	144.4	3.9	116	4.9	0.4
September	3,622	145.6	4.1	94	3.0	0.5
October	4,296	171.8	5.5	124	5.2	1.1
November	3,490	147.6	5.1	122	5.1	0.7
December	4,135	161.6	4.2	132	5.6	0.5
1987						
January	2,771	118.3	4.1	60	2.1	1.0
February	3,735	152.8	3.9	82	3.6	0.5
March	4,014	174.5	4.7	103	4.5	0.5
April	4,017	173.3	5.7	128	4.8	0.6
May	3,624	155.8	3.8	69	2.8	0.8
June	3,907	171.0	4.6	111	4.2	0.5
July	4,139	180.5	4.7	94	3.5	0.9
STATES - JUNE 1987						
N.S.W.	961	47.5	1.2	25	1.1	0.2
Vic.	1,007	47.4	1.9	21	1.0	0.2
Qld	736	29.9	0.6	19	0.7	-
S.A.	317	12.9	0.2	16	0.5	-
W.A.	721	27.3	0.2	21	0.6	-
Tas.	113	3.8	-	2	-	-
N.T.	15	0.7	0.1	6	0.2	-
A.C.T.	37	1.7	0.3	1	-	-
STATES - JULY 1987						
N.S.W.	1,075	52.1	1.3	30	1.0	0.4
Vic.	1,060	50.4	1.8	23	1.0	0.2
Qld	760	29.3	0.5	10	0.3	0.1
S.A.	335	14.4	0.1	9	0.4	0.1
W.A.	749	28.5	0.6	17	0.6	-
Tas.	104	3.1	0.1	3	0.1	-
N.T.	20	0.9	0.1	1	0.1	-
A.C.T.	36	1.8	0.1	1	-	-

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

YEARS	Purchase of newly erected dwellings					
	Houses		Other dwellings		Other security	
	Dwelling units	\$ m	First mortgage	Other security	First mortgage	Other security
			\$ m	Dwelling units	\$ m	\$ m
AUSTRALIA						
1984-1985	19,068	769.2	20.6	2,696	113.9	10.4
1985-1986	16,954	709.5	18.7	2,917	116.8	11.6
1986-1987	15,338	706.8	13.0	2,426	107.5	14.4
1986						
May	1,489	69.1	1.5	247	9.8	1.3
June	1,419	65.0	1.6	258	10.9	0.9
July	1,520	66.4	1.5	203	9.2	1.6
August	1,191	54.3	1.0	211	8.2	0.7
September	1,291	56.0	1.4	218	9.5	0.5
October	1,429	64.0	1.3	251	12.1	1.0
November	1,201	55.6	1.3	191	8.2	0.9
December	1,235	56.3	1.2	168	7.8	2.2
1987						
January	1,053	48.1	0.5	170	6.9	1.9
February	1,252	58.3	1.3	198	9.5	1.0
March	1,244	57.7	0.8	200	8.6	0.9
April	1,396	65.9	1.3	202	8.7	1.0
May	1,329	65.7	0.7	174	8.0	1.4
June	1,197	58.4	0.8	240	10.7	1.3
July	1,298	61.7	1.6	270	13.0	0.8
STATES - JUNE 1987						
N.S.W.	226	12.5	0.3	75	3.9	0.6
Vic.	459	23.9	0.1	80	3.7	0.5
Qld	227	10.2	0.1	41	1.7	-
S.A.	43	1.8	-	9	0.4	0.1
W.A.	136	4.7	0.1	13	0.5	-
Tas.	23	0.9	-	2	0.1	-
N.T.	7	0.5	-	4	0.2	0.1
A.C.T.	76	3.8	0.1	16	0.3	-
STATES - JULY 1987						
N.S.W.	235	12.1	0.5	84	4.3	0.4
Vic.	501	25.8	0.7	77	3.9	0.1
Qld	241	10.0	0.2	48	2.1	0.2
S.A.	55	2.1	0.1	11	0.4	-
W.A.	153	5.8	0.1	27	1.0	-
Tas.	16	0.7	-	1	-	0.1
N.T.	1	-	-	5	-	-
A.C.T.	96	5.2	-	17	0.9	-

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

YEARS	Purchase of established dwellings					
	Houses			Other dwellings		
	Dwelling units	First mortgage	Other security	Dwelling units	First mortgage	Other security
	\$ m	\$ m	\$ m		\$ m	\$ m
AUSTRALIA						
1984-1985	218,735	8,579.4	165.0	20,264	818.2	34.9
1985-1986	186,704	7,639.2	194.9	17,431	717.0	45.1
1986-1987	197,492	9,011.3	150.1	17,527	796.9	33.8
1986						
May	15,018	651.7	12.7	1,331	54.3	2.7
June	14,065	616.0	11.1	1,286	54.4	2.3
July	17,054	735.4	12.7	1,475	65.3	2.8
August	14,450	637.9	10.6	1,303	57.7	2.3
September	15,559	688.6	12.8	1,432	62.7	2.3
October	18,530	822.7	11.5	1,764	80.4	3.7
November	16,131	743.6	13.6	1,406	63.7	2.4
December	17,488	801.7	16.2	1,324	58.6	2.3
1987						
January	13,743	624.4	11.1	1,067	48.7	1.9
February	17,032	791.1	11.0	1,519	69.3	3.9
March	17,180	804.8	13.0	1,541	70.8	3.7
April	17,548	823.8	12.0	1,554	72.4	3.8
May	16,433	761.0	12.9	1,536	71.3	2.1
June	16,344	776.4	13.0	1,606	76.1	2.5
July	18,386	876.1	15.8	2,312	107.3	4.6
STATES - JUNE 1987						
N.S.W.	5,043	273.9	4.0	812	42.5	0.9
Vic.	4,968	243.8	4.8	366	17.1	0.7
Qld	2,381	95.4	1.3	151	6.1	0.3
S.A.	1,320	57.3	0.9	93	3.8	0.2
W.A.	1,752	67.5	0.7	144	4.8	0.2
Tas.	403	14.5	0.4	3	0.1	-
N.T.	59	2.7	0.4	8	0.4	0.2
A.C.T.	418	21.3	0.4	29	1.3	-
STATES - JULY 1987						
N.S.W.	6,328	344.9	6.2	1,373	69.9	2.3
Vic.	5,002	246.7	4.2	440	19.0	0.9
Qld	2,607	102.9	1.7	142	5.5	0.3
S.A.	1,428	62.9	1.7	114	4.1	0.7
W.A.	2,009	76.4	0.8	164	5.7	0.3
Tas.	497	17.0	0.4	14	0.5	-
N.T.	72	3.5	0.2	15	0.5	0.1
A.C.T.	443	21.7	0.7	50	2.0	0.1

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

	Alterations and additions to dwellings \$ m	Total dwelling units	Total commitments \$ m	Cancellations of commitments \$ m	Commitments advanced during period \$ m	Commitments not advanced at end of period \$ m
AUSTRALIA						
YEARS						
1984-1985	596.6	323,493	13,522.1	(a)505.4	(a)11,951.4	(a)2,594.3
1985-1986	507.2	275,861	12,040.9	507.7	11,919.0	2,217.4
1986-1987	498.5	279,338	13,328.6	465.9	12,599.0	2,481.0
1986						
May	42.4	22,111	1,017.2	39.1	834.9	2,173.4
June	38.1	20,500	946.9	35.7	867.9	2,217.4
July	42.8	24,492	1,114.9	46.7	1,055.7	2,189.7
August	38.9	20,834	965.0	32.8	937.7	2,184.2
September	42.0	22,216	1,029.1	46.0	967.8	2,199.5
October	47.4	26,394	1,227.5	40.2	1,087.8	2,320.0
November	41.5	22,541	1,089.2	40.7	1,011.0	2,357.5
December	42.4	24,482	1,160.7	36.7	1,342.3	2,139.1
1987						
January	28.8	18,864	897.8	29.8	823.6	2,202.6
February	45.4	23,818	1,151.5	34.6	1,051.0	2,268.4
March	44.5	24,282	1,188.9	37.0	1,031.4	2,388.9
April	43.8	24,845	1,217.0	36.8	1,149.7	2,418.5
May	41.1	23,165	1,127.4	37.3	1,065.7	2,444.1
June	40.0	23,405	1,159.5	47.4	1,075.2	2,481.0
July	44.4	26,499	1,315.0	41.5	1,274.1	2,480.3
STATES - JUNE 1987						
N.S.W.	16.3	7,142	405.0	29.3	363.8	988.1
Vic.	12.5	6,901	357.6	7.4	335.4	781.4
Qld	3.5	3,555	149.8	4.1	132.1	250.9
S.A.	3.1	1,798	81.4	1.7	78.9	139.3
W.A.	2.5	2,787	109.2	2.7	104.5	215.9
Tas.	1.4	546	21.2	0.4	22.8	30.1
N.T.	-	99	5.4	0.6	4.9	24.3
A.C.T.	0.7	577	30.0	1.1	32.9	50.9
STATES - JULY 1987						
N.S.W.	18.5	9,125	514.0	22.6	462.5	1,017.1
Vic.	12.0	7,103	366.8	8.2	377.1	763.0
Qld	4.9	3,808	158.1	4.1	164.0	240.9
S.A.	3.8	1,952	90.7	2.7	86.8	140.5
W.A.	2.9	3,119	122.8	1.9	121.9	214.9
Tas.	1.1	635	23.1	0.6	22.5	30.2
N.T.	0.1	114	5.8	0.3	6.6	23.2
A.C.T.	1.1	643	33.6	1.2	32.8	50.5

(a) Prior to January 1985, excludes Trading Banks.

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

	Construction of dwellings		Purchase of newly erected dwellings		Purchase of established dwellings		Total	
	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m	Dwelling units	\$ m
				ORIGINAL				
1986								
May	4,026	171.8	1,736	81.7	16,349	721.3	22,111	974.8
June	3,472	146.7	1,677	78.3	15,351	683.8	20,500	908.8
July	4,240	177.2	1,723	78.8	18,529	816.1	24,492	1,072.1
August	3,679	153.4	1,402	64.3	15,753	708.4	20,834	926.1
September	3,716	153.2	1,509	67.5	16,991	766.4	22,216	987.1
October	4,420	183.5	1,680	78.4	20,294	918.3	26,394	1,180.2
November	3,612	158.5	1,392	65.9	17,537	823.3	22,541	1,047.8
December	4,267	171.9	1,403	67.5	18,812	878.8	24,482	1,118.2
1987								
January	2,831	125.4	1,223	57.4	14,810	686.2	18,864	869.0
February	3,817	160.8	1,450	70.0	18,551	875.2	23,818	1,106.1
March	4,117	184.2	1,444	68.1	18,721	892.2	24,282	1,144.4
April	4,145	184.4	1,598	76.8	19,102	911.9	24,845	1,173.2
May	3,693	163.2	1,503	75.8	17,969	847.4	23,165	1,086.4
June	4,018	180.3	1,437	71.1	17,950	868.1	23,405	1,119.5
July	4,233	189.6	1,568	77.1	20,698	1003.8	26,499	1,270.5
				SEASONALLY ADJUSTED				
1986								
May	3,949	165.3	1,684	78.9	16,235	728.6	21,868	972.8
June	3,622	154.7	1,777	86.7	16,813	737.7	22,213	979.2
July	3,838	153.8	1,607	72.7	17,446	767.3	22,891	993.8
August	3,693	151.8	1,442	66.0	16,844	757.3	21,980	975.0
September	3,781	152.0	1,528	65.6	17,856	803.6	23,165	1,021.2
October	4,044	165.2	1,486	68.5	18,402	826.7	23,932	1,060.4
November	4,106	170.7	1,408	67.1	17,085	807.8	22,599	1,045.5
December	4,489	172.0	1,347	64.6	18,453	861.0	24,289	1,097.5
1987								
January	3,187	154.4	1,392	68.7	16,838	782.2	21,417	1,005.2
February	3,965	180.7	1,537	73.9	18,788	886.1	24,290	1,140.7
March	4,245	177.0	1,487	71.8	17,511	839.2	23,243	1,088.1
April	3,688	186.7	1,665	78.4	19,239	920.7	24,593	1,185.8
May	3,677	156.2	1,461	74.6	17,942	861.9	23,079	1,092.7
June	4,028	184.0	1,505	75.8	19,513	930.9	25,046	1,190.7
July	3,813	163.9	1,420	70.7	19,316	932.9	24,549	1,167.6

(a) Excludes alterations and additions.

