

Chapter 3

ATLANTA
GEORGIA
STANDARD METROPOLITAN AREA

ALL PROPERTIES

<i>Table</i>		<i>Page</i>
1.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		155
2.--Property characteristics, by government insurance status of first mortgage: 1950.....		155

TOTAL OWNER-OCCUPIED PROPERTIES

3.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		156
4.--Characteristics of first and junior mortgages, by government insurance status: 1950.....		156
5.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....		159

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

6.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage 1950.....		162
7.--Characteristics of first and junior mortgages, by government insurance status: 1950.....		162
8.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....		165

TOTAL RENTAL PROPERTIES

9.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		169
10.--Characteristics of first and junior mortgages, by government insurance status: 1950.....		169
11.--Property characteristics, by government insurance status of first mortgage: 1950.....		172

ATLANTA
STANDARD METROPOLITAN AREA

The Atlanta Standard Metropolitan Area comprises Cobb, De Kalb, and
Fulton Counties.

Table 1.—ALL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	51,897	291,595	7,081	94,562	9,008	61,079	35,808	135,954
Average debt per property.....	...	5.6	...	13.4	...	6.8	...	3.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	21,931	35,073	1,215	2,516	418	929	20,298	31,628
\$4,000 to \$5,999.....	10,249	38,227	1,681	6,362	1,628	6,885	6,940	24,980
\$6,000 to \$7,999.....	8,959	53,280	1,708	11,135	2,929	18,887	4,322	23,258
\$8,000 to \$9,999.....	6,206	49,171	1,540	13,000	3,050	24,431	1,618	11,740
\$10,000 to \$11,999.....	2,106	19,516	543	5,465	756	7,158	807	6,832
\$12,000 to \$14,999.....	1,471	16,546	309	3,849	230	2,789	933	9,908
\$15,000 to \$19,999.....	435	5,865	27	397	...	...	408	5,468
\$20,000 to \$49,999.....	412	8,593	...	...	...	...	412	8,593
\$50,000 to \$99,999.....	35	2,365	...	...	...	...	35	2,365
\$100,000 or more.....	100	62,959	60	51,838	...	...	41	11,121
Median loan.....dollars..	4,700	...	7,100	...	7,700	...	3,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	28,223	53,518	2,167	5,420	988	2,819	25,070	45,279
\$4,000 to \$5,999.....	8,239	40,088	953	4,421	1,987	9,884	5,300	25,783
\$6,000 to \$7,999.....	7,577	52,610	1,780	12,272	3,288	23,402	2,512	16,936
\$8,000 to \$9,999.....	5,374	47,439	1,552	13,778	2,445	21,415	1,378	12,246
\$10,000 to \$11,999.....	1,050	11,692	403	4,516	207	2,265	441	4,911
\$12,000 to \$14,999.....	775	10,304	167	2,317	98	1,294	510	6,693
\$15,000 to \$19,999.....	315	5,426	...	...	...	...	315	5,426
\$20,000 to \$49,999.....	222	5,727	...	...	...	...	222	5,727
\$50,000 to \$99,999.....	34	2,712	...	...	...	...	34	2,712
\$100,000 or more.....	90	62,079	60	51,838	...	...	30	10,241
Median debt.....dollars..	3,500	...	6,400	...	7,100	...	2,500	...

Table 2.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	51,897	45,127	6,770	7,081	4,141	2,754	186	9,008	8,775	233	35,808	32,211	3,598
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	42,718	37,157	5,561	6,516	3,821	2,521	174	8,127	7,925	202	28,076	25,410	2,666
2 to 4 dwelling units.....	8,254	7,174	1,080	505	272	233	...	877	845	32	6,872	6,058	816
5 to 49 dwelling units.....	866	743	123	30	18	...	12	5	5	...	831	720	111
50 dwelling units or more.....	60	53	7	30	30	...	...	...	...	...	29	22	7
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	51,532	44,903	6,629	7,078	4,138	2,754	186	9,008	8,775	233	35,447	31,991	3,458
Less than half.....	366	225	141	3	3	...	...	...	...	...	362	222	141
YEAR STRUCTURE BUILT													
1950 (part).....	957	810	147	154	7	120	27	531	531	...	272	272	...
1949.....	3,698	2,979	719	1,178	517	648	12	1,143	1,143	...	1,379	1,320	59
1948.....	3,967	2,850	1,117	1,289	304	985	...	892	892	...	1,787	1,656	132
1947.....	3,644	2,920	724	696	178	464	54	1,554	1,473	81	1,396	1,271	125
1946.....	3,135	2,966	169	135	54	54	27	1,519	1,473	46	1,482	1,440	42
1942 to 1945.....	3,917	3,521	396	1,225	943	270	12	990	966	24	1,703	1,613	90
1940 to 1941.....	3,575	3,073	502	972	891	81	...	572	566	6	2,033	1,617	415
1930 to 1939.....	9,928	8,812	1,116	1,225	1,039	132	54	964	901	63	7,739	6,872	867
1929 or earlier.....	17,909	16,052	1,857	181	181	...	...	704	690	14	17,026	15,182	1,843
Not reported.....	1,169	1,142	27	27	27	...	...	144	144	...	998	971	27
MARKET VALUE													
Less than \$4,000.....	6,479	6,074	405	39	39	...	...	174	174	...	6,264	5,862	405
\$4,000 to \$5,999.....	7,504	6,938	566	108	108	...	...	748	748	...	6,648	6,086	566
\$6,000 to \$7,999.....	10,622	8,961	1,661	1,160	646	448	66	2,563	2,545	18	6,900	5,772	1,130
\$8,000 to \$9,999.....	9,076	7,302	1,774	2,152	956	1,116	81	2,559	2,423	136	4,366	3,926	441
\$10,000 to \$11,999.....	6,728	5,771	997	1,609	998	611	...	1,374	1,294	80	3,747	3,481	266
\$12,000 to \$14,999.....	4,914	4,345	569	1,107	774	306	27	1,184	1,184	...	2,624	2,388	236
\$15,000 to \$19,999.....	3,131	2,608	523	627	353	274	...	355	355	...	2,149	1,901	249
\$20,000 to \$49,999.....	2,629	2,380	249	108	108	...	...	32	32	...	2,488	2,240	249
\$50,000 to \$99,999.....	165	138	27	...	...	...	...	...	...	...	165	138	27
\$100,000 or more.....	187	155	32	41	29	...	12	...	...	...	146	126	20
Not reported.....	474	459	15	133	133	...	...	24	24	...	317	302	15
Median market value.....dollars..	8,200	8,000	8,600	10,000	10,300	9,500	...	8,600	8,600	...	7,200	7,200	7,200

RESIDENTIAL FINANCING

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	46,556	203,564	6,605	39,644	8,675	59,000	31,276	104,920
Average debt per property.....	...	4.4	...	6.0	...	6.8	...	3.4
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	6,747	5,708	54	27	54	51	6,639	5,630
\$2,000 to \$2,999.....	7,195	11,449	340	516	54	62	6,801	10,871
\$3,000 to \$3,999.....	5,424	13,609	809	1,962	274	721	4,341	10,926
\$4,000 to \$4,999.....	4,811	15,503	914	2,974	526	1,987	3,371	10,542
\$5,000 to \$5,999.....	4,483	19,135	687	2,956	1,030	4,582	2,765	11,597
\$6,000 to \$6,999.....	3,982	21,626	363	2,148	1,170	6,675	2,448	12,803
\$7,000 to \$7,999.....	4,248	27,659	1,195	8,038	1,669	11,679	1,384	7,942
\$8,000 to \$8,999.....	3,204	23,836	699	5,596	1,655	12,751	851	5,489
\$9,000 to \$9,999.....	2,652	22,570	757	6,715	1,275	10,738	620	5,117
\$10,000 to \$10,999.....	1,534	13,814	309	2,964	655	6,227	560	4,623
\$11,000 to \$11,999.....	354	3,704	162	1,783	91	931	101	990
\$12,000 to \$14,999.....	1,314	14,800	289	3,568	213	2,596	813	8,636
\$15,000 to \$19,999.....	333	4,454	27	397	...	...	306	4,057
\$20,000 or more.....	278	5,697	...	...	...	...	278	5,697
Median loan.....dollars..	4,800	...	7,100	...	7,700	...	3,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	13,611	14,699	583	708	154	150	12,874	13,841
\$2,000 to \$2,999.....	6,348	15,470	608	1,545	259	622	5,482	15,303
\$3,000 to \$3,999.....	5,096	17,438	940	3,116	527	1,913	3,625	12,439
\$4,000 to \$4,999.....	4,245	18,833	765	3,382	936	4,205	2,545	11,246
\$5,000 to \$5,999.....	3,187	17,259	108	603	949	5,186	2,130	11,470
\$6,000 to \$6,999.....	3,339	21,419	783	5,116	1,203	7,772	1,333	8,531
\$7,000 to \$7,999.....	3,743	27,786	871	6,323	1,977	14,873	897	6,590
\$8,000 to \$8,999.....	2,950	24,893	754	6,378	1,447	12,168	749	6,347
\$9,000 to \$9,999.....	2,132	20,006	702	6,579	933	8,696	497	4,731
\$10,000 to \$10,999.....	262	2,741	39	403	107	1,111	116	1,227
\$11,000 to \$11,999.....	633	7,274	316	3,615	100	1,154	218	2,501
\$12,000 to \$14,999.....	651	8,699	135	1,872	86	1,150	430	5,677
\$15,000 to \$19,999.....	220	3,832	...	...	...	...	220	3,832
\$20,000 or more.....	139	3,215	...	...	...	...	139	3,215
Median debt.....dollars..	3,600	...	6,300	...	7,100	...	2,500	...

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional	
				Total FHA first mortgages	With no second mortgage								With VA guaranteed second mortgage
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	194,952	164,021	30,931	135,464	16,490	18,135	58,845	100,643	89,876	10,767	8,619	4,010	4,609
Average debt per mortgage.....	4.2	4.1	5.1	5.4	4.3	6.9	6.8	3.2	3.2	3.4	1.4	1.5	1.3
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	18,082	15,466	2,616	864	778	...	2,775	14,443	11,913	2,530	633	38	555
Mutual savings bank.....	1,405	708	697	1,051	354	697	...	354	354	...	225	225	290
Savings and loan association.....	72,028	60,430	11,598	7,511	2,712	4,799	14,220	50,297	43,556	6,741	1,381	1,091	290
Life insurance company.....	47,577	39,455	8,122	14,772	8,323	5,931	15,130	17,675	16,905	770	1,294	1,202	92
Mortgage company.....	10,407	9,036	1,371	3,034	1,687	1,112	6,147	1,226	1,202	24	447	298	149
Federal National Mortgage Association.....	18,630	16,803	1,827	2,038	211	1,827	16,592	...	...	...	321	321	...
Individual.....	13,065	12,414	651	...	...	...	83	12,982	12,331	651	3,385	...	3,385
Other.....	13,758	9,709	4,049	6,194	2,425	3,769	3,898	3,666	3,615	51	933	835	98
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	32,670	27,004	5,666	5,811	1,281	4,295	13,735	13,124	12,211	913	1,810	938	872
1949.....	51,554	41,160	10,394	11,734	4,697	6,686	14,237	25,583	22,893	2,690	2,486	1,465	1,021
1948.....	43,496	34,065	9,431	8,340	2,392	5,781	9,287	25,869	22,502	3,367	2,545	1,293	1,252
1947.....	30,043	27,293	2,750	2,578	1,289	1,289	13,391	13,874	12,597	1,277	1,054	292	762
1946.....	17,779	16,100	1,679	559	559	...	7,693	9,527	7,848	1,679	1,192	292	192
1942 to 1945.....	12,655	11,801	854	2,156	2,072	84	302	10,197	9,427	770	529	292	507
1940 to 1941.....	4,191	4,169	22	2,774	2,774	...	...	1,417	1,395	22	3	...	3
1935 to 1939.....	2,315	2,180	135	1,512	1,425	...	...	833	754	79	...	...	...
1930 to 1934.....	249	249	...	...	...	...	...	249	249	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 839 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	46,556	40,450	6,106	16,605	3,823	2,620	8,675	31,276	28,137	3,140	6,162	2,621	3,541
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	8,503	7,410	1,093	355	301	...	601	7,547	6,508	1,039	667	54	613
Mutual savings bank.....	282	174	108	216	108	108	...	66	66	...	135	135	...
Savings and loan association.....	17,532	15,121	2,411	1,285	529	756	2,419	13,828	12,191	1,637	1,127	756	371
Life insurance company.....	7,507	6,408	1,099	2,616	1,743	792	2,115	2,777	2,672	1,05	765	738	27
Mortgage company.....	1,769	1,591	178	664	498	139	865	240	228	12	301	139	162
Federal National Mortgage Association.....	2,522	2,233	289	355	66	289	2,168	...	...	...	235	235	...
Individual.....	5,506	5,197	309	...	...	...	12	5,495	5,186	309	2,250	...	2,250
Other.....	2,939	2,317	622	1,116	579	537	496	1,323	1,284	39	682	564	118
FORM OF DEBT													
Mortgage or deed of trust.....	45,499	39,432	6,066	6,605	3,823	2,620	8,674	30,219	27,119	3,100	6,093	2,620	3,474
Contract to purchase.....	1,058	1,018	40	...	...	...	...	1,058	1,018	40	67	...	67
AMORTIZATION													
Fully amortized.....	44,557	38,586	5,971	6,605	3,823	2,620	8,675	29,278	26,273	3,005	5,852	2,620	3,232
Partially amortized.....	1,286	1,151	135	...	...	...	...	1,286	1,151	135	108	...	108
Not amortized.....	293	293	...	...	...	...	...	293	293	...	93	...	93
On demand.....	418	418	...	...	...	...	...	418	418	...	108	...	108
Regular principal payments required.....	157	157	...	...	...	...	...	157	157	...	27	...	27
No regular principal payments required.....	261	261	...	...	...	...	...	261	261	...	81	...	81
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	43,126	37,568	5,558	6,389	3,769	2,458	8,311	28,427	25,674	2,753	5,428	2,512	2,917
Delinquent:													
Foreclosure in process.....	186	132	54	...	...	...	...	186	132	54	108	...	108
Foreclosure not in process.....	2,889	2,394	495	216	54	162	363	2,310	1,977	333	531	108	423
No regular payments required.....	355	355	...	...	...	...	...	355	355	...	93	...	93
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	6,303	5,407	896	787	159	601	1,759	3,758	3,523	235	1,213	601	612
1949.....	9,992	8,227	1,765	1,575	621	900	1,868	6,550	5,850	700	1,871	846	1,026
1948.....	9,391	7,533	1,858	1,290	387	876	1,509	6,392	5,650	842	1,844	930	914
1947.....	7,130	6,417	713	471	255	216	1,991	4,667	4,197	470	842	216	626
1946.....	4,895	4,433	462	162	162	...	1,483	3,251	2,789	462	198	...	198
1942 to 1945.....	5,425	5,147	278	636	609	27	66	4,724	4,473	251	166	27	139
1940 to 1941.....	1,684	1,630	54	948	948	...	...	734	680	54	27	...	27
1935 to 1939.....	1,498	1,417	81	736	682	...	...	761	734	27	...	...	...
1930 to 1934.....	240	240	...	...	...	...	...	240	240	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE													
On demand.....	419	419	...	...	...	...	...	419	419	...	108	...	108
Less than 5 years.....	2,207	1,953	254	...	...	...	...	2,207	1,953	254	934	...	934
5 to 9 years.....	8,634	7,699	935	27	27	...	66	8,541	7,618	923	1,478	54	1,424
10 to 12 years.....	11,399	10,121	1,278	33	33	...	298	11,068	9,796	1,272	630	54	576
13 to 14 years.....	1,337	1,256	81	...	...	...	176	1,162	1,081	81	466	255	211
15 years.....	5,995	5,497	538	309	174	135	818	4,869	4,506	363	699	591	108
16 to 19 years.....	2,168	1,807	361	400	166	235	802	966	966	...	220	181	39
20 years.....	7,944	6,726	1,218	2,556	1,533	915	3,827	1,561	1,366	195	1,144	1,030	114
21 to 24 years.....	1,083	762	321	429	108	267	591	63	63	...	120	93	27
25 years.....	5,361	4,242	1,119	2,851	1,782	1,069	2,098	413	362	51	363	363	...
26 years or more.....	8	8	...	...	...	...	...	8	8	...	...	...	...
Median term.....years..	14	13	15	20	20	...	20	11	11	...	12	...	7
YEAR MORTGAGE DUE													
On demand.....	419	419	...	...	...	...	...	419	419	...	108	...	108
Fully amortized.....	44,560	38,586	5,974	6,607	3,824	2,621	8,674	29,280	26,274	3,006	5,852	2,621	3,231
Past due.....	27	27	...	...	...	...	...	27	27	...	...	...	...
1950 to 1951.....	1,486	1,252	234	...	...	...	...	1,486	1,252	234	471	...	471
1952 to 1953.....	3,100	2,933	167	33	33	...	27	3,040	2,873	167	776	...	776
1954 to 1955.....	4,387	3,786	601	46	46	...	27	4,314	3,713	601	714	...	714
1956 to 1957.....	5,063	4,772	291	270	270	...	27	4,766	4,475	291	265	...	265
1958 to 1959.....	6,229	5,313	916	259	205	...	142	5,828	4,978	850	375	108	267
1960 to 1964.....	9,361	8,535	826	784	649	135	1,162	7,416	6,772	644	1,257	645	612
1965 to 1969.....	9,617	8,157	1,460	3,138	1,973	1,138	4,282	2,196	2,028	168	1,438	1,312	126
1970 to 1974.....	3,965	2,775	1,190	1,734	594	1,059	2,079	153	153	51	556	556	...
1975 or later.....	1,325	1,036	289	343	54	289	928	54	54	...	...	...	...
Partially or not amortized.....	1,580	1,445	135	...	...	...	...	1,580	1,445	135	201	...	201
Past due.....	50	50	...	...	...	...	...	50	50	...	...	...	81
1950 to 1951.....	424	424	...	...	...	...	...	424	424	...	81	...	81
1952 to 1953.....	494	440	54	...	...	...	...	494	440	54	93	...	93
1954 to 1955.....	379	298	81	...	...	...	...	379	298	81	27	...	27
1956 to 1957.....	120	120	...	...	...	...	...	120	120	...	...	...	...
1958 to 1959.....	27	27	...	...	...	...	...	27	27	...	...	...	...
1960 to 1964.....	86	86	...	...	...	...	...	86	86	...	...	...	...
1965 to 1969.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 162 FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	152	152	...	27	27	...	...	125	125	...	39	...	39
4.0 percent.....	10,925	9,690	1,235	1,096	112	903	8,675	1,155	1,089	66	2,798	2,620	178
4.1 to 4.4 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
4.5 percent.....	8,029	6,045	1,984	4,960	3,162	1,717	...	3,069	2,883	186	54	...	54
4.6 to 5.0 percent.....	6,562	6,118	444	523	523	...	...	6,039	5,595	444	439	...	439
5.1 to 5.5 percent.....	2,591	2,174	417	...	...	...	...	2,591	2,174	417	81	...	81
5.6 to 6.0 percent.....	15,499	13,704	1,795	...	...	...	...	15,499	13,704	1,795	2,369	...	2,369
6.1 percent or more.....	2,798	2,566	232	...	...	...	...	2,798	2,566	232	381	...	381
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	...	4.0	6.0	6.0	...	5.0	...	6.0
MORTGAGE LOAN													
Less than \$2,000.....	7,503	6,589	914	54	54	...	54	7,395	6,481	914	4,454	1,845	2,609
\$2,000 to \$2,999.....	6,735	6,387	348	394	340	...	54	6,287	5,993	294	1,206	694	512
\$3,000 to \$3,999.....	5,878	5,248	630	836	809	27	292	4,750	4,165	585	288	81	207
\$4,000 to \$4,999.....	4,662	4,256	406	860	833	27	520	3,282	2,903	379	108	...	108
\$5,000 to \$5,999.....	4,682	4,246	436	780	660	120	1,064	2,837	2,567	270	66	...	66
\$6,000 to \$6,999.....	4,786	3,291	1,495	1,462	216	1,165	1,124	2,199	1,950	249	...	...	...
\$7,000 to \$7,999.....	4,091	3,272	819	1,119	436	684	1,750	1,222	1,168	54	...	...	...
\$8,000 to \$8,999.....	2,841	2,532	309	363	108	228	1,601	878	851	27	12	...	12
\$9,000 to \$9,999.....	2,355	1,878	477	468	179	289	1,262	626	452	174	...	...	...
\$10,000 to \$10,999.....	1,156	1,144	12	81	81	...	665	410	398	12	...	...	...
\$11,000 to \$11,999.....	260	179	81	81	...	81	78	101	101	...	...	...	...
\$12,000 to \$14,999.....	1,079	924	155	108	...	...	213	758	603	155	...	...	...
\$15,000 to \$19,999.....	282	255	27	...	...	...	...	282	255	27	...	...	27
\$20,000 or more.....	251	251	...	...	...	...	...	251	251	...	...	...	...
Median loan.....dollars..	4,600	4,400	6,200	6,200	4,800	...	7,700	3,400	3,300	...	1,300	...	1,300
OUTSTANDING DEBT													
Less than \$2,000.....	14,064	12,837	1,227	637	583	...	154	13,273	12,100	1,173	5,101	2,169	2,932
\$2,000 to \$2,999.....	6,353	5,896	457	608	608	...	299	5,486	5,029	457	760	424	336
\$3,000 to \$3,999.....	5,048	4,511	537	886	859	27	545	3,618	3,126	492	168	27	141
\$4,000 to \$4,999.....	4,436	4,108	348	846	765	81	918	2,692	2,425	267	93	...	93
\$5,000 to \$5,999.....	3,544	2,778	766	525	81	444	949	2,070	1,794	276	...	...	...
\$6,000 to \$6,999.....	3,655	2,559	1,096	1,246	259	907	1,230	1,179	1,098	81	12	...	12
\$7,000 to \$7,999.....	3,818	2,930	888	946	220	726	2,031	843	762	81	...	...	...
\$8,000 to \$8,999.....	2,419	2,126	293	326	179	120	1,379	713	581	132	...	...	...
\$9,000 to \$9,999.....	1,719	1,403	316	397	162	235	933	389	308	81	...	...	...
\$10,000 to \$10,999.....	167	147	20	...	...	...	93	74	54	20	...	...	...
\$11,000 to \$11,999.....	480	372	108	135	54	81	100	245	218	27	...	...	...
\$12,000 to \$14,999.....	534	480	54	54	54	...	86	394	340	54	...	...	...
\$15,000 to \$19,999.....	193	193	...	...	...	...	...	193	193	...	27	...	27
\$20,000 or more.....	112	112	...	...	...	...	...	112	112	...	...	...	...
Median debt.....dollars..	3,500	3,300	5,600	5,600	3,800	...	7,100	2,400	2,300	...	1,200	...	1,200
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....													
	45,720	39,611	6,109	6,606	3,825	2,621	8,677	30,442	27,301	3,141	5,987	2,620	3,367
Less than \$20.....	6,467	5,799	668	474	420	...	253	5,741	5,145	596	4,223	2,539	1,684
\$20 to \$24.....	4,717	4,190	527	1,216	1,069	147	312	3,189	2,809	380	637	81	555
\$25 to \$29.....	5,228	4,865	363	611	611	...	449	4,168	3,805	363	236	...	236
\$30 to \$34.....	6,060	5,396	664	955	586	370	1,393	3,712	3,418	294	390	...	390
\$35 to \$39.....	4,082	3,282	800	807	286	468	997	2,278	2,059	219	...	...	...
\$40 to \$44.....	4,847	3,731	1,116	888	66	795	1,397	2,563	2,269	294	105	...	105
\$45 to \$49.....	3,996	3,358	638	672	309	363	1,389	1,934	1,713	221	168	...	168
\$50 to \$54.....	4,013	3,440	573	424	154	270	1,105	2,485	2,209	276	81	...	81
\$55 to \$59.....	1,916	1,727	189	189	81	81	529	1,199	1,118	81	...	...	...
\$60 to \$64.....	1,495	1,341	154	235	135	100	432	828	801	27	54	...	54
\$65 to \$69.....	577	442	135	...	...	...	159	419	284	135	...	...	...
\$70 to \$79.....	875	821	54	27	27	...	208	641	587	54	54	...	54
\$80 to \$99.....	759	732	27	108	81	27	54	597	597	...	12	...	12
\$100 to \$119.....	375	228	147	...	...	...	...	375	228	147	...	...	...
\$120 or more.....	313	259	54	...	...	...	...	313	259	54	27	...	27
Median payment.....dollars..	35	34	40	35	28	...	43	32	32	...	14	...	19

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	46,556	40,450	6,106	6,605	3,823	2,620	162	8,675	8,490	185	31,276	28,137	3,140
STRUCTURES ON PROPERTY													
1 structures.....	45,624	39,612	6,012	6,578	3,797	2,620	162	8,590	8,411	179	30,455	27,404	3,051
2 structures or more.....	932	838	94	26	26	...	...	85	79	6	821	732	88
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	40,356	35,066	5,290	6,322	3,714	2,446	162	7,900	7,746	154	26,134	23,605	2,529
2 dwelling units.....	4,934	4,196	738	283	109	174	...	695	675	20	3,957	3,412	545
3 dwelling units.....	893	827	66	...	...	...	...	49	37	12	844	790	54
4 dwelling units.....	372	360	12	...	...	...	...	32	32	...	340	329	12
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	46,284	40,313	5,971	6,605	3,823	2,620	162	8,675	8,490	185	31,004	28,001	3,005
Less than half.....	272	137	135	...	...	...	...	...	...	...	272	137	135
YEAR STRUCTURE BUILT													
1950 (part).....	902	755	147	147	...	120	27	531	531	...	224	224	...
1949.....	3,501	2,806	695	1,091	442	648	...	1,143	1,143	...	1,268	1,221	47
1948.....	3,680	2,662	1,018	1,150	240	910	...	880	880	...	1,651	1,543	108
1947.....	3,445	2,746	699	660	162	444	54	1,506	1,425	81	1,280	1,160	120
1946.....	3,007	2,841	166	135	54	54	27	1,459	1,413	46	1,413	1,374	39
1942 to 1945.....	3,578	3,269	309	1,077	834	243	...	930	930	...	1,571	1,505	66
1940 to 1941.....	3,395	2,952	443	972	891	81	...	548	542	6	1,876	1,519	356
1930 to 1939.....	9,105	8,094	1,011	1,189	1,015	120	54	922	883	39	6,994	6,196	798
1929 or earlier.....	14,999	13,407	1,592	157	157	...	...	627	613	14	14,216	12,636	1,578
Not reported.....	945	918	27	27	27	...	...	132	132	...	786	759	27
YEAR STRUCTURE ACQUIRED													
1950 (part).....	4,303	3,459	844	748	120	601	27	1,813	1,780	33	1,742	1,559	183
1949.....	7,344	5,620	1,724	1,575	621	900	54	1,787	1,675	112	3,984	3,325	659
1948.....	7,552	5,874	1,678	1,236	333	876	27	1,510	1,496	14	4,808	4,046	762
1947.....	5,928	5,203	725	486	270	216	...	2,018	1,991	27	3,424	2,942	482
1946.....	5,165	4,676	489	135	135	...	...	1,483	1,483	...	3,548	3,059	489
1942 to 1945.....	8,748	8,290	458	684	657	27	...	66	66	...	7,998	7,567	431
1940 to 1941.....	2,340	2,259	81	886	886	...	...	...	...	...	1,455	1,374	81
1930 to 1939.....	3,336	3,282	54	765	711	...	54	...	...	...	2,571	2,571	...
1929 or earlier.....	1,736	1,682	54	91	91	...	...	...	...	...	1,645	1,591	54
Not reported.....	105	105	...	...	...	...	...	...	...	...	105	105	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	16,172	14,405	1,767	4,266	2,727	1,458	81	4,209	4,209	...	7,696	7,469	228
Previously occupied.....	30,384	26,045	4,339	2,338	1,097	1,162	81	4,466	4,281	185	23,579	20,668	2,912
PURCHASE PRICE													
Less than \$2,000.....	3,024	2,919	105	...	...	...	...	54	54	...	2,970	2,865	105
\$2,000 to \$2,999.....	4,658	4,280	378	27	27	...	...	27	27	...	4,603	4,226	378
\$3,000 to \$3,999.....	6,165	5,795	370	363	363	...	...	255	255	...	5,547	5,177	370
\$4,000 to \$4,999.....	3,729	3,502	227	766	712	...	54	475	475	...	2,487	2,314	173
\$5,000 to \$5,999.....	4,019	3,625	394	525	498	27	...	703	697	6	2,791	2,430	361
\$6,000 to \$6,999.....	3,904	3,265	639	876	768	108	...	949	949	...	2,079	1,548	531
\$7,000 to \$7,999.....	4,190	3,324	866	664	135	475	54	1,677	1,631	46	1,851	1,569	282
\$8,000 to \$8,999.....	3,717	2,910	807	888	309	579	...	1,215	1,176	39	1,614	1,425	189
\$9,000 to \$9,999.....	3,028	2,383	645	781	326	429	27	1,189	1,108	81	1,058	950	108
\$10,000 to \$10,999.....	2,290	1,912	378	523	172	351	...	793	793	...	973	946	27
\$11,000 to \$11,999.....	1,212	916	296	390	135	228	27	381	367	14	441	414	27
\$12,000 to \$14,999.....	2,375	1,939	436	505	216	289	...	681	681	...	1,191	1,044	147
\$15,000 to \$19,999.....	1,522	1,193	329	216	81	135	...	213	213	...	1,094	900	194
\$20,000 to \$24,999.....	874	766	108	27	27	...	...	...	...	...	847	739	108
\$25,000 or more.....	708	681	27	...	...	...	...	...	...	...	708	681	27
Property not acquired by purchase.....	400	286	114	...	...	...	...	...	...	...	400	286	114
Not reported.....	745	745	...	54	54	...	...	66	66	...	625	625	...
Median purchase price.....dollars..	6,200	5,800	8,000	8,000	6,300	...	...	8,100	8,100	...	4,800	4,500	...
MARKET VALUE													
Less than \$2,000.....	788	761	27	...	...	...	...	81	81	...	707	680	27
\$2,000 to \$2,999.....	1,561	1,495	66	...	...	...	...	39	39	...	1,521	1,456	66
\$3,000 to \$3,999.....	3,104	2,840	264	27	27	...	...	54	54	...	3,022	2,759	264
\$4,000 to \$4,999.....	3,310	2,944	366	27	27	...	...	235	235	...	3,049	2,683	366
\$5,000 to \$5,999.....	3,488	3,366	122	81	81	...	...	465	465	...	2,942	2,822	122
\$6,000 to \$6,999.....	4,620	3,884	736	328	262	66	...	819	819	...	3,472	2,803	670
\$7,000 to \$7,999.....	4,975	4,161	814	733	324	355	54	1,654	1,636	18	2,589	2,201	388
\$8,000 to \$8,999.....	5,092	3,984	1,108	1,135	433	702	...	1,489	1,416	73	2,468	2,136	333
\$9,000 to \$9,999.....	3,443	2,852	591	930	475	375	81	950	923	27	1,563	1,455	108
\$10,000 to \$10,999.....	4,831	4,313	518	1,077	822	255	...	932	864	68	2,823	2,628	195
\$11,000 to \$11,999.....	1,427	1,057	370	500	176	324	...	406	406	...	522	476	46
\$12,000 to \$14,999.....	4,382	3,903	479	976	667	282	27	1,155	1,155	...	2,252	2,082	170
\$15,000 to \$19,999.....	2,790	2,357	433	571	309	262	...	355	355	...	1,864	1,693	171
\$20,000 to \$24,999.....	1,108	919	189	81	81	...	...	32	32	...	995	806	189
\$25,000 or more.....	1,415	1,388	27	114	114	...	...	12	12	...	1,388	1,361	27
Not reported.....	226	226	...	...	...	...	...	...	...	...	100	100	...
Median market value.....dollars..	8,200	8,100	8,500	9,900	10,200	...	...	8,600	8,600	...	7,300	7,300	...

RESIDENTIAL FINANCING

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	6,965	6,865	100	601	601	...	...	127	127	...	6,237	6,137	100
20 to 39 percent.....	12,063	11,139	924	1,428	1,374	...	54	151	151	...	10,484	9,615	870
40 to 59 percent.....	10,712	9,953	759	726	672	54	...	1,181	1,181	...	8,804	8,100	705
60 to 69 percent.....	4,610	3,696	914	579	417	135	27	1,298	1,280	18	2,734	2,000	734
70 to 79 percent.....	3,564	2,837	727	961	471	463	27	1,547	1,474	73	1,056	891	165
80 to 84 percent.....	1,833	1,092	741	540	81	459	...	778	724	54	515	287	228
85 to 89 percent.....	2,022	1,320	702	564	66	498	...	780	780	...	677	474	204
90 to 94 percent.....	1,578	975	603	549	...	495	54	747	720	27	283	256	27
95 to 99 percent.....	1,672	1,248	424	424	...	424	...	1,140	1,140	...	108	108	...
100 percent or more.....	1,314	1,099	215	120	27	93	...	916	902	14	278	170	108
Market value not reported.....	226	226	...	114	114	...	...	12	12	...	100	100	...
Median percent.....	48	44	75	68	38	...	...	80	80	...	38	36	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	3,414	3,221	193	81	54	27	...	517	517	...	2,816	2,650	166
\$2.50 to \$4.99.....	7,285	6,244	1,041	827	422	351	54	1,001	1,001	...	5,457	4,821	636
\$5.00 to \$7.49.....	11,227	9,512	1,715	1,548	1,035	515	...	1,329	1,288	41	8,352	7,189	1,162
\$7.50 to \$9.99.....	7,648	6,723	925	1,465	907	532	27	1,886	1,747	139	4,298	4,070	228
\$10.00 to \$12.49.....	4,874	4,452	422	675	486	189	...	1,256	1,256	...	2,943	2,710	233
\$12.50 to \$14.99.....	2,422	2,107	315	243	162	27	54	363	363	...	1,816	1,583	234
\$15.00 to \$17.49.....	1,144	1,012	132	159	120	39	...	243	243	...	742	649	93
\$17.50 to \$19.99.....	437	290	147	174	27	147	...	54	54	...	209	209	...
\$20.00 to \$24.99.....	553	526	27	27	27	...	...	166	166	...	361	334	27
\$25.00 or more.....	284	284	...	...	...	...	...	39	39	...	245	245	...
Taxes not payable in 1949.....	4,322	3,480	842	1,238	442	768	27	1,593	1,593	...	1,491	1,444	47
Taxes or value not reported.....	2,947	2,600	347	168	141	27	...	231	225	6	2,548	2,234	314
Median taxes.....dollars..	6.99	7.03	6.78	7.74	7.80	...	...	8.27	8.26	...	6.60	6.65	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	5,233	4,750	483	27	...	27	...	503	503	...	4,703	4,247	456
\$20 to \$39.....	10,801	9,368	1,433	545	248	243	54	1,068	1,043	25	9,187	8,077	1,111
\$40 to \$59.....	6,772	6,093	679	955	685	270	...	1,619	1,619	...	4,198	3,789	409
\$60 to \$79.....	4,804	4,434	390	1,121	851	270	...	1,035	962	73	2,649	2,602	47
\$80 to \$99.....	3,193	2,374	819	966	483	456	27	807	726	81	1,420	1,165	255
\$100 to \$119.....	2,884	2,368	516	579	390	135	54	787	787	...	1,518	1,191	327
\$120 to \$139.....	1,385	1,196	189	405	216	189	...	390	390	...	591	591	...
\$140 to \$159.....	1,751	1,516	235	407	226	181	...	505	505	...	839	785	54
\$160 to \$199.....	770	689	81	228	201	27	...	66	66	...	476	422	54
\$200 to \$249.....	760	694	66	81	54	27	...	85	85	...	594	556	39
\$250 to \$299.....	352	352	...	...	...	...	...	...	...	...	352	352	...
\$300 or more.....	791	764	27	...	...	...	...	...	...	...	791	764	27
Taxes not payable in 1949.....	4,322	3,480	842	1,238	442	768	27	1,593	1,593	...	1,491	1,444	47
Taxes not reported.....	2,742	2,395	347	54	27	27	...	219	213	6	2,468	2,155	314
Median taxes.....dollars..	46	45	51	75	72	...	...	60	59	...	34	35	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	35,466	29,939	5,527	6,138	3,465	2,566	108	8,636	8,451	185	20,688	18,024	2,669
Mortgage refinanced or renewed.....	6,930	6,477	453	386	278	54	54	39	39	...	6,507	6,162	345
To increase loan for improvements or repairs.....	2,586	2,438	148	58	58	...	...	...	...	...	2,528	2,381	148
To increase loan for other reasons.....	1,313	1,143	170	81	27	...	54	12	12	...	1,221	1,104	116
To secure better terms.....	1,726	1,699	27	168	108	...	...	27	27	...	1,591	1,564	27
To renew or extend loan without increasing amount.....	773	719	54	85	85	...	...	...	...	...	689	635	54
For other purpose.....	532	478	54	54	...	54	...	...	...	...	478	478	...
Mortgage placed later than acquisition of property.....	4,161	4,035	126	81	81	...	...	...	...	...	4,080	3,954	126
To make improvements or repairs.....	2,799	2,673	126	81	81	...	...	...	...	...	2,718	2,592	126
To invest in other properties.....	295	295	...	...	...	...	...	...	...	...	295	295	...
To invest in business other than real estate.....	201	201	...	...	...	...	...	...	...	...	201	201	...
For other purpose.....	866	866	...	...	...	...	...	...	...	...	866	866	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages	6,930	6,477	453	386	278	54	54	39	39	...	6,507	6,162	345
Same lender.....	4,384	4,128	256	259	205	...	54	39	39	...	4,086	3,885	202
Different lender.....	2,546	2,349	197	127	73	54	...	...	...	...	2,421	2,277	143

1 Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 5.—TOTAL OWNED-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	35,469	29,940	5,529	6,140	3,466	2,567	108	8,638	8,452	186	20,690	18,024	2,669
Less than 50 percent.....	3,615	2,842	773	120	120	...	...	78	66	12	3,417	2,657	761
50 to 59 percent.....	3,108	2,421	687	228	201	27	...	216	216	...	2,664	2,004	660
60 to 64 percent.....	2,931	2,322	609	282	120	162	...	126	120	6	2,522	2,082	441
65 to 69 percent.....	3,181	2,676	505	405	170	235	...	353	307	46	2,424	2,199	225
70 to 74 percent.....	3,080	2,293	787	762	303	432	27	293	293	...	2,025	1,698	328
75 to 79 percent.....	3,647	2,658	989	1,455	529	900	27	332	332	...	1,859	1,797	62
80 to 84 percent.....	3,579	2,861	718	1,616	952	664	...	579	525	54	1,384	1,384	...
85 to 89 percent.....	2,183	1,926	257	679	544	81	54	693	625	68	811	757	54
90 to 94 percent.....	2,295	2,283	12	333	321	12	...	978	978	...	984	984	...
95 to 99 percent.....	1,141	1,141	...	54	54	...	...	824	824	...	263	263	...
100 percent or more.....	6,199	6,007	192	152	98	54	...	4,112	4,112	...	1,935	1,797	138
Purchase price not reported or property not acquired by purchase.....	510	510	...	54	54	...	...	54	54	...	402	402	...
Median percent.....	77	79	71	79	81	...	...	99	99	...	68	70	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	35,469	29,940	5,529	6,140	3,466	2,567	108	8,638	8,452	186	20,690	18,024	2,669
Less than 50 percent.....	2,896	2,842	54	120	120	...	...	66	66	...	2,711	2,657	54
50 to 59 percent.....	2,529	2,421	108	201	201	...	...	216	216	...	2,112	2,004	108
60 to 64 percent.....	2,349	2,322	27	120	120	...	...	120	120	...	2,109	2,082	27
65 to 69 percent.....	2,877	2,676	201	170	170	...	...	319	307	12	2,388	2,199	189
70 to 74 percent.....	2,641	2,293	348	384	303	81	...	293	293	...	1,965	1,698	267
75 to 79 percent.....	3,140	2,658	482	637	529	81	27	378	332	46	2,125	1,797	328
80 to 84 percent.....	3,765	2,861	904	1,133	952	154	27	531	525	6	2,101	1,384	717
85 to 89 percent.....	2,573	1,926	647	895	544	351	...	625	625	...	1,053	757	296
90 to 94 percent.....	3,060	2,283	777	831	321	510	...	1,059	978	81	1,170	984	186
95 to 99 percent.....	2,056	1,141	915	849	54	741	54	824	824	...	383	263	120
100 percent or more.....	7,073	6,007	1,066	746	98	649	...	4,153	4,112	41	2,175	1,797	378
Purchase price not reported or property not acquired by purchase.....	510	510	...	54	54	...	...	54	54	...	402	402	...
Median percent.....	81	79	90	87	81	...	...	99	99	...	72	70	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	16,650	14,007	2,643	2,728	694	2,034	...	7,380	7,285	95	6,542	6,029	514
Veteran of World War I only.....	2,589	2,292	297	363	309	54	...	39	39	...	2,188	1,945	243
Other service or nonveteran.....	27,317	24,150	3,167	3,514	2,820	532	162	1,257	1,166	91	22,547	20,164	2,383

RESIDENTIAL FINANCING

Table 6.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	40,356	175,412	6,322	37,163	7,900	53,489	26,134	84,760
Average debt per property.....	...	4.3	...	5.9	...	6.8	...	3.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	6,114	5,148	54	27	54	51	6,006	5,070
\$2,000 to \$2,999.....	6,054	9,673	328	492	54	62	5,672	9,119
\$3,000 to \$3,999.....	4,801	12,243	795	1,937	247	651	3,759	9,655
\$4,000 to \$4,999.....	4,052	13,050	914	2,974	441	1,656	2,697	8,420
\$5,000 to \$5,999.....	3,929	16,747	675	2,899	1,006	4,468	2,247	9,380
\$6,000 to \$6,999.....	3,323	18,390	363	2,148	1,089	6,197	1,870	10,045
\$7,000 to \$7,999.....	3,900	25,378	1,168	7,838	1,603	11,212	1,129	6,328
\$8,000 to \$8,999.....	2,778	21,126	672	5,383	1,426	11,069	681	4,674
\$9,000 to \$9,999.....	2,304	19,570	648	5,774	1,113	9,326	543	4,470
\$10,000 to \$10,999.....	1,374	12,409	282	2,699	594	5,579	498	4,131
\$11,000 to \$11,999.....	318	3,345	162	1,783	66	681	90	881
\$12,000 to \$14,999.....	1,018	11,219	235	2,812	208	2,537	576	5,870
\$15,000 to \$19,999.....	186	2,738	27	397	...	...	159	2,341
\$20,000 or more.....	208	4,376	...	...	...	...	208	4,376
Median loan.....dollars..	4,700	...	7,000	...	7,600	...	3,300	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	11,903	12,754	577	701	154	150	11,172	11,903
\$2,000 to \$2,999.....	5,468	13,405	588	1,503	232	552	4,649	11,350
\$3,000 to \$3,999.....	4,284	14,611	940	3,116	448	1,607	2,896	9,888
\$4,000 to \$4,999.....	3,790	16,855	753	3,325	918	4,126	2,119	9,454
\$5,000 to \$5,999.....	2,615	14,225	108	603	910	4,983	1,597	8,639
\$6,000 to \$6,999.....	2,911	18,677	783	5,116	1,051	6,789	1,077	6,772
\$7,000 to \$7,999.....	3,352	24,840	817	5,910	1,791	13,483	745	5,447
\$8,000 to \$8,999.....	2,658	22,419	645	5,437	1,327	11,163	687	5,819
\$9,000 to \$9,999.....	1,859	17,402	675	6,314	797	7,418	387	3,670
\$10,000 to \$10,999.....	240	2,513	39	403	93	973	108	1,137
\$11,000 to \$11,999.....	574	6,599	316	3,619	100	1,154	159	1,826
\$12,000 to \$14,999.....	441	5,880	81	1,116	81	1,091	279	3,673
\$15,000 to \$19,999.....	135	2,280	...	...	...	...	135	2,280
\$20,000 or more.....	127	2,952	...	...	...	...	127	2,952
Median debt.....dollars..	3,600	...	6,200	...	7,100	...	2,400	...

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	167,882	141,181	26,701	133,315	15,806	16,670	53,377	81,190	73,014	8,176	7,534	3,679	3,853
Average debt per mortgage.....	4.2	4.0	5.0	5.3	4.3	6.8	6.8	3.1	3.1	3.2	1.4	1.5	1.3
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	14,121	12,360	1,761	864	778	...	2,332	10,925	9,250	1,675	489	38	451
Mutual savings bank.....	1,397	700	697	1,051	354	697	...	346	346	...	225	225	...
Savings and loan association.....	60,513	50,688	9,825	7,254	2,455	4,799	12,955	40,304	35,278	5,026	1,318	1,091	227
Life insurance company.....	43,028	35,715	7,313	13,652	7,896	5,238	13,507	15,869	15,099	770	1,047	955	92
Mortgage company.....	9,589	8,391	1,198	2,861	1,687	939	5,537	1,191	1,167	24	376	257	119
Federal National Mortgage Association.....	17,133	15,905	1,228	1,439	211	1,228	15,694	...	...	...	278	278	...
Individual.....	11,081	10,443	638	...	...	...	...	11,081	10,443	638	2,891	...	2,891
Other.....	11,020	6,979	4,041	6,194	2,425	3,769	3,352	1,474	1,431	43	910	835	75
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	28,891	23,502	5,389	5,611	1,081	4,295	11,940	11,340	10,684	656	1,692	938	754
1949.....	44,951	35,677	9,274	10,763	4,557	5,855	14,111	20,077	17,638	2,439	2,331	1,422	909
1948.....	38,179	30,701	7,478	7,706	2,392	5,147	8,524	21,949	19,785	2,164	1,898	1,005	893
1947.....	25,660	23,287	2,373	2,340	1,051	1,289	12,144	11,176	10,276	900	958	292	666
1946.....	13,735	12,329	1,406	559	559	...	6,356	6,820	5,414	1,406	133	...	133
1942 to 1945.....	10,246	9,622	624	2,092	2,008	84	302	7,852	7,312	540	522	22	500
1940 to 1941.....	4,090	4,068	22	2,756	2,756	...	...	1,334	1,312	22	...	...	...
1935 to 1939.....	1,881	1,746	135	1,488	1,402	...	...	393	344	49	...	...	...
1930 to 1934.....	...	249	...	...	...	...	...	249	249	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 839 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

ATLANTA STANDARD METROPOLITAN AREA

163

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	40,356	35,066	5,290	16,322	3,714	2,446	7,900	26,134	23,605	2,529	5,346	2,447	2,899
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	7,182	6,234	948	355	301	...	505	6,323	5,429	894	574	54	520
Mutual savings bank.....	270	162	108	216	108	108	...	54	54	...	135	135	...
Savings and loan association.....	14,961	13,010	1,951	1,246	490	756	2,207	11,520	10,325	1,195	945	756	189
Life insurance company.....	6,811	5,791	1,020	2,480	1,673	726	1,912	2,419	2,314	105	645	618	27
Mortgage company.....	1,644	1,493	151	637	498	112	794	213	201	12	247	112	135
Federal National Mortgage Association.....	2,352	2,144	208	274	66	208	2,067	...	...	...	208	208	...
Individual.....	4,721	4,424	297	...	...	...	...	4,721	4,424	297	1,935	...	1,935
Other.....	2,418	1,808	610	1,116	579	537	415	883	856	27	657	564	93
FORM OF DEBT													
Mortgage or deed of trust.....	39,469	34,206	5,263	6,322	3,714	2,446	7,899	25,248	22,746	2,502	5,290	2,446	2,845
Contract to purchase.....	887	860	27	...	...	...	...	887	860	27	54	...	54
AMORTIZATION													
Fully amortized.....	38,720	33,565	5,155	6,322	3,714	2,446	7,900	24,499	22,105	2,394	5,063	2,446	2,617
Partially amortized.....	983	848	135	...	...	...	...	983	848	135	108	...	108
Not amortized.....	240	240	...	...	...	...	...	240	240	...	93	...	93
On demand.....	412	412	...	...	...	...	...	412	412	...	81	...	81
Regular principal payments required.....	157	157	...	...	...	...	...	157	157	...	27	...	27
No regular principal payments required.....	255	255	...	...	...	...	...	255	255	...	54	...	54
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	37,224	32,404	4,820	6,106	3,660	2,284	7,563	23,555	21,335	2,220	4,732	2,338	2,395
Delinquent:													
Foreclosure in process.....	174	120	54	...	...	...	...	174	120	54	108	...	108
Foreclosure not in process.....	2,646	2,229	417	216	54	162	336	2,094	1,839	255	438	108	330
No regular payments required.....	313	313	...	...	...	...	...	313	313	...	66	...	66
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	5,497	4,674	823	760	132	601	1,536	3,202	3,034	168	1,153	601	552
1949.....	8,779	7,174	1,605	1,477	604	819	1,844	5,458	4,825	633	1,686	819	868
1948.....	8,361	6,834	1,527	1,197	387	783	1,393	5,771	5,054	717	1,479	819	696
1947.....	6,288	5,649	639	444	228	216	1,797	4,047	3,651	396	714	216	498
1946.....	3,777	3,381	396	162	162	162	1,265	2,351	1,956	396	159	...	159
1942 to 1945.....	4,482	4,316	166	618	591	27	66	3,798	3,659	139	154	27	127
1940 to 1941.....	1,661	1,607	54	940	500	...	...	720	666	54	...	...	...
1935 to 1939.....	1,273	1,192	81	724	670	...	...	548	521	27	...	...	...
1930 to 1934.....	240	240	...	...	...	...	...	240	240	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE													
On demand.....	413	413	...	...	...	...	...	413	413	...	81	...	81
Less than 5 years.....	1,975	1,807	168	...	...	...	...	1,975	1,807	168	798	...	798
5 to 9 years.....	7,198	6,380	818	27	27	...	54	7,117	6,299	818	1,227	54	1,173
10 to 12 years.....	9,142	8,170	972	27	27	...	292	8,823	7,851	972	402	54	348
13 to 14 years.....	1,179	1,098	81	...	...	...	135	1,044	963	81	466	255	211
15 years.....	5,045	4,640	405	309	174	135	658	4,078	3,835	243	699	591	108
16 to 19 years.....	2,041	1,680	361	400	166	235	736	905	905	...	220	181	39
20 years.....	7,358	6,179	1,179	2,423	1,439	876	3,507	1,428	1,233	195	1,078	964	114
21 to 24 years.....	1,056	735	321	429	108	267	564	63	63	...	120	93	27
25 years.....	4,940	3,956	984	2,708	1,774	934	1,954	279	228	51	255	255	...
26 years or more.....	8	8	...	...	...	...	...	8	8	...	...	...	...
Median term....., years..	15	14	18	20	21	...	20	11	11	...	13	...	...
YEAR MORTGAGE DUE													
On demand.....	413	413	...	...	...	...	...	413	413	...	81	...	81
Fully amortized.....	38,722	33,565	5,157	6,324	3,715	2,447	7,899	24,500	22,105	2,395	5,064	2,447	2,617
Past due.....	27	27	...	...	...	...	...	27	27	...	...	...	...
1950 to 1951.....	1,303	1,135	168	...	...	...	...	1,303	1,135	168	436	...	436
1952 to 1953.....	2,626	2,479	147	27	27	...	27	2,572	2,425	147	543	...	543
1954 to 1955.....	3,871	3,402	469	46	46	...	27	3,798	3,329	469	633	...	633
1956 to 1957.....	3,868	3,589	279	270	270	...	27	3,571	3,292	279	162	...	162
1958 to 1959.....	5,220	4,536	684	247	193	...	130	4,843	4,213	630	348	108	240
1960 to 1964.....	8,000	7,355	645	772	637	135	955	6,274	5,791	483	1,122	645	477
1965 to 1969.....	8,920	7,499	1,421	3,047	1,921	1,099	3,967	1,905	1,737	168	1,372	1,246	126
1970 to 1974.....	3,628	2,573	1,055	1,572	567	924	1,904	153	102	51	448	...	...
1975 or later.....	1,259	970	289	343	54	289	862	54	54	...	...	...	...
Partially or not amortized.....	1,224	1,089	135	...	...	...	...	1,224	1,089	135	201	...	201
Past due.....	46	46	...	...	...	...	...	46	46	...	...	...	...
1950 to 1951.....	366	366	...	...	...	...	...	366	366	...	81	...	81
1952 to 1953.....	449	395	54	...	...	...	...	449	395	54	93	...	93
1954 to 1955.....	282	201	81	...	...	...	...	282	201	81	27	...	27
1956 to 1957.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1958 to 1959.....	27	27	...	...	...	...	...	27	27	...	...	...	...
1960 to 1964.....	54	54	...	...	...	...	...	54	54	...	...	...	...
1965 to 1969.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 162 FHA-insured first mortgages with conventional second mortgages.

RESIDENTIAL FINANCING

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	93	93	...	27	27	...	...	66	66	...	12	...	12
4.0 percent.....	9,842	8,773	1,069	961	112	768	7,900	982	916	66	2,612	2,446	166
4.1 to 4.4 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
4.5 percent.....	7,565	5,632	1,933	4,818	3,059	1,678	...	2,747	2,573	174	54	...	54
4.6 to 5.0 percent.....	5,379	5,070	309	517	517	...	...	4,862	4,533	309	396	...	396
5.1 to 5.5 percent.....	2,086	1,762	324	...	...	...	...	2,086	1,762	324	54	...	54
5.6 to 6.0 percent.....	13,111	11,674	1,437	...	...	...	...	13,111	11,674	1,437	1,848	...	1,848
6.1 percent or more.....	2,281	2,062	219	...	...	...	...	2,281	2,062	219	369	...	369
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	...	4.0	6.0	6.0	...	4.5	...	...
MORTGAGE LOAN													
Less than \$2,000.....	6,814	6,022	792	54	54	...	54	6,706	5,914	792	3,946	1,725	2,221
\$2,000 to \$2,999.....	5,618	5,270	348	328	328	...	54	5,182	4,888	294	991	694	297
\$3,000 to \$3,999.....	5,143	4,645	498	822	792	27	247	4,075	3,604	471	222	27	195
\$4,000 to \$4,999.....	3,929	3,662	267	860	833	27	441	2,628	2,388	240	108	...	108
\$5,000 to \$5,999.....	4,083	3,728	355	768	648	120	1,052	2,262	2,073	189	39	...	39
\$6,000 to \$6,999.....	4,235	2,794	1,441	1,435	216	1,138	1,043	1,756	1,534	222	...	...	...
\$7,000 to \$7,999.....	3,704	2,951	753	1,026	409	618	1,684	994	940	54	...	...	...
\$8,000 to \$8,999.....	2,415	2,133	282	336	108	201	1,372	708	681	27	12	...	12
\$9,000 to \$9,999.....	2,059	1,596	463	424	135	289	1,086	548	375	174	...	...	...
\$10,000 to \$10,999.....	1,023	1,011	12	81	81	...	594	348	336	12	...	...	...
\$11,000 to \$11,999.....	183	156	27	27	...	27	66	90	90	...	...	...	...
\$12,000 to \$14,999.....	799	772	27	108	108	...	208	483	456	27	...	...	...
\$15,000 to \$19,999.....	174	147	27	...	...	...	...	174	147	27	...	...	27
\$20,000 or more.....	181	181	...	...	...	...	...	181	181	...	...	...	...
Median loan.....dollars..	4,600	4,400	6,200	6,100	4,800	...	7,600	3,200	3,200	...	1,300	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	12,317	11,239	1,078	631	577	...	154	11,532	10,508	1,024	4,459	2,049	2,410
\$2,000 to \$2,999.....	5,414	5,054	360	588	588	...	232	4,595	4,235	360	613	370	243
\$3,000 to \$3,999.....	4,248	3,858	390	886	859	27	448	2,915	2,552	363	168	27	141
\$4,000 to \$4,999.....	3,937	3,670	267	834	753	81	918	2,185	1,999	186	66	...	66
\$5,000 to \$5,999.....	3,065	2,299	766	525	81	444	910	1,630	1,354	276	...	...	...
\$6,000 to \$6,999.....	3,227	2,185	1,042	1,219	259	880	1,078	930	876	54	12	...	12
\$7,000 to \$7,999.....	3,415	2,593	822	853	193	660	1,845	718	637	81	...	...	...
\$8,000 to \$8,999.....	2,071	1,900	171	255	135	93	1,246	570	519	51	...	...	...
\$9,000 to \$9,999.....	1,554	1,238	316	397	162	235	797	360	279	81	...	...	...
\$10,000 to \$10,999.....	147	147	...	...	...	...	93	54	54	...	...	...	...
\$11,000 to \$11,999.....	367	313	54	81	54	27	100	186	159	27	...	...	...
\$12,000 to \$14,999.....	363	336	27	54	54	...	81	228	201	27	...	...	...
\$15,000 to \$19,999.....	135	135	...	...	...	...	...	135	135	...	27	...	27
\$20,000 or more.....	100	100	...	...	...	...	...	100	100	...	...	...	...
Median debt.....dollars..	3,500	3,300	5,700	5,400	3,800	...	7,100	2,300	2,300	...	1,100	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	39,580	34,288	5,292	6,323	3,716	2,447	7,901	25,360	22,830	2,530	5,198	2,446	2,752
Less than \$20.....	3,428	3,059	369	436	382	...	27	2,965	2,650	315	3,494	2,365	1,129
\$20 to \$24.....	3,863	3,550	313	1,069	1,042	27	216	2,578	2,292	286	624	81	543
\$25 to \$29.....	4,288	4,006	282	594	594	...	171	3,523	3,241	282	189	...	189
\$30 to \$34.....	5,459	4,849	610	874	559	316	1,231	3,354	3,060	294	390	...	390
\$35 to \$39.....	3,844	3,112	732	807	286	468	983	2,054	1,889	165	...	...	...
\$40 to \$44.....	4,785	3,669	1,116	888	66	795	1,397	2,501	2,207	294	105	...	105
\$45 to \$49.....	3,951	3,333	618	672	309	363	1,389	1,889	1,688	201	168	...	168
\$50 to \$54.....	3,981	3,408	573	424	154	270	1,105	2,453	2,177	276	81	...	81
\$55 to \$59.....	1,800	1,611	189	189	81	81	529	1,083	1,002	81	...	...	...
\$60 to \$64.....	1,441	1,287	154	235	135	100	432	774	747	27	54	...	54
\$65 to \$69.....	569	434	135	...	...	...	159	411	276	135	...	...	...
\$70 to \$79.....	817	763	54	27	27	...	208	583	529	54	54	...	54
\$80 to \$89.....	747	720	27	108	81	27	54	585	585	...	12	...	12
\$100 to \$119.....	294	228	66	...	...	...	...	294	228	66	...	...	...
\$120 or more.....	313	259	54	...	...	...	...	313	259	54	27	...	27
Median payment.....dollars..	38	37	41	36	28	...	44	35	35	...	14	...	...

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA				Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	40,356	35,066	5,290	6,322	3,714	2,446	162	7,900	7,746	154	26,134	23,605	2,529
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	40,194	34,958	5,236	6,322	3,714	2,446	162	7,900	7,746	154	25,972	23,498	2,475
Less than half.....	162	108	54	...	...	...	...	...	...	...	162	108	54
TYPE OF STRUCTURE													
Detached.....	40,045	34,809	5,236	6,256	3,648	2,446	162	7,900	7,746	154	25,889	23,414	2,475
Semidetached and attached.....	311	257	54	66	66	...	...	...	...	...	245	191	54
NUMBER OF ROOMS													
Less than 4 rooms.....	2,553	2,414	139	90	90	...	...	165	165	...	2,298	2,160	139
4 rooms.....	6,232	5,046	1,186	864	240	571	54	1,182	1,182	...	4,185	3,624	561
5 rooms.....	14,940	12,692	2,248	3,050	1,835	1,134	81	4,097	3,970	127	7,792	6,887	906
6 rooms.....	9,801	8,667	1,134	1,808	1,106	675	27	1,592	1,565	27	6,401	5,996	405
7 rooms or more.....	5,362	4,903	459	471	417	54	...	451	451	...	4,441	4,036	405
Not reported.....	1,468	1,343	125	39	27	12	...	413	413	...	1,017	904	114
YEAR STRUCTURE BUILT													
1950 (part).....	891	744	147	147	...	120	27	531	531	...	213	213	...
1949.....	3,298	2,704	594	1,010	442	567	...	1,143	1,143	...	1,146	1,119	27
1948.....	3,522	2,558	964	1,123	240	883	...	880	880	...	1,520	1,439	81
1947.....	3,284	2,597	687	660	162	444	54	1,494	1,413	81	1,131	1,023	108
1946.....	2,879	2,713	166	135	54	54	27	1,424	1,378	46	1,320	1,281	39
1942 to 1945.....	3,162	2,961	201	984	795	189	...	741	741	...	1,437	1,425	12
1940 to 1941.....	3,278	2,849	429	972	891	81	...	505	505	...	1,801	1,453	348
1930 to 1939.....	7,888	7,075	813	1,134	972	108	54	694	667	27	6,060	5,436	624
1929 or earlier.....	11,352	10,089	1,263	130	130	...	...	397	397	...	10,826	9,562	1,263
Not reported.....	802	775	27	27	27	...	...	93	93	...	682	655	27
YEAR STRUCTURE ACQUIRED													
1950 (part).....	3,789	3,005	784	721	93	601	27	1,590	1,563	27	1,478	1,349	129
1949.....	6,652	5,101	1,551	1,477	604	819	54	1,763	1,663	100	3,413	2,834	579
1948.....	6,825	5,412	1,413	1,143	333	783	27	1,393	1,393	...	4,290	3,687	603
1947.....	5,204	4,565	639	459	243	216	...	1,824	1,797	27	2,921	2,525	396
1946.....	4,314	3,891	423	135	135	...	...	1,265	1,265	...	2,915	2,492	423
1942 to 1945.....	6,993	6,701	292	672	645	27	...	66	66	...	6,255	5,990	265
1940 to 1941.....	2,056	1,975	81	880	880	...	...	...	...	...	1,177	1,096	81
1930 to 1939.....	2,908	2,854	54	745	691	...	54	...	...	...	2,163	2,163	...
1929 or earlier.....	1,523	1,469	54	91	91	...	...	...	...	...	1,432	1,378	54
Not reported.....	93	93	...	...	...	...	...	...	...	...	93	93	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	15,174	13,608	1,566	4,126	2,695	1,350	81	4,189	4,189	...	6,859	6,724	135
Previously occupied.....	25,182	21,458	3,724	2,196	1,020	1,096	81	3,711	3,557	154	19,275	16,881	2,394
PURCHASE PRICE													
Less than \$2,000.....	2,683	2,644	39	...	...	...	...	54	53	...	2,629	2,590	39
\$2,000 to \$2,999.....	3,849	3,495	354	27	27	...	...	27	27	...	3,794	3,441	354
\$3,000 to \$3,999.....	5,412	5,042	370	363	363	...	...	228	228	...	4,821	4,451	370
\$4,000 to \$4,999.....	3,232	3,049	183	758	704	...	54	421	421	...	2,053	1,924	129
\$5,000 to \$5,999.....	3,730	3,394	336	507	480	27	...	685	685	...	2,538	2,229	309
\$6,000 to \$6,999.....	3,462	2,985	477	864	756	108	...	881	881	...	1,717	1,348	369
\$7,000 to \$7,999.....	3,873	3,044	829	664	135	475	54	1,611	1,565	46	1,599	1,344	255
\$8,000 to \$8,999.....	3,251	2,537	714	851	309	552	...	1,075	1,048	27	1,315	1,180	135
\$9,000 to \$9,999.....	2,413	1,861	552	672	282	363	27	988	907	81	753	672	81
\$10,000 to \$10,999.....	1,861	1,537	324	469	145	324	...	677	677	...	714	714	...
\$11,000 to \$11,999.....	1,096	814	282	390	133	238	27	355	355	...	351	324	27
\$12,000 to \$14,999.....	2,261	1,825	436	505	216	289	...	664	664	...	1,093	946	147
\$15,000 to \$19,999.....	1,307	1,052	255	162	81	81	...	208	208	...	937	763	174
\$20,000 to \$24,999.....	490	490	...	27	27	...	...	...	...	...	463	463	...
\$25,000 or more.....	505	478	27	...	...	...	...	...	...	...	505	478	27
Property not acquired by purchase.....	295	181	114	...	...	...	...	...	...	...	295	181	114
Not reported.....	639	639	...	54	54	...	...	27	27	...	558	558	...
Median purchase price.....dollars..	6,200	5,800	8,000	7,900	6,300	...	...	8,000	7,900	...	4,600	4,400	...
MARKET VALUE													
Less than \$2,000.....	776	749	27	...	...	...	...	81	81	...	695	668	27
\$2,000 to \$2,999.....	1,392	1,338	54	...	...	...	...	39	39	...	1,353	1,299	54
\$3,000 to \$3,999.....	2,678	2,438	240	27	27	...	...	54	54	...	2,597	2,377	240
\$4,000 to \$4,999.....	2,885	2,573	312	27	27	...	...	235	235	...	2,624	2,312	312
\$5,000 to \$5,999.....	3,027	2,924	93	81	81	...	...	370	370	...	2,576	2,484	93
\$6,000 to \$6,999.....	4,248	3,603	645	328	262	66	...	792	792	...	3,128	2,549	579
\$7,000 to \$7,999.....	4,496	3,754	742	733	324	355	54	1,489	1,489	...	2,275	1,941	334
\$8,000 to \$8,999.....	4,470	3,455	1,015	1,096	421	675	...	1,369	1,296	73	2,005	1,739	267
\$9,000 to \$9,999.....	2,927	2,456	471	810	421	309	81	807	780	27	1,310	1,256	54
\$10,000 to \$10,999.....	4,096	3,592	504	1,069	814	255	...	864	810	54	2,164	1,969	195
\$11,000 to \$11,999.....	1,239	942	297	456	159	297	...	367	367	...	417	417	...
\$12,000 to \$14,999.....	3,659	3,242	417	976	667	282	27	1,052	1,052	...	1,631	1,529	108
\$15,000 to \$19,999.....	2,420	2,053	367	505	297	208	...	355	355	...	1,560	1,401	159
\$20,000 to \$24,999.....	726	645	81	81	81	...	...	27	27	...	618	537	81
\$25,000 or more.....	1,150	1,123	27	27	27	...	...	...	...	...	1,123	1,096	27
Not reported.....	168	168	...	108	108	...	...	...	...	...	60	60	...
Median market value.....dollars..	8,100	8,000	8,500	10,000	10,200	...	...	8,600	8,600	...	7,000	7,000	...

RESIDENTIAL FINANCING

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	6,110	6,010	100	589	589	...	...	127	127	...	5,394	5,294	100
20 to 39 percent.....	9,968	9,242	726	1,420	1,366	...	54	139	139	...	8,410	7,738	672
40 to 59 percent.....	8,950	8,443	507	714	660	54	...	1,080	1,080	...	7,156	6,703	453
60 to 69 percent.....	4,253	3,392	861	579	417	135	27	1,214	1,214	...	2,460	1,761	699
70 to 79 percent.....	3,275	2,593	682	944	454	463	27	1,384	1,311	73	947	827	120
80 to 84 percent.....	1,570	910	660	513	54	459	...	643	589	54	414	267	147
85 to 89 percent.....	1,902	1,227	675	510	39	471	...	726	726	...	665	462	204
90 to 94 percent.....	1,415	932	483	429	...	375	54	735	708	27	252	225	27
95 to 99 percent.....	1,645	1,248	397	397	...	397	...	1,140	1,140	...	108	108	...
100 percent or more.....	1,103	902	201	120	27	93	...	713	713	...	270	162	108
Market value not reported.....	168	168	...	108	108	...	...	...	...	...	60	60	...
Median percent.....	49	45	77	67	38	...	...	80	80	...	38	37	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	3,081	2,973	108	81	54	27	...	517	517	...	2,483	2,402	81
\$2.50 to \$4.99.....	6,396	5,687	909	807	402	351	54	859	859	...	4,930	4,426	504
\$5.00 to \$7.49.....	10,006	8,491	1,515	1,509	1,023	486	...	1,237	1,210	27	7,261	6,258	1,002
\$7.50 to \$9.99.....	6,406	5,520	886	1,438	880	532	27	1,621	1,494	127	3,348	3,147	201
\$10.00 to \$12.49.....	4,006	3,697	309	658	469	189	...	1,197	1,197	...	2,151	2,031	120
\$12.50 to \$14.99.....	1,868	1,565	303	243	162	27	54	297	297	...	1,328	1,106	222
\$15.00 to \$17.49.....	813	708	105	159	120	39	...	216	216	...	438	372	66
\$17.50 to \$19.99.....	228	147	81	108	27	81	...	...	...	...	120	120	...
\$20.00 to \$24.99.....	406	406	...	27	27	...	...	112	112	...	268	268	...
\$25.00 or more.....	237	237	...	...	...	...	...	39	39	...	198	198	...
Taxes not payable in 1949 ¹	4,108	3,367	741	1,157	442	687	27	1,593	1,593	...	1,358	1,331	27
Taxes or value not reported.....	2,601	2,268	333	135	108	27	...	213	213	...	2,253	1,947	306
Median taxes.....dollars..	6.79	6.78	6.80	7.71	...	...	...	8.17	8.14	...	6.33	6.33	...
REAL ESTATE TAXES													
Less than \$20.....	4,155	3,939	216	27	...	27	...	424	424	...	3,704	3,515	189
\$20 to \$39.....	8,727	7,506	1,221	486	216	216	54	861	861	...	7,380	6,429	951
\$40 to \$59.....	5,632	4,980	652	922	652	270	...	1,218	1,218	...	3,493	3,111	382
\$60 to \$79.....	4,356	3,974	382	1,104	834	270	...	981	908	73	2,271	2,232	39
\$80 to \$99.....	2,932	2,191	741	900	483	390	27	780	699	81	1,252	1,009	243
\$100 to \$119.....	2,512	2,077	435	579	390	135	54	787	787	...	1,146	900	246
\$120 to \$139.....	1,350	1,139	189	405	216	189	...	390	390	...	556	556	...
\$140 to \$159.....	1,656	1,448	208	407	226	181	...	505	505	...	744	717	27
\$160 to \$199.....	762	681	81	228	201	27	...	66	66	...	468	414	54
\$200 to \$249.....	652	586	66	81	54	27	...	85	85	...	486	448	39
\$250 to \$299.....	340	340	...	...	...	...	...	...	...	...	340	340	...
\$300 or more.....	745	718	27	...	...	...	...	...	...	...	745	718	27
Taxes not payable in 1949.....	4,108	3,367	741	1,157	442	687	27	1,593	1,593	...	1,358	1,331	27
Taxes or value not reported.....	2,434	2,101	333	27	27	27	...	213	213	...	2,193	1,888	306
Median taxes.....dollars..	49	48	56	76	...	...	...	66	65	...	36	37	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	31,255	26,415	4,840	5,855	3,356	2,392	108	7,873	7,719	154	17,523	15,340	2,187
Mortgage refinanced or renewed.....	5,492	5,168	324	386	278	54	54	27	27	...	5,081	4,865	216
To increase loan for improvements or repairs.....	1,949	1,868	81	58	58	...	...	...	...	...	1,892	1,811	81
To increase loan for other reasons.....	1,072	910	162	81	27	...	54	...	...	...	991	883	108
To secure better terms.....	1,438	1,411	27	108	108	...	...	27	27	...	1,303	1,276	27
To renew or extend loan without increasing amount.....	616	616	...	85	85	...	...	...	...	...	532	532	...
For other purpose.....	417	363	54	54	...	54	...	...	...	...	363	363	...
Mortgage placed later than acquisition of property.....	3,609	3,485	126	81	81	...	...	...	...	...	3,528	3,402	126
To make improvements or repairs.....	2,452	2,326	126	81	81	...	...	...	...	...	2,371	2,245	126
To invest in other properties.....	205	205	...	...	...	...	...	...	...	...	205	205	...
To invest in business other than real estate.....	201	201	...	...	...	...	...	...	...	...	201	201	...
For other purpose.....	751	751	...	...	...	...	...	...	...	...	751	751	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	5,492	5,168	324	386	278	54	54	27	27	...	5,081	4,865	216
Same lender.....	3,493	3,304	189	259	205	...	54	27	27	...	3,208	3,073	135
Different lender.....	1,999	1,864	135	127	73	54	...	...	...	...	1,873	1,792	81

¹ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	31,256	26,415	4,841	5,857	3,357	2,393	108	7,873	7,719	154	17,525	15,340	2,189	
Less than 50 percent.....	3,062	2,357	705	120	120	...	...	66	66	...	2,876	2,172	705
50 to 59 percent.....	2,787	2,181	606	216	189	27	...	216	216	...	2,355	1,776	579	
60 to 64 percent.....	2,398	1,996	402	282	120	162	...	108	108	...	2,007	1,768	240	
65 to 69 percent.....	2,827	2,349	478	397	162	235	...	353	307	46	2,078	1,880	198	
70 to 74 percent.....	2,677	1,975	702	756	297	432	27	279	279	...	1,642	1,399	243	
75 to 79 percent.....	3,256	2,341	915	1,389	529	834	27	270	270	...	1,596	1,542	54	
80 to 84 percent.....	3,258	2,648	610	1,481	925	556	...	562	508	54	1,215	1,215	...	
85 to 89 percent.....	2,069	1,826	243	679	544	81	54	652	598	54	738	684	54	
90 to 94 percent.....	2,087	2,075	12	321	309	12	...	900	900	...	866	866	...	
95 to 99 percent.....	993	993	...	27	27	...	...	711	711	...	255	255	...
100 percent or more.....	5,425	5,257	168	135	81	54	...	3,729	3,729	...	1,561	1,447	114	
Purchase price not reported or property not acquired by purchase.....	417	417	...	54	54	...	...	27	27	...	336	336	...
Median percent.....	78	80	72	79	81	...	...	99	99	...	68	70	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	31,256	26,415	4,841	5,857	3,357	2,393	108	7,873	7,719	154	17,525	15,340	2,189	
Less than 50 percent.....	2,411	2,357	54	120	120	...	...	66	66	...	2,226	2,172	54
50 to 59 percent.....	2,289	2,181	108	189	189	...	...	216	1,884	...	1,776	108	
60 to 64 percent.....	2,023	1,996	27	120	120	...	...	108	1,795	...	1,768	27	
65 to 69 percent.....	2,511	2,349	162	162	162	...	...	307	2,042	...	1,880	162	
70 to 74 percent.....	2,188	1,975	213	378	297	81	...	279	1,531	...	1,399	132		
75 to 79 percent.....	2,765	2,341	424	637	529	81	27	270	1,812	46	1,542	270		
80 to 84 percent.....	3,468	2,648	820	1,106	925	154	27	508	508	...	1,854	1,215	639	
85 to 89 percent.....	2,417	1,826	591	895	544	351	...	598	924	...	684	240		
90 to 94 percent.....	2,786	2,075	711	819	309	510	...	981	900	81	866	120		
95 to 99 percent.....	1,788	993	795	741	27	660	54	711	711	...	336	255		
100 percent or more.....	6,193	5,257	936	637	81	556	...	3,756	3,729	27	1,801	1,447	354	
Purchase price not reported or property not acquired by purchase.....	417	417	...	54	54	...	...	27	27	...	336	336	...
Median percent.....	82	80	90	86	81	...	...	99	99	...	72	70	...
VETERAN STATUS OF OWNER														
Veteran of World War II.....	14,782	12,378	2,404	2,554	667	1,887	...	6,701	6,620	81	5,526	5,091	435	
Veteran of World War I only.....	2,326	2,083	243	363	309	54	...	39	39	...	1,925	1,736	189	
Other service or nonveteran.....	23,248	20,604	2,644	3,405	2,738	505	162	1,160	1,087	73	18,684	16,779	1,905	
COLOR OF OWNER														
White.....	32,800	28,372	4,428	5,795	3,466	2,167	162	6,491	6,337	154	20,515	18,570	1,945	
Nonwhite.....	4,056	3,513	543	216	162	54	...	151	151	...	3,689	3,200	489	
Not reported.....	3,501	3,181	320	311	87	225	...	1,259	1,259	...	1,931	1,835	95	
SEX AND AGE OF OWNER														
Male.....	31,199	26,745	4,454	5,457	3,155	2,195	108	6,525	6,371	154	19,216	17,218	1,998	
Under 35 years.....	10,924	9,034	1,890	1,843	436	1,381	27	4,610	4,529	81	4,471	4,069	402	
35 to 44 years.....	10,366	8,589	1,777	2,255	1,441	760	54	1,399	1,372	27	6,711	5,775	936	
45 to 54 years.....	6,154	5,533	621	996	942	27	27	289	289	...	4,869	4,302	567	
55 to 64 years.....	2,589	2,523	66	282	282	...	...	154	154	...	2,153	2,087	66
65 years and over.....	1,166	1,066	100	81	54	27	...	73	27	46	1,012	985	27	
Female.....	6,440	5,884	556	608	500	54	54	355	355	...	5,478	5,031	448	
Under 45 years.....	2,770	2,436	334	216	189	27	...	262	262	...	2,292	1,986	307	
45 to 64 years.....	2,898	2,790	108	274	193	27	54	39	39	...	2,586	2,559	27	
65 years and over.....	772	658	114	118	118	...	...	54	54	...	600	486	114
Sex or age not reported.....	2,717	2,436	281	257	60	198	...	1,021	1,021	...	1,440	1,356	83	
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD														
Owner is—														
Primary individual.....	1,297	1,056	241	181	154	27	...	54	54	...	1,062	848	214	
Head of primary family.....	32,163	27,622	4,541	5,533	3,285	2,140	108	6,555	6,401	154	20,074	17,935	2,139	
Not head but a member of primary family	3,844	3,616	228	351	216	81	54	216	216	...	3,277	3,184	93	
One or more owners not in primary family.....	336	336	...	...	...	...	...	54	54	...	282	282	...
Not reported.....	2,717	2,436	281	257	60	198	...	1,021	1,021	...	1,440	1,356	83	
Properties with owner who is head of household or related to head...	37,304	32,294	5,010	6,067	3,656	2,249	162	6,825	6,671	154	24,412	21,968	2,446	
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS														
Primary individual.....	1,297	1,056	241	181	154	27	...	54	54	...	1,062	848	214	
Primary family:														
2 persons.....	8,133	7,670	463	1,249	1,033	216	...	1,366	1,320	46	5,518	5,317	201	
3 persons.....	9,186	7,524	1,662	1,990	1,075	834	81	2,024	1,970	54	5,171	4,478	693	
4 persons.....	10,339	8,586	1,753	1,732	957	721	54	2,063	2,036	27	6,544	5,593	951	
5 persons.....	4,525	3,888	637	667	270	370	27	1,117	1,090	27	2,741	2,528	213	
6 persons.....	1,795	1,633	162	193	112	81	...	174	174	...	1,429	1,348	81	
7 persons or more.....	2,030	1,937	93	54	54	...	...	27	27	...	1,949	1,856	93

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual, or no child in family.....	13,740	12,382	1,358	1,977	1,626	324	27	1,609	1,563	46	10,153	9,192	961
1 child.....	9,207	7,587	1,620	2,133	1,038	988	108	2,375	2,321	54	4,699	4,228	471
2 children.....	9,007	7,524	1,483	1,504	783	694	27	1,985	1,958	27	5,517	4,782	735
3 children.....	3,023	2,648	375	316	127	189	...	721	694	27	1,986	1,828	159
4 children or more.....	2,327	2,153	174	135	81	54	...	135	135	...	2,057	1,937	120
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	4,230	3,830	400	316	262	54	...	347	301	46	3,568	3,268	301
\$2,000 to \$2,499.....	2,362	1,951	411	208	100	108	...	255	255	...	1,899	1,596	303
\$2,500 to \$2,999.....	3,267	2,811	456	417	351	66	...	444	444	...	2,406	2,016	390
\$3,000 to \$3,499.....	3,906	3,281	625	598	243	355	...	802	802	...	2,507	2,237	270
\$3,500 to \$3,999.....	3,207	2,534	673	532	270	262	...	1,099	1,018	81	1,576	1,246	330
\$4,000 to \$4,499.....	3,301	2,734	567	984	471	459	54	729	729	...	1,588	1,534	54
\$4,500 to \$4,999.....	2,371	2,047	324	532	316	216	...	324	324	...	1,516	1,408	108
\$5,000 to \$5,999.....	4,400	3,638	762	1,023	456	459	108	1,171	1,144	27	2,206	2,038	168
\$6,000 to \$7,999.....	3,852	3,528	324	847	685	162	...	955	955	...	2,049	1,887	162
\$8,000 to \$9,999.....	1,716	1,608	108	270	243	27	...	81	81	...	1,365	1,284	81
\$10,000 or more.....	1,651	1,489	162	108	108	...	...	118	118	...	1,424	1,262	162
Not reported.....	3,041	2,843	198	232	151	81	...	500	500	...	2,308	2,192	117
Median income.....dollars..	4,000	4,000	3,800	4,400	4,500	...	...	4,100	4,100	...	3,700	3,800	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	36,474	31,517	4,957	6,067	3,656	2,249	162	6,824	6,670	154	23,582	21,190	2,392
Less than 5 percent.....	1,890	1,836	54	589	562	27	...	54	54	...	1,246	1,219	27
5 to 9 percent.....	9,694	9,391	303	1,852	1,717	135	...	1,711	1,711	...	6,131	5,963	168
10 to 14 percent.....	9,018	7,622	1,396	1,558	513	910	135	2,386	2,359	27	5,074	4,750	324
15 to 19 percent.....	4,839	3,933	906	807	297	483	27	1,318	1,318	...	2,714	2,318	396
20 to 24 percent.....	2,173	1,189	984	540	81	459	...	289	208	81	1,345	901	444
25 to 29 percent.....	1,258	826	432	127	100	27	...	174	174	...	957	552	405
30 to 34 percent.....	592	438	154	127	54	73	...	...	...	...	465	384	81
35 to 39 percent.....	432	405	27	...	...	...	...	108	108	...	324	297	27
40 percent or more.....	1,937	1,596	341	127	73	54	...	166	120	46	1,644	1,403	241
Income \$10,000 or more.....	1,624	1,462	162	108	108	...	...	118	118	...	1,397	1,235	162
Income not reported.....	3,017	2,819	198	232	151	81	...	500	500	...	2,285	2,168	117
Median percent.....	12	12	18	11	8	...	...	13	13	...	13	12	...
Properties with owner who is head of household.....	33,459	28,678	4,781	5,715	3,440	2,167	108	6,611	6,457	154	21,135	18,784	2,353
INCOME OF OWNER													
Less than \$2,000.....	6,087	5,282	805	662	500	162	...	482	436	46	4,944	4,347	598
\$2,000 to \$2,499.....	3,052	2,338	714	378	189	189	...	498	498	...	2,177	1,651	525
\$2,500 to \$2,999.....	3,238	2,836	402	556	463	66	27	625	625	...	2,057	1,749	309
\$3,000 to \$3,499.....	4,905	4,040	865	940	270	616	54	1,234	1,234	...	2,731	2,536	195
\$3,500 to \$3,999.....	2,660	2,201	459	567	351	216	...	964	883	81	1,129	967	162
\$4,000 to \$4,499.....	2,797	2,203	594	768	255	513	...	775	775	...	1,254	1,173	81
\$4,500 to \$4,999.....	1,772	1,556	216	324	162	162	...	243	243	...	1,205	1,151	54
\$5,000 to \$5,999.....	2,682	2,412	270	648	459	162	27	721	694	27	1,313	1,259	54
\$6,000 to \$7,999.....	1,730	1,649	81	370	370	...	...	397	397	...	964	883	81
\$8,000 to \$9,999.....	794	713	81	216	216	...	...	81	81	...	497	416	81
\$10,000 or more.....	1,235	1,127	108	54	54	...	...	118	118	...	1,063	955	108
Not reported.....	2,507	2,321	186	232	151	81	...	473	473	...	1,801	1,697	105
Median income.....dollars..	3,300	3,300	3,200	3,600	3,800	...	...	3,600	3,600	...	3,000	3,100	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	2,631	2,222	409	483	363	120	...	632	589	73	1,516	1,300	216
Self-employed.....	598	517	81	135	54	81	...	145	145	...	318	318	...
Managers, officials, and proprietors, including farm:													
Salaried.....	4,123	3,552	571	895	540	355	...	1,117	1,117	...	2,110	1,894	216
Self-employed.....	1,853	1,718	135	216	108	108	...	105	105	...	1,533	1,506	27
Clerical and kindred workers.....	3,682	3,028	654	1,030	706	270	54	810	783	27	1,843	1,599	303
Sales workers.....	3,609	3,003	606	961	475	486	...	1,048	994	54	1,600	1,534	66
Craftsmen, foremen, and kindred workers..	7,392	6,354	1,038	1,117	550	513	54	1,465	1,465	...	4,810	4,339	471
Operatives and kindred workers.....	3,848	3,271	577	235	54	181	...	768	768	...	2,845	2,449	396
Service workers, including private household.....	2,430	1,926	504	324	270	54	...	265	265	...	1,841	1,391	450
Laborers, except mine.....	510	429	81	27	27	...	...	81	81	...	402	321	81
Occupation not reported.....	2,784	2,657	127	292	292	...	...	172	172	...	2,319	2,193	127

¹ Income of primary families and individuals.

Table 9.—TOTAL RENTAL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	5,341	88,031	476	54,918	333	2,079	4,532	31,034
Average debt per property.....	...	16.5	...	115.4	...	6.2	...	6.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	928	830	...	...	12	20	916	810
\$2,000 to \$3,999.....	1,637	3,477	12	311	24	75	1,601	3,391
\$4,000 to \$5,999.....	955	3,589	80	432	72	316	804	2,841
\$6,000 to \$7,999.....	729	3,995	150	949	90	533	490	2,513
\$8,000 to \$9,999.....	350	2,765	84	689	120	942	147	1,134
\$10,000 to \$11,999.....	218	1,998	72	718	...	...	146	1,280
\$12,000 to \$14,999.....	157	1,746	20	281	17	193	120	1,272
\$15,000 to \$19,999.....	102	1,411	...	...	...	...	102	1,411
\$20,000 to \$24,999.....	69	1,134	...	...	...	...	69	1,134
\$25,000 to \$29,999.....	12	308	...	...	...	...	12	308
\$30,000 to \$49,999.....	53	1,454	...	...	...	...	53	1,454
\$50,000 to \$74,999.....	16	811	...	...	...	...	16	811
\$75,000 to \$99,999.....	19	1,554	...	...	...	...	19	1,554
\$100,000 to \$199,999.....	16	2,019	4	689	...	...	12	1,330
\$200,000 to \$499,999.....	51	12,530	30	7,319	...	...	23	5,211
\$500,000 or more.....	33	48,410	26	43,830	...	...	7	4,580
Median loan.....dollars..	4,200	...	...	...	...	...	3,600	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,688	1,866	36	51	12	20	1,641	1,795
\$2,000 to \$3,999.....	1,480	4,045	...	...	36	114	1,444	3,931
\$4,000 to \$5,999.....	807	3,996	80	436	102	493	625	3,067
\$6,000 to \$7,999.....	495	3,405	126	833	108	757	262	1,815
\$8,000 to \$9,999.....	292	2,540	96	821	65	551	132	1,168
\$10,000 to \$11,999.....	155	1,667	48	494	...	...	107	1,183
\$12,000 to \$14,999.....	124	1,605	32	445	12	144	80	1,016
\$15,000 to \$19,999.....	95	1,594	...	...	...	...	95	1,594
\$20,000 to \$24,999.....	24	517	...	...	...	...	24	517
\$25,000 to \$29,999.....	24	640	...	...	...	...	24	640
\$30,000 to \$49,999.....	35	1,355	...	...	...	...	35	1,355
\$50,000 to \$74,999.....	16	1,147	...	...	...	...	16	1,147
\$75,000 to \$99,999.....	18	1,565	...	...	...	...	18	1,565
\$100,000 to \$199,999.....	10	1,736	4	689	...	...	6	1,047
\$200,000 to \$499,999.....	47	11,933	30	7,319	...	...	17	4,614
\$500,000 or more.....	33	48,410	26	43,830	...	...	7	4,580
Median debt.....dollars..	3,100	...	...	...	...	...	2,700	...

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	85,634	76,858	8,776	154,198	50,890	2,039	29,397	24,247	5,150	2,387
Average debt per mortgage.....	16.0	16.4	13.2	113.9	160.0	6.1	6.5	6.0	11.2	3.5
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	9,596	6,899	2,697	4,547	2,260	78	4,971	4,561	410	125
Mutual savings bank.....	443	443	...	364	364	...	79	79	...	...
Savings and loan association.....	8,325	7,338	997	783	534	450	7,102	6,354	748	72
Life insurance company.....	42,455	39,306	3,149	32,911	32,760	909	8,635	5,867	2,768	260
Mortgage company.....	10,674	9,965	709	7,055	6,787	49	3,570	3,129	441	124
Federal National Mortgage Association.....	660	353	307	566	259	94	...	...	...	49
Individual.....	4,397	3,544	853	...	...	88	4,309	3,544	765	1,652
Other.....	9,074	9,010	64	7,972	7,926	371	731	713	18	105
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	13,484	12,093	1,391	3,908	3,754	228	9,348	8,111	1,237	393
1949.....	20,519	16,150	4,369	10,833	8,232	455	9,231	7,781	1,450	810
1948.....	32,158	30,045	2,113	27,672	27,257	541	3,945	2,247	1,698	735
1947.....	10,261	9,917	344	7,771	7,679	244	2,246	1,994	252	159
1946.....	3,465	2,907	558	46	...	532	2,887	2,375	512	70
1942 to 1945.....	4,987	4,987	...	3,928	3,928	39	1,020	1,020	...	220
1940 to 1941.....	312	312	...	...	...	...	312	312	...	...
1935 to 1939.....	386	385	1	40	40	...	346	345	1	...
1930 to 1934.....	23	23	...	...	...	...	23	23	...	...
1929 or earlier.....	39	39	...	...	...	...	39	39	...	...

¹ Includes 975 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgages and 2,333 thousand dollars on those with conventional second mortgage.

RESIDENTIAL FINANCING

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
Total mortgages.....	5,341	4,677	664	1,476	318	333	4,532	4,074	458	690
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	1,481	1,315	166	38	26	18	1,427	1,273	154	89
Mutual savings bank.....	36	36	...	2	2	...	34	34	...	...
Savings and loan association.....	1,695	1,519	176	111	72	108	1,477	1,340	137	51
Life insurance company.....	552	437	115	189	162	131	232	180	52	30
Mortgage company.....	91	52	39	54	18	5	32	29	3	75
Federal National Mortgage Association.....	68	36	32	56	24	12	...	...	...	24
Individual.....	1,153	1,039	114	...	...	12	1,141	1,039	102	389
Other.....	268	244	24	28	16	48	193	181	12	32
FORM OF DEBT										
Mortgage or deed of trust.....	5,286	4,623	663	476	318	332	4,478	4,020	458	687
Contract to purchase.....	54	54	...	...	...	...	54	54	...	...
AMORTIZATION										
Fully amortized.....	4,501	3,914	587	476	318	332	3,694	3,312	382	614
Partially amortized.....	514	460	54	...	...	...	514	460	54	34
Not amortized.....	144	120	24	...	...	...	144	120	24	22
On demand.....	182	182	...	...	...	...	182	182	...	19
Regular principal payments required.....	5	5	...	...	...	...	5	5	...	...
No regular principal payments required.....	177	177	...	...	...	...	177	177	...	19
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	4,887	4,235	652	464	306	332	4,092	3,645	447	565
Delinquent:										
Foreclosure in process.....	...	...	...	...	...	...	...	...	...	...
Foreclosure not in process.....	226	214	12	13	13	...	213	201	12	96
No regular payments required.....	230	230	...	...	...	...	230	230	...	29
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	1,016	841	175	34	7	48	934	786	148	212
1949.....	1,673	1,512	161	193	145	72	1,409	1,343	66	147
1948.....	969	757	212	121	62	72	624	524	100	239
1947.....	621	538	83	42	30	54	527	456	71	61
1946.....	486	463	23	12	...	77	397	386	11	16
1942 to 1945.....	340	340	...	50	50	12	279	279	...	2
1940 to 1941.....	116	116	...	...	...	...	116	116	...	12
1935 to 1939.....	70	58	12	24	24	...	46	34	12	...
1930 to 1934.....	12	12	...	...	...	...	12	12	...	...
1929 or earlier.....	40	40	...	...	...	...	40	40	...	...
TERM OF MORTGAGE										
On demand.....	182	182	...	...	...	...	182	182	...	19
Less than 5 years.....	368	352	16	...	...	...	368	352	16	169
5 to 9 years.....	1,916	1,730	186	12	12	36	1,868	1,682	186	281
10 to 12 years.....	1,377	1,261	116	...	...	...	1,377	1,261	116	60
13 to 14 years.....	152	76	76	12	...	...	140	76	64	12
15 years.....	375	310	65	...	...	...	334	269	65	44
16 to 19 years.....	201	114	87	63	24	71	66	66	...	39
20 years.....	313	290	23	80	68	149	85	74	11	14
21 to 24 years.....	93	66	27	27	...	12	54	54	...	39
25 years.....	285	226	59	222	167	24	39	36	3	12
26 years or more.....	83	71	12	60	48	...	23	23	...	...
Median term.....years..	10	10	...	...	...	...	9	9	...	...
YEAR MORTGAGE DUE										
On demand.....	182	182	...	...	...	...	182	182	...	19
Fully amortized.....	4,504	3,915	589	476	319	334	3,696	3,313	383	615
Past due.....	12	12	...	...	...	...	12	12	...	12
1950 to 1951.....	194	194	...	...	...	...	194	194	...	15
1952 to 1953.....	441	410	31	...	...	...	441	410	31	143
1954 to 1955.....	643	582	61	36	36	...	607	546	61	179
1956 to 1957.....	564	547	17	...	...	12	552	535	17	24
1958 to 1959.....	773	713	60	...	...	24	749	689	60	64
1960 to 1964.....	991	765	226	12	...	53	926	724	202	76
1965 to 1969.....	555	459	96	166	115	209	181	172	9	51
1970 to 1974.....	260	174	86	204	122	24	33	30	3	51
1975 or later.....	71	59	12	58	46	12	1	1	...	...
Partially or not amortized.....	660	582	78	...	...	...	660	582	78	56
Past due.....	12	12	...	...	...	...	12	12	...	...
1950 to 1951.....	133	117	16	...	...	...	133	117	16	20
1952 to 1953.....	237	201	36	...	...	...	237	201	36	18
1954 to 1955.....	164	152	12	...	...	...	164	152	12	16
1956 to 1957.....	51	39	12	...	...	...	51	39	12	...
1958 to 1959.....	28	28	...	...	...	...	28	28	...	...
1960 to 1964.....	8	8	...	...	...	...	8	8	...	2
1965 to 1969.....	27	25	2	...	...	...	27	25	2	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 134 FHA-insured first mortgages with VA-guaranteed second mortgage, and 24 with conventional mortgage.

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
INTEREST RATE										
Less than 3.0 percent.....	37	37	...	...	...	...	37	37	...	25
3.0 percent.....	...	...	...	...	...	...	...	...	...	...
3.1 to 3.5 percent.....	3	3	...	3	3	...	...	...	...	...
3.6 to 3.9 percent.....	...	...	...	...	...	...	...	...	...	...
4.0 percent.....	615	466	149	188	93	332	96	88	8	138
4.1 to 4.4 percent.....	8	2	6	...	...	...	8	2	6	...
4.5 percent.....	491	407	84	249	186	...	241	220	21	13
4.6 to 5.0 percent.....	970	819	151	36	36	...	934	783	151	76
5.1 to 5.5 percent.....	386	374	12	...	...	...	386	374	12	...
5.6 to 6.0 percent.....	2,358	2,163	195	...	...	...	2,358	2,163	195	416
6.1 percent or more.....	477	409	68	...	...	...	477	409	68	20
Median interest rate.....percent..	6.0	6.0	...	...	...	...	6.0	6.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	1,000	916	84	...	...	12	988	904	84	391
\$2,000 to \$3,999.....	1,591	1,504	87	12	12	24	1,556	1,469	87	191
\$4,000 to \$5,999.....	1,009	899	110	119	80	72	820	749	71	37
\$6,000 to \$7,999.....	734	587	147	135	84	114	485	437	48	...
\$8,000 to \$9,999.....	374	290	84	95	60	96	183	135	48	12
\$10,000 to \$11,999.....	205	116	89	48	36	...	157	80	77	24
\$12,000 to \$14,999.....	110	78	32	8	...	17	85	61	24	5
\$15,000 to \$19,999.....	79	79	...	...	...	...	79	79	...	4
\$20,000 to \$24,999.....	45	45	...	...	...	...	45	45	...	4
\$25,000 to \$29,999.....	12	12	...	...	...	...	12	12	...	3
\$30,000 to \$49,999.....	53	53	...	...	...	...	53	53	...	13
\$50,000 to \$74,999.....	20	12	8	...	...	...	20	12	8	...
\$75,000 to \$99,999.....	16	10	6	...	...	...	16	10	6	4
\$100,000 to \$199,999.....	27	15	12	16	4	...	11	11	...	2
\$200,000 to \$499,999.....	40	33	7	18	18	...	22	15	7	...
\$500,000 or more.....	33	31	2	26	26	...	7	5	2	...
Median loan.....dollars..	4,100	3,800	...	...	...	...	3,600	3,500	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	1,792	1,658	134	36	36	12	1,745	1,611	134	491
\$2,000 to \$3,999.....	1,391	1,308	83	12	...	36	1,343	1,272	71	104
\$4,000 to \$5,999.....	894	756	138	122	68	102	671	587	84	24
\$6,000 to \$7,999.....	489	381	108	108	60	132	251	239	12	12
\$8,000 to \$9,999.....	334	209	125	72	60	41	221	108	113	17
\$10,000 to \$11,999.....	121	89	32	56	36	...	65	53	12	12
\$12,000 to \$14,999.....	45	33	12	12	12	...	21	9	12	4
\$15,000 to \$19,999.....	83	83	...	...	...	...	83	83	...	8
\$20,000 to \$24,999.....	12	12	...	...	...	...	12	12	...	...
\$25,000 to \$29,999.....	24	24	...	...	...	...	24	24	...	...
\$30,000 to \$49,999.....	36	35	1	...	...	...	36	35	1	12
\$50,000 to \$74,999.....	19	6	13	...	...	...	19	6	13	4
\$75,000 to \$99,999.....	14	14	...	...	...	...	14	14	...	...
\$100,000 to \$199,999.....	26	7	19	16	4	...	10	3	7	2
\$200,000 to \$499,999.....	31	31	...	18	18	...	13	13	...	...
\$500,000 or more.....	33	31	2	26	26	...	7	5	2	...
Median debt.....dollars..	3,000	2,800	...	...	...	...	2,600	2,500	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	5,012	4,369	643	478	320	334	4,203	3,766	437	633
Less than \$20.....	2,086	1,834	252	83	56	35	1,969	1,744	225	439
\$20 to \$24.....	590	552	38	98	98	24	468	430	38	92
\$25 to \$29.....	517	489	28	61	37	48	409	405	4	...
\$30 to \$34.....	366	334	32	70	38	36	261	261	...	36
\$35 to \$39.....	317	275	42	79	40	12	227	224	3	...
\$40 to \$44.....	341	264	77	47	35	83	210	169	41	12
\$45 to \$49.....	88	76	12	4	4	...	84	72	12	...
\$50 to \$54.....	201	153	48	24	12	48	129	117	12	...
\$55 to \$59.....	149	125	24	12	...	36	101	89	12	...
\$60 to \$64.....	36	36	...	...	...	...	36	36	...	...
\$65 to \$69.....	36	24	12	...	...	...	36	24	12	54
\$70 to \$79.....	72	48	24	...	...	12	60	36	24	...
\$80 to \$99.....	95	95	...	...	...	...	95	95	...	...
\$100 to \$119.....	90	36	54	...	...	...	90	36	54	...
\$120 or more.....	28	28	...	...	...	...	28	28	...	...
Median payment.....dollars..	23	23	...	...	...	...	21	21	...	...

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	5,341	4,677	664	476	318	134	333	4,532	4,074	458
STRUCTURES ON PROPERTY										
1 structure.....	4,760	4,127	633	445	287	134	322	3,993	3,566	427
2 structures or more.....	581	550	31	31	31	...	11	539	508	31
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	2,362	2,091	271	194	107	75	227	1,942	1,805	137
2 to 4 dwelling units.....	2,055	1,791	264	222	163	59	101	1,731	1,527	205
5 to 49 dwelling units.....	866	743	123	30	18	...	5	831	720	111
50 to 99 dwelling units.....	32	27	5	11	11	...	...	20	15	5
100 dwelling units or more.....	28	26	2	19	19	...	...	9	7	2
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	5,248	4,590	658	473	315	134	333	4,443	3,990	453
Less than half.....	94	88	6	3	3	...	...	90	85	6
YEAR STRUCTURE BUILT ²										
1950 (part).....	55	55	...	7	7	...	...	48	48	...
1949.....	197	173	24	87	75	...	...	111	99	12
1948.....	287	188	99	139	64	75	12	136	113	24
1947.....	199	174	25	36	16	20	48	116	111	5
1946.....	128	125	3	...	...	...	60	69	66	3
1942 to 1945.....	339	252	87	148	109	27	60	132	108	24
1940 to 1941.....	180	121	59	...	...	...	24	157	98	59
1930 to 1939.....	823	718	105	36	24	12	42	745	676	69
1929 or earlier.....	2,910	2,645	265	24	24	...	77	2,810	2,546	265
Not reported.....	224	224	...	...	...	...	12	212	212	...
YEAR STRUCTURE ACQUIRED ²										
1950 (part).....	547	394	153	36	9	27	48	463	338	126
1949.....	978	831	147	144	97	36	72	761	710	52
1948.....	889	701	188	123	64	59	72	694	565	128
1947.....	481	402	79	40	28	12	54	387	321	67
1946.....	662	629	33	12	...	...	77	572	552	21
1942 to 1945.....	825	801	24	97	97	...	12	716	692	24
1940 to 1941.....	190	189	1	...	...	...	...	190	189	1
1930 to 1939.....	432	405	27	24	24	...	...	408	381	27
1929 or earlier.....	319	303	16	...	...	...	...	318	303	16
Not reported.....	24	24	...	...	...	...	...	24	24	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²										
New.....	1,174	1,036	138	321	253	56	60	793	723	70
Previously occupied.....	4,167	3,639	528	155	65	78	273	3,739	3,351	390
PURCHASE PRICE										
Less than \$2,000.....	545	521	24	...	...	...	...	544	521	24
\$2,000 to \$3,999.....	1,200	1,098	102	...	...	...	24	1,176	1,074	102
\$4,000 to \$5,999.....	720	660	60	24	24	...	48	648	588	60
\$6,000 to \$7,999.....	802	701	101	150	84	54	66	588	553	35
\$8,000 to \$9,999.....	598	486	72	84	72	12	144	331	319	12
\$10,000 to \$11,999.....	239	191	48	60	24	36	24	155	144	12
\$12,000 to \$14,999.....	257	159	98	56	36	20	17	185	107	78
\$15,000 to \$19,999.....	206	134	72	32	20	12	...	174	114	60
\$20,000 to \$24,999.....	78	65	13	...	...	...	...	78	65	13
\$25,000 to \$29,999.....	45	33	12	...	...	...	...	45	33	12
\$30,000 to \$49,999.....	66	42	24	...	...	...	...	66	42	24
\$50,000 to \$74,999.....	23	23	...	...	...	...	...	23	23	...
\$75,000 to \$99,999.....	4	...	4	...	...	...	...	4	...	4
\$100,000 to \$199,999.....	45	40	5	4	4	...	...	41	36	5
\$200,000 to \$499,999.....	50	30	20	28	16	...	...	22	14	8
\$500,000 or more.....	30	28	2	23	23	...	...	7	5	2
Property not acquired by purchase.....	243	237	6	12	12	...	...	231	225	6
Not reported.....	236	230	6	5	5	...	12	219	213	6
Median purchase price.....dollars..	5,900	5,500	...	...	...	...	...	5,000	4,800	...
MARKET VALUE										
Less than \$2,000.....	173	173	...	...	...	...	...	173	173	...
\$2,000 to \$3,999.....	833	805	48	12	12	...	...	841	794	48
\$4,000 to \$5,999.....	706	628	78	...	...	...	...	657	581	76
\$6,000 to \$7,999.....	1,027	916	111	99	60	27	90	839	768	72
\$8,000 to \$9,999.....	541	466	75	87	48	39	120	335	335	...
\$10,000 to \$11,999.....	470	401	69	32	...	...	36	402	377	25
\$12,000 to \$14,999.....	532	442	90	131	107	34	29	372	306	66
\$15,000 to \$19,999.....	341	251	90	56	44	12	...	285	208	78
\$20,000 to \$24,999.....	147	124	23	...	...	...	...	147	124	23
\$25,000 to \$29,999.....	85	73	12	...	...	...	...	84	73	12
\$30,000 to \$49,999.....	47	22	25	...	...	...	...	47	22	25
\$50,000 to \$74,999.....	41	41	...	...	...	...	...	41	41	...

¹ Table total includes 24 properties which have FHA-insured first mortgage with conventional second mortgage.² For properties with more than one structure, reported for structure most recently built.

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage.
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE—Con.										
\$75,000 to \$99,999.....	24	24	...	...	...	...	...	24	24	...
\$100,000 to \$199,999.....	33	24	9	2	2	...	...	31	22	9
\$200,000 to \$499,999.....	53	32	21	20	8	...	...	33	24	9
\$500,000 or more.....	28	26	2	19	19	...	...	9	7	2
Not reported.....	248	233	15	19	19	...	1.2	217	202	15
Median market value.....dollars..	7,400	7,000	...	...	...	...	...	6,800	6,700	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	638	612	26	36	36	...	...	602	577	26
20 to 39 percent.....	1,372	1,302	70	20	20	...	1.2	1,340	1,270	70
40 to 59 percent.....	1,377	1,262	115	12	12	...	60	1,305	1,191	115
60 to 69 percent.....	522	410	112	96	84	12	1.2	412	314	100
70 to 79 percent.....	495	391	104	84	48	24	9.5	516	272	44
80 to 84 percent.....	265	173	92	49	37	12	36	180	113	68
85 to 89 percent.....	107	56	51	34	7	27	48	30	30	...
90 to 94 percent.....	119	92	27	41	14	27	24	24	24	1.2
95 to 99 percent.....	54	30	24	30	6	24	8	69	57	12
100 percent or more.....	149	117	32	57	37	8	24	217	202	15
Market value not reported.....	248	233	15	19	19	...	1.2	217	202	15
Median percent.....	48	45	...	...	...	...	...	43	41	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	3,453	2,890	563	406	248	134	335	2,714	2,358	357
Less than 50 percent.....	565	421	144	20	20	...	...	546	401	144
50 to 59 percent.....	270	210	60	12	...	1.2	1.2	245	198	48
60 to 64 percent.....	219	195	24	...	...	...	1.2	207	183	24
65 to 69 percent.....	206	152	54	12	...	1.2	...	193	152	42
70 to 74 percent.....	283	230	53	12	...	1.2	36	235	218	17
75 to 79 percent.....	476	335	141	135	72	39	...	341	263	78
80 to 84 percent.....	381	298	83	71	12	59	72	239	239	...
85 to 89 percent.....	230	230	...	26	26	...	36	169	169	...
90 to 94 percent.....	211	211	...	13	13	...	24	174	174	...
95 to 99 percent.....	105	105	...	34	34	...	24	47	47	...
100 percent or more.....	349	349	...	54	54	...	107	189	189	...
Purchase price not reported or property not acquired by purchase.....	158	154	4	17	17	...	1.2	129	125	4
Median percent.....	76	77	...	...	...	...	...	72	74	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	3,453	2,890	563	406	248	134	335	2,714	2,358	357
Less than 50 percent.....	435	421	14	20	20	...	...	415	401	14
50 to 59 percent.....	234	210	24	...	...	...	1.2	222	198	24
60 to 64 percent.....	219	195	24	...	...	...	1.2	207	183	24
65 to 69 percent.....	164	152	12	12	...	1.2	...	152	152	...
70 to 74 percent.....	246	230	16	...	...	...	1.2	235	218	16
75 to 79 percent.....	395	335	60	72	72	...	...	323	263	60
80 to 84 percent.....	371	298	73	24	12	1.2	48	299	239	61
85 to 89 percent.....	338	230	108	26	26	...	60	253	169	84
90 to 94 percent.....	286	211	75	76	13	51	24	185	174	12
95 to 99 percent.....	141	105	36	34	34	...	48	59	47	12
100 percent or more.....	468	349	119	125	54	59	107	237	189	48
Purchase price not reported or property not acquired by purchase.....	158	154	4	17	17	...	1.2	129	125	4
Median percent.....	79	77	...	...	...	...	...	76	74	...
TYPE OF OWNER										
Individual.....	4,671	4,083	588	258	139	107	304	4,110	3,688	421
Partnership.....	256	240	16	...	...	...	29	227	211	16
Corporation.....	415	354	61	218	179	27	...	197	175	22
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	3,449	2,887	562	404	246	134	333	2,711	2,356	357
Mortgage refinanced or renewed.....	586	578	8	72	72	...	...	515	507	8
To increase loan for improvements or repairs.....	204	203	1	60	60	...	...	145	144	1
To increase loan for other reasons.....	159	155	4	12	12	...	...	147	143	4
To secure better terms.....	115	112	3	...	...	...	...	115	112	3
To renew or extend loan without increasing amount.....	48	48	...	...	...	...	...	48	48	...
For other purpose.....	60	60	...	...	...	...	...	60	60	...
Mortgage placed later than acquisition of property.....	1,314	1,218	96	...	...	...	...	1,311	1,218	96
To make improvements or repairs.....	556	487	69	...	...	...	...	555	487	69
To invest in other properties.....	208	193	15	...	...	...	...	206	193	15
To invest in business other than real estate.....	92	92	...	...	...	...	...	92	92	...
For other purpose.....	458	446	12	...	...	...	...	458	446	12

¹ Table total includes 24 properties which have FHA-insured first mortgage with conventional second mortgage.

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	586	578	8	72	72	...	...	515	507	8
Same lender.....	416	408	8	72	72	...	...	345	337	8
Different lender.....	170	170	...	...	...	...	...	170	170	...
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	2,762	2,390	372	258	195	63	167	2,335	2,054	285
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	39	27	12	13	1	12	12	14	14	...
\$2.50 to \$4.99.....	255	207	48	38	26	12	54	163	128	36
\$5.00 to \$7.49.....	405	337	48	36	36	...	24	345	297	48
\$7.50 to \$9.99.....	409	353	56	...	...	...	24	384	329	56
\$10.00 to \$12.49.....	400	327	73	27	27	...	24	349	301	49
\$12.50 to \$14.99.....	252	217	35	13	13	...	12	227	192	35
\$15.00 to \$17.49.....	276	225	51	76	37	39	...	200	188	12
\$17.50 to \$19.99.....	89	79	10	12	12	...	17	60	51	10
\$20.00 to \$24.99.....	163	155	8	12	12	...	...	151	143	8
\$25.00 or more.....	200	184	16	13	13	...	...	187	171	16
Taxes not payable in 1949 ³	16	16	...	...	...	...	...	16	16	...
Taxes or value not reported.....	259	244	15	18	18	...	...	241	225	15
Median taxes.....dollars..	10.83	10.92	...	...	...	...	...	10.95	11.14	...
MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	469	399	70	12	12	...	...	456	387	70
\$20 to \$29.....	424	410	14	...	...	...	5	419	405	14
\$30 to \$39.....	666	587	79	...	...	...	12	653	575	79
\$40 to \$49.....	305	277	48	28	16	12	12	265	229	36
\$50 to \$59.....	346	277	69	111	72	39	48	188	159	30
\$60 to \$69.....	198	186	12	48	48	...	12	139	127	12
\$70 to \$79.....	68	56	12	14	2	12	18	36	36	...
\$80 to \$89.....	148	124	24	17	17	...	60	71	71	...
\$90 to \$99.....	25	5	20	3	3	...	...	21	1	20
\$100 or more.....	113	89	24	25	25	...	...	87	64	24
Median receipts.....dollars..	37	36	...	...	...	...	...	34	34	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	469	399	70	12	12	...	...	456	387	70
\$20 to \$29.....	436	422	14	...	...	...	5	431	417	14
\$30 to \$39.....	691	612	79	...	...	...	12	678	600	79
\$40 to \$49.....	305	277	48	28	16	12	12	264	229	36
\$50 to \$59.....	334	265	69	111	72	39	48	176	147	30
\$60 to \$69.....	174	162	12	48	48	...	12	115	103	12
\$70 to \$79.....	68	56	12	14	2	12	18	36	36	...
\$80 to \$89.....	148	124	24	17	17	...	60	71	71	...
\$90 to \$99.....	25	5	20	3	3	...	...	21	1	20
\$100 or more.....	113	89	24	25	25	...	...	87	64	24
Median receipts.....dollars..	36	36	...	...	...	...	...	34	33	...
TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	182	170	12	24	12	12	...	158	158	...
5 to 9 percent.....	820	736	84	62	62	...	65	694	610	84
10 to 14 percent.....	1,039	845	194	106	55	51	78	855	736	120
15 to 19 percent.....	347	309	38	36	36	...	24	287	250	38
20 to 24 percent.....	119	92	27	12	12	...	...	107	80	27
25 to 29 percent.....	91	91	...	...	...	...	...	91	91	...
30 to 34 percent.....	12	12	...	...	...	...	...	12	12	...
35 to 39 percent.....	...	...	...	...	...	...	...	...	...	...
40 percent or more.....	20	20	...	...	...	...	...	20	20	...
Market value not reported.....	131	116	15	18	18	...	...	112	97	15
Median percent.....	12	11	...	...	...	...	...	12	11	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Less than 50 percent.....	12	12	...	...	...	...	...	12	12	...
50 to 79 percent.....	50	50	...	...	...	...	...	50	50	...
80 to 89 percent.....	1	1	...	...	...	...	...	1	1	...
90 to 99 percent.....	6	...	6	...	...	...	...	6	...	6
100 percent.....	2,691	2,327	364	256	194	63	166	2,268	1,991	277

¹ Table total includes 24 properties which have FHA-insured first mortgage with conventional second mortgage.

² Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

³ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	2,701	2,328	373	258	195	63	167	2,279	1,994	286
Less than \$20.....	399	351	48	13	13	...	18	368	320	48
\$20 to \$39.....	840	726	114	26	26	...	48	767	654	114
\$40 to \$59.....	493	420	73	24	...	24	41	428	379	49
\$60 to \$79.....	348	297	51	103	76	27	12	234	210	24
\$80 to \$99.....	129	113	16	14	14	...	12	104	88	16
\$100 to \$119.....	118	92	26	1	1	...	36	81	79	2
\$120 to \$139.....	97	82	15	62	50	12	...	35	32	3
\$140 to \$159.....	39	39	...	3	3	...	...	36	36	...
\$160 to \$199.....	30	25	5	...	...	...	...	30	25	5
\$200 to \$299.....	52	28	24	...	...	...	...	52	28	24
\$300 or more.....	...	...	...	...	...	...	...	...	...	...
Taxes not payable in 1949.....	16	16	...	...	...	...	...	16	16	...
Taxes not reported.....	140	139	1	12	12	...	...	128	127	1
Median taxes.....dollars..	36	35	...	...	...	...	...	33	34	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Properties with both interest and principal in first mortgage payments.....	2,657	2,297	360	259	196	63	167	2,233	1,962	273
Less than 30 percent.....	305	292	13	48	48	...	...	258	245	13
30 to 39 percent.....	261	248	13	25	25	...	24	212	199	13
40 to 49 percent.....	227	200	27	85	58	27	12	130	130	...
50 to 59 percent.....	275	234	41	27	27	...	30	218	179	41
60 to 69 percent.....	334	298	36	36	36	...	36	263	227	36
70 to 79 percent.....	210	157	53	25	1	24	...	184	156	29
80 to 89 percent.....	168	138	30	1	1	...	24	143	137	6
90 to 99 percent.....	191	191	...	...	...	...	24	167	167	...
100 percent or more.....	686	539	147	12	...	12	17	658	522	135
Median percent.....	68	66	...	...	...	...	...	72	70	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS² LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	2,657	2,297	360	259	196	63	167	2,233	1,962	273
Less than 30 percent.....	266	253	13	48	48	...	...	219	206	13
30 to 39 percent.....	143	131	12	...	...	...	12	131	119	12
40 to 49 percent.....	218	191	27	67	40	27	24	128	128	...
50 to 59 percent.....	202	179	23	43	43	...	18	141	118	23
60 to 69 percent.....	329	311	18	25	25	...	24	280	262	18
70 to 79 percent.....	224	177	47	36	24	12	24	165	130	35
80 to 89 percent.....	161	124	37	13	1	12	...	147	123	25
90 to 99 percent.....	129	100	29	1	1	...	24	103	99	5
100 percent or more.....	828	675	153	13	1	12	41	774	634	141
Taxes not payable in 1949 or not reported.....	157	156	1	12	12	...	...	145	144	1
Median percent.....	74	70	...	...	...	...	...	79	76	...

¹ Table total includes 24 properties which have FHA-insured first mortgage with conventional second mortgage.

² Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

Chapter 4

BALTIMORE
MARYLAND
STANDARD METROPOLITAN AREA

ALL PROPERTIES	
<i>Table</i>	<i>Page</i>
1.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	179
2.--Property characteristics, by government insurance status of first mortgage: 1950.....	179
TOTAL OWNER-OCCUPIED PROPERTIES	
3.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	180
4.--Characteristics of first and junior mortgages, by government insurance status: 1950.....	180
5.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....	183
OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT	
6.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	186
7.--Characteristics of first and junior mortgages, by government insurance status: 1950.....	186
8.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....	189
TOTAL RENTAL PROPERTIES	
9.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	193
10.--Characteristics of first and junior mortgages, by government insurance status: 1950.....	193
11.--Property characteristics, by government insurance status of first mortgage: 1950.....	196

BALTIMORE
STANDARD METROPOLITAN AREA

The Baltimore Standard Metropolitan Area comprises Baltimore city, and Anne Arundel and Baltimore Counties.

Table 1.—ALL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	110,348	521,319	13,590	115,971	18,650	115,254	78,106	290,094
Average debt per property.....	...	4.7	...	8.5	...	6.2	...	3.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	44,399	75,958	1,989	4,290	1,263	3,495	41,148	68,173
\$4,000 to \$5,999.....	29,320	116,044	4,659	20,336	4,465	19,267	20,197	76,441
\$6,000 to \$7,999.....	20,924	126,504	4,549	29,599	7,893	49,001	8,483	47,904
\$8,000 to \$9,999.....	8,746	66,975	1,391	11,137	3,876	31,238	3,480	24,600
\$10,000 to \$11,999.....	2,877	25,138	229	2,414	768	7,431	1,883	15,293
\$12,000 to \$14,999.....	2,187	24,495	634	7,606	329	3,971	1,224	12,918
\$15,000 to \$19,999.....	1,245	17,476	82	1,162	60	851	1,105	15,463
\$20,000 to \$49,999.....	457	9,156	...	...	...	...	457	9,156
\$50,000 to \$99,999.....	65	3,414	7	629	...	...	58	2,785
\$100,000 or more.....	129	56,159	53	38,798	...	...	76	17,361
Median loan.....dollars..	4,700	...	6,000	...	6,900	...	3,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	58,486	118,529	3,149	7,541	2,659	8,434	52,677	102,554
\$4,000 to \$5,999.....	24,527	119,454	4,393	21,855	5,968	29,986	14,167	67,612
\$6,000 to \$7,999.....	17,390	118,814	4,604	32,133	6,762	46,261	6,025	40,420
\$8,000 to \$9,999.....	5,669	49,879	492	4,341	2,689	23,868	2,479	21,670
\$10,000 to \$11,999.....	1,500	16,144	341	3,747	291	3,079	867	9,318
\$12,000 to \$14,999.....	1,491	19,321	533	6,927	254	3,271	685	9,123
\$15,000 to \$19,999.....	860	14,048	...	...	22	355	838	13,693
\$20,000 to \$49,999.....	274	7,441	...	...	...	...	274	7,441
\$50,000 to \$99,999.....	26	1,720	7	629	...	...	19	1,091
\$100,000 or more.....	128	55,969	53	38,798	...	...	75	17,171
Median debt.....dollars..	3,700	...	5,600	...	6,100	...	2,800	...

Table 2.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	110,348	104,342	6,006	13,590	10,413	2,828	350	18,650	18,502	148	78,106	75,426	2,682
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	89,209	84,531	4,678	11,709	9,003	2,359	348	15,136	14,988	148	62,364	60,541	1,824
2 to 4 dwelling units.....	19,345	18,233	1,112	1,799	1,353	447	...	3,514	3,514	...	14,033	13,367	666
5 to 49 dwelling units.....	1,700	1,495	205	39	17	22	...	...	...	...	1,662	1,479	184
50 dwelling units or more.....	91	81	10	44	42	...	2	...	...	...	47	39	8
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	105,932	100,146	5,786	13,453	10,298	2,806	350	18,455	18,307	148	74,023	71,539	2,485
Less than half.....	4,416	4,196	220	137	115	22	...	194	194	...	4,082	3,887	198
YEAR STRUCTURE BUILT													
1950 (part).....	2,078	2,045	33	356	323	33	...	1,168	1,168	...	554	554	...
1949.....	5,684	5,140	544	1,376	997	341	38	2,338	2,338	...	1,970	1,805	165
1948.....	7,005	6,315	690	2,643	2,033	319	291	1,655	1,655	...	2,708	2,627	81
1947.....	7,032	6,575	457	1,109	734	376	...	3,307	3,307	...	2,615	2,534	82
1946.....	2,892	2,744	148	163	126	38	...	1,473	1,363	110	1,257	1,257	...
1942 to 1945.....	7,791	6,619	1,172	3,193	2,097	1,096	...	1,881	1,843	38	2,717	2,679	39
1940 to 1941.....	8,905	8,481	424	2,604	2,242	364	...	972	972	...	5,329	5,269	60
1930 to 1939.....	12,974	12,449	525	1,126	992	113	22	1,301	1,301	...	10,547	10,158	390
1929 or earlier.....	54,315	52,346	1,969	1,021	873	148	...	4,514	4,514	...	48,781	46,961	1,822
Not reported.....	1,671	1,625	46	...	...	...	...	44	44	...	1,627	1,582	46
MARKET VALUE													
Less than \$4,000.....	10,384	10,158	226	38	...	38	...	417	379	38	9,930	9,779	150
\$4,000 to \$5,999.....	17,043	15,786	1,257	1,869	1,058	811	...	1,679	1,679	...	13,497	13,051	446
\$6,000 to \$7,999.....	23,799	23,407	1,392	3,661	2,883	778	...	5,068	5,068	...	16,073	15,460	614
\$8,000 to \$9,999.....	24,107	22,400	1,707	4,381	3,209	846	326	6,941	6,941	...	12,783	12,251	534
\$10,000 to \$11,999.....	14,253	13,864	389	1,818	1,635	162	22	2,510	2,510	...	9,926	9,721	205
\$12,000 to \$14,999.....	7,943	7,631	312	1,051	938	113	...	1,265	1,265	...	5,627	5,427	199
\$15,000 to \$19,999.....	5,289	4,914	375	395	336	60	...	498	388	110	4,397	4,192	205
\$20,000 to \$49,999.....	4,268	4,164	204	267	245	22	...	210	210	...	3,892	3,711	182
\$50,000 to \$99,999.....	230	185	46	...	...	...	...	...	...	...	231	185	45
\$100,000 or more.....	180	169	11	46	46	...	...	...	...	...	133	122	11
Not reported.....	1,756	1,662	94	66	66	...	2	66	66	...	1,622	1,531	92
Median market value.....dollars..	8,100	8,100	8,100	8,400	8,600	...	...	8,600	8,600	...	7,800	7,800	...

RESIDENTIAL FINANCING

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	99,631	409,027	11,667	62,284	18,098	111,961	69,866	234,782
Average debt per property.....	...	4.1	...	5.3	...	6.2	...	3.4
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	11,417	9,470	...	...	22	24	11,395	9,446
\$2,000 to \$2,999.....	14,256	22,429	441	582	234	464	13,581	21,383
\$3,000 to \$3,999.....	14,582	36,870	1,460	3,468	941	2,848	12,182	30,554
\$4,000 to \$4,999.....	14,081	47,638	1,689	5,654	1,701	6,290	10,690	35,684
\$5,000 to \$5,999.....	13,543	62,228	2,926	14,475	2,611	12,330	8,007	35,423
\$6,000 to \$6,999.....	10,447	58,514	1,950	11,773	3,926	22,431	4,571	23,310
\$7,000 to \$7,999.....	8,789	58,032	1,683	11,982	3,858	25,990	3,250	20,060
\$8,000 to \$8,999.....	5,049	37,050	823	6,513	2,427	18,649	1,800	11,888
\$9,000 to \$9,999.....	2,506	21,489	132	1,234	1,289	11,366	1,085	8,889
\$10,000 to \$10,999.....	1,665	13,693	97	970	433	4,147	1,136	8,576
\$11,000 to \$11,999.....	661	6,600	110	1,222	291	2,877	261	2,501
\$12,000 to \$14,999.....	1,511	17,975	319	3,870	307	3,694	885	10,411
\$15,000 to \$19,999.....	981	14,271	38	541	60	851	885	12,879
\$20,000 or more.....	141	2,768	...	...	...	...	141	2,768
Median loan.....dollars..	4,600	...	5,700	...	6,900	...	3,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	25,305	26,407	780	855	158	278	24,366	25,274
\$2,000 to \$2,999.....	14,537	33,793	1,530	3,855	590	1,561	12,418	30,377
\$3,000 to \$3,999.....	13,393	46,216	752	2,521	1,758	6,194	10,883	37,431
\$4,000 to \$4,999.....	12,435	54,934	1,988	8,820	2,533	11,311	7,914	34,803
\$5,000 to \$5,999.....	10,314	55,784	2,099	11,366	3,325	18,141	4,889	26,277
\$6,000 to \$6,999.....	9,096	58,025	1,881	12,223	3,650	23,235	3,566	22,567
\$7,000 to \$7,999.....	6,459	47,799	1,633	12,138	2,908	21,553	1,918	14,108
\$8,000 to \$8,999.....	3,233	27,162	365	3,097	1,634	13,837	1,233	10,228
\$9,000 to \$9,999.....	1,794	16,992	113	1,104	999	9,423	683	6,465
\$10,000 to \$10,999.....	770	7,983	59	602	291	3,079	419	4,302
\$11,000 to \$11,999.....	471	5,343	242	2,743	...	...	229	2,600
\$12,000 to \$14,999.....	1,057	13,913	226	2,890	232	2,994	600	8,029
\$15,000 to \$19,999.....	750	12,171	...	...	22	355	728	11,816
\$20,000 or more.....	20	505	...	...	...	...	20	505
Median debt.....dollars..	3,700	...	5,300	...	6,100	...	2,800	...

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Total outstanding debt.....	403,372	376,540	26,832	159,629	41,787	15,765	111,839	231,904	223,664	8,240	5,670	2,232	3,438
Average debt per mortgage.....	4.0	4.0	4.9	5.1	4.9	5.7	6.2	3.3	3.3	3.6	1.0	0.8	1.2
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	30,440	24,723	5,717	10,536	5,665	4,871	4,487	15,417	14,571	846	735	689	46
Mutual savings bank.....	31,823	30,824	1,029	4,782	4,350	432	13,874	13,197	12,600	597	207	158	49
Savings and loan association.....	195,174	187,806	7,368	6,860	4,170	880	52,712	135,602	131,674	3,928	1,208	300	908
Life insurance company.....	86,787	76,494	10,293	36,942	27,360	9,582	22,278	27,567	26,856	711	1,055	1,040	15
Mortgage company.....	1,116	1,116	...	...	...	...	282	834	834	...	90	...	90
Federal National Mortgage Association.....	15,356	15,356	...	...	...	...	15,356	...	...	...	...	...	...
Individual.....	30,910	30,032	878	...	...	...	...	30,910	30,032	878	1,965	45	1,920
Other.....	11,736	10,189	1,547	509	242	...	2,850	8,377	7,097	1,280	410	...	410
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	71,537	68,664	2,873	11,662	9,694	1,968	21,150	38,725	37,820	905	719	281	438
1949.....	95,448	86,866	8,582	18,953	12,897	5,789	21,987	54,508	52,027	2,481	1,454	717	737
1948.....	90,011	80,292	9,719	13,570	7,736	4,024	17,269	59,172	55,992	3,180	2,508	663	1,845
1947.....	75,237	69,034	6,203	7,794	3,891	3,903	26,072	39,371	39,071	300	786	560	226
1946.....	42,716	41,987	729	705	624	81	23,065	18,946	18,298	648	135	11	124
1942 to 1945.....	20,526	19,870	656	2,617	2,617	...	2,296	15,613	14,957	656	57	...	57
1940 to 1941.....	6,826	6,826	...	2,806	2,806	...	...	4,020	4,020	...	...	...	...
1935 to 1939.....	2,428	2,373	55	1,522	1,522	...	...	906	851	55	11	...	11
1930 to 1934.....	450	450	...	...	...	...	...	450	450	...	...	...	...
1929 or earlier.....	193	178	15	...	...	...	...	193	178	15	...	...	...

¹ Includes 2,077 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	RHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	99,631	94,105	5,526	11,667	8,579	2,762	18,098	69,866	67,575	2,292	5,523	2,761	2,766
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	7,114	6,152	962	2,363	1,589	774	701	4,049	3,861	188	672	623	49
Mutual savings bank.....	6,705	6,592	113	808	771	38	2,294	3,603	3,527	76	113	76	38
Savings and loan association.....	54,772	52,896	1,876	1,640	1,206	146	8,958	44,175	42,881	1,294	1,269	258	1,011
Life insurance company.....	15,418	13,419	1,999	6,721	4,916	1,804	3,537	5,160	4,966	194	1,679	1,657	22
Mortgage company.....	223	223	...	...	...	...	38	185	185	...	59	...	59
Federal National Mortgage Association.....	2,065	2,065	...	...	...	...	2,065	...	...	...	...	...	...
Individual.....	9,629	9,400	229	...	...	...	...	9,629	9,400	229	1,251	147	1,104
Other.....	3,705	3,357	348	135	97	...	505	3,066	2,755	311	480	...	483
FORM OF DEBT													
Mortgage or deed of trust.....	96,282	90,756	5,526	11,667	8,579	2,762	18,097	66,517	64,227	2,290	5,363	2,762	2,601
Contract to purchase.....	3,349	3,349	...	...	...	...	...	3,349	3,349	...	163	...	163
AMORTIZATION													
Fully amortized.....	92,205	87,002	5,203	11,667	8,579	2,762	18,097	62,442	60,474	1,968	4,680	2,762	1,919
Partially amortized.....	3,879	3,766	113	...	...	...	...	3,879	3,766	113	151	...	151
Not amortized.....	1,878	1,743	135	...	...	...	...	1,878	1,743	135	398	...	398
On demand.....	1,669	1,594	75	...	...	...	...	1,669	1,594	75	298	...	298
Regular principal payments required.....	656	656	...	...	...	...	...	656	656	...	...	...	...
No regular principal payments required.....	1,013	938	75	...	...	...	...	1,013	938	75	298	...	298
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	92,510	87,335	5,175	11,331	8,281	2,724	17,545	63,634	61,619	2,015	4,965	2,724	2,241
Delinquent:													
Foreclosure in process.....	22	22	...	...	...	...	...	22	22	...	...	...	...
Foreclosure not in process.....	5,979	5,666	313	336	298	38	552	5,093	4,854	239	276	38	238
No regular payments required.....	1,119	1,081	38	...	...	...	...	1,119	1,081	38	285	...	285
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	13,948	13,380	568	1,655	1,303	352	2,734	9,560	9,344	216	775	352	423
1949.....	18,873	17,352	1,521	2,937	2,025	875	2,886	13,051	12,480	571	1,587	875	712
1948.....	20,234	18,543	1,691	2,417	1,489	639	2,792	15,025	14,372	653	1,733	639	1,095
1947.....	17,581	16,618	963	1,660	787	873	4,396	11,525	11,436	89	1,061	873	188
1946.....	12,161	11,914	247	210	188	22	4,756	7,194	6,969	225	185	22	163
1942 to 1945.....	10,558	10,169	389	959	959	...	533	9,067	8,678	389	75	...	75
1940 to 1941.....	4,170	4,170	...	1,047	1,047	...	...	3,123	3,123	...	...	...	...
1935 to 1939.....	1,789	1,679	110	784	784	...	...	1,005	895	110	110	...	110
1930 to 1934.....	223	223	...	...	...	...	...	223	223	...	...	...	...
1929 or earlier.....	97	59	38	...	...	...	...	97	59	38	...	...	...
TERM OF MORTGAGE													
On demand.....	1,669	1,594	75	...	...	...	...	1,669	1,594	75	298	...	298
Less than 5 years.....	2,820	2,744	76	...	...	...	...	2,820	2,744	76	420	...	420
5 to 9 years.....	18,971	18,278	693	22	22	...	38	18,912	18,256	656	1,638	461	1,177
10 to 12 years.....	24,837	23,876	961	75	75	...	318	24,445	23,484	961	593	...	593
13 to 14 years.....	1,934	1,875	59	22	22	...	59	1,893	1,794	59	110	110	...
15 years.....	14,795	14,531	264	762	762	...	1,482	12,551	12,287	264	276	75	201
16 to 19 years.....	3,389	3,313	76	370	333	38	499	2,520	2,482	38	76	38	38
20 years.....	17,023	15,481	1,542	4,421	3,027	1,268	8,626	3,977	3,939	38	1,481	1,481	...
21 to 24 years.....	194	194	...	22	22	...	38	135	135	...	...	...	...
25 years.....	14,000	12,218	1,782	5,974	4,318	1,455	7,039	987	861	126	634	597	38
26 years or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median term.....years..	15	14	20	25	25	...	20	11	11	...	12	...	...
YEAR MORTGAGE DUE													
On demand.....	1,669	1,594	75	...	...	...	...	1,669	1,594	75	298	...	298
Fully amortized.....	92,207	87,004	5,203	11,666	8,579	2,762	18,097	62,445	60,476	1,969	4,680	2,761	1,919
Past due.....	38	38	...	...	...	...	...	38	38	...	...	...	...
1950 to 1951.....	2,408	2,260	148	135	135	...	...	2,273	2,125	148	213	...	213
1952 to 1953.....	6,034	5,884	150	172	172	...	...	5,862	5,710	152	159	...	159
1954 to 1955.....	7,202	6,963	239	113	113	...	38	7,051	6,850	201	662	348	314
1956 to 1957.....	12,201	11,702	499	207	207	...	49	11,945	11,446	499	514	113	401
1958 to 1959.....	11,711	11,407	304	185	185	...	194	11,332	11,028	304	459	...	459
1960 to 1964.....	20,377	19,912	465	1,480	1,480	...	1,664	17,234	16,769	465	520	185	335
1965 to 1969.....	18,167	16,626	1,541	4,245	2,889	1,231	8,491	5,432	5,356	76	1,460	1,422	38
1970 to 1974.....	10,679	9,099	1,580	4,111	2,657	1,254	5,652	915	789	126	623	623	...
1975 or later.....	3,390	3,113	277	1,018	741	277	2,009	363	363	...	70	70	...
Partially or not amortized.....	5,759	5,510	249	...	...	...	...	5,759	5,510	249	550	...	550
Past due.....	151	113	38	...	...	...	...	151	113	38	38	...	38
1950 to 1951.....	1,434	1,396	38	...	...	...	...	1,434	1,396	38	113	...	113
1952 to 1953.....	1,168	1,109	59	...	...	...	...	1,168	1,109	59	210	...	210
1954 to 1955.....	1,123	1,123	...	...	...	...	...	1,123	1,123	...	113	...	113
1956 to 1957.....	895	857	38	...	...	...	...	895	857	38	...	...	...
1958 to 1959.....	584	508	76	...	...	...	...	584	508	76	38	...	38
1960 to 1964.....	345	345	...	...	...	...	...	345	345	...	...	...	...
1965 to 1969.....	59	59	...	...	...	...	...	59	59	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	38	...	38
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 226 FHA-insured first mortgages with conventional second mortgages.

RESIDENTIAL FINANCING

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	796	758	38	...	...	...	...	796	758	38	226	...	226
4.0 percent.....	28,768	26,421	2,347	2,935	1,125	1,647	18,097	7,734	7,346	388	2,984	2,762	223
4.1 to 4.4 percent.....	207	207	...	44	44	...	...	163	163	...	...	...	...
4.5 percent.....	16,950	15,463	1,487	8,089	6,812	1,114	...	8,861	8,651	210	364	...	364
4.6 to 5.0 percent.....	15,731	15,492	239	599	599	...	...	15,132	14,893	239	201	...	201
5.1 to 5.5 percent.....	3,581	3,232	349	...	...	...	...	3,581	3,232	349	110	...	110
5.6 to 6.0 percent.....	33,489	32,421	1,068	...	...	...	...	33,489	32,421	1,068	1,631	...	1,631
6.1 percent or more.....	113	113	...	...	...	...	...	113	113	...	11	...	11
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	...	4.0	5.5	5.5	...	4.0	...	...
MORTGAGE LOAN													
Less than \$2,000.....	11,581	11,417	164	...	...	...	59	11,521	11,395	126	4,937	2,705	2,233
\$2,000 to \$2,999.....	14,302	13,781	521	441	441	...	196	13,665	13,144	521	363	19	344
\$3,000 to \$3,999.....	14,827	14,411	416	1,460	1,460	...	941	12,426	12,010	416	113	38	75
\$4,000 to \$4,999.....	15,121	13,574	1,547	2,559	1,554	1,005	1,701	10,860	10,318	542	38	...	38
\$5,000 to \$5,999.....	12,917	12,281	636	2,416	1,968	449	2,611	7,890	7,702	188	38	...	38
\$6,000 to \$6,999.....	10,852	9,748	1,104	2,550	1,555	707	3,926	4,376	4,268	108	...	...	...
\$7,000 to \$7,999.....	8,503	7,779	724	1,247	871	338	3,968	3,289	3,051	238	38	...	38
\$8,000 to \$8,999.....	4,327	4,214	113	298	260	38	2,317	1,713	1,637	76	...	...	...
\$9,000 to \$9,999.....	2,318	2,280	38	132	94	38	1,289	896	896	...	...	...	...
\$10,000 to \$10,999.....	1,741	1,591	150	248	97	150	433	1,061	1,061	...	...	...	...
\$11,000 to \$11,999.....	661	661	...	110	110	...	291	261	261	...	...	...	...
\$12,000 to \$14,999.....	1,436	1,361	75	207	169	38	307	923	885	38	...	...	...
\$15,000 to \$19,999.....	944	906	38	...	...	...	60	885	847	38	...	...	...
\$20,000 or more.....	104	104	...	...	...	...	...	104	104	...	...	...	...
Median loan.....dollars..	4,600	4,500	5,100	5,500	5,400	...	6,900	3,700	3,700	...	1,100	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	25,693	24,971	722	780	780	...	196	24,717	24,033	684	5,072	2,705	2,367
\$2,000 to \$2,999.....	14,433	14,022	411	1,530	1,530	...	552	12,352	11,941	411	341	57	285
\$3,000 to \$3,999.....	13,553	13,146	407	909	752	156	1,758	10,887	10,636	251	...	...	...
\$4,000 to \$4,999.....	12,519	11,260	1,259	1,929	1,080	848	2,533	8,058	7,648	410	38	...	38
\$5,000 to \$5,999.....	10,667	9,756	911	2,513	1,802	711	3,325	4,828	4,629	199	38	...	38
\$6,000 to \$6,999.....	9,586	8,421	1,165	2,369	1,411	669	3,760	3,458	3,361	97	...	...	...
\$7,000 to \$7,999.....	5,324	4,973	351	720	532	150	2,798	1,805	1,642	163	38	...	38
\$8,000 to \$8,999.....	3,072	3,072	...	279	279	...	1,634	1,158	1,158	...	...	...	...
\$9,000 to \$9,999.....	1,719	1,681	38	113	75	38	999	607	607	...	...	...	...
\$10,000 to \$10,999.....	920	770	150	210	59	150	291	419	419	...	...	...	...
\$11,000 to \$11,999.....	414	339	75	148	110	38	...	267	229	38	...	...	...
\$12,000 to \$14,999.....	1,038	1,000	38	169	169	...	232	638	600	38	...	...	...
\$15,000 to \$19,999.....	675	675	...	...	...	...	22	653	653	...	...	...	...
\$20,000 or more.....	20	20	...	...	...	...	...	20	20	...	...	...	...
Median debt.....dollars..	3,700	3,600	4,900	5,200	5,000	...	6,100	2,800	2,800	...	1,000	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	96,551	91,364	5,187	11,669	8,580	2,762	18,098	66,788	64,837	1,951	4,870	2,762	2,108
Less than \$20.....	14,562	14,113	449	1,528	1,253	274	1,584	11,450	11,275	175	4,214	2,762	1,452
\$20 to \$24.....	11,181	10,899	282	834	834	...	1,749	8,600	8,356	244	364	...	364
\$25 to \$29.....	10,912	9,631	1,281	2,289	1,208	1,080	2,165	6,458	6,257	201	75	...	75
\$30 to \$34.....	15,048	14,211	837	2,839	2,279	561	2,318	9,892	9,616	276	...	...	...
\$35 to \$39.....	11,689	10,585	1,104	1,866	1,044	621	3,359	6,464	6,182	282	38	...	38
\$40 to \$44.....	10,898	10,346	552	1,122	884	113	3,215	6,562	6,248	314	22	...	22
\$45 to \$49.....	5,210	4,965	245	432	432	...	1,707	3,071	2,936	135	...	...	...
\$50 to \$54.....	5,350	5,200	150	439	364	75	955	3,956	3,881	75	...	...	...
\$55 to \$59.....	2,645	2,472	173	75	75	...	447	2,122	1,949	173	...	...	...
\$60 to \$64.....	2,404	2,404	...	38	38	...	194	2,173	2,173	...	22	...	22
\$65 to \$69.....	1,512	1,474	38	147	147	...	113	1,252	1,214	38	...	...	...
\$70 to \$79.....	1,197	1,159	38	38	...	38	119	1,040	1,040	...	...	...	...
\$80 to \$99.....	1,780	1,780	...	22	22	...	135	1,623	1,623	...	...	...	...
\$100 to \$119.....	1,114	1,114	...	...	...	...	38	1,076	1,076	...	...	...	...
\$120 or more.....	1,049	1,011	38	...	...	...	...	1,049	1,011	38	22	...	22
Median payment.....dollars..	33	33	33	32	32	...	36	33	33	...	11	...	...

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	PHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	99,631	94,105	5,526	11,667	8,579	2,762	326	18,098	17,950	148	69,866	67,575	2,292
STRUCTURES ON PROPERTY													
1 structure.....	98,739	93,249	5,490	11,656	8,579	2,750	326	18,049	17,901	148	69,035	66,769	2,266
2 structures or more.....	891	855	36	11	...	11	...	49	49	...	831	807	25
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	84,584	80,037	4,547	10,772	8,109	2,337	326	14,809	14,661	148	59,003	57,267	1,737
2 dwelling units.....	12,909	12,089	820	782	358	425	...	3,251	3,251	...	8,876	8,481	396
3 dwelling units.....	1,713	1,675	38	75	75	...	...	38	38	...	1,600	1,562	38
4 dwelling units.....	424	303	121	38	38	...	...	...	...	...	387	266	121
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	96,683	91,233	5,450	11,554	8,466	2,762	326	17,903	17,755	148	67,226	65,011	2,216
Less than half.....	2,948	2,872	76	113	113	...	...	194	194	...	2,640	2,565	76
YEAR STRUCTURE BUILT													
1950 (part).....	2,052	2,019	33	352	319	33	...	1,168	1,168	...	532	532	...
1949.....	5,466	4,924	542	1,287	908	341	38	2,294	2,294	...	1,885	1,722	163
1948.....	5,864	5,181	683	1,617	1,009	319	289	1,611	1,611	...	2,636	2,560	76
1947.....	6,765	6,314	451	1,065	690	376	...	3,177	3,177	...	2,522	2,447	76
1946.....	2,737	2,589	148	163	126	38	...	1,429	1,319	110	1,145	1,145	...
1942 to 1945.....	7,019	5,870	1,149	2,549	1,475	1,074	...	1,859	1,821	38	2,611	2,574	38
1940 to 1941.....	8,653	8,295	358	2,535	2,217	320	...	972	972	...	5,146	5,108	38
1930 to 1939.....	12,327	11,824	503	1,100	988	113	...	1,301	1,301	...	9,926	9,537	390
1929 or earlier.....	47,237	45,599	1,638	998	850	148	...	4,267	4,267	...	41,973	40,484	1,491
Not reported.....	1,512	1,490	22	...	...	...	...	22	22	...	1,490	1,469	22
YEAR STRUCTURE ACQUIRED													
1950 (part).....	8,133	7,662	471	1,404	1,052	352	...	2,734	2,734	...	3,995	3,877	119
1949.....	14,151	12,778	1,373	2,802	1,890	875	38	3,037	2,999	38	8,314	7,890	423
1948.....	15,951	14,326	1,625	2,341	1,376	676	289	2,457	2,457	...	11,154	10,495	660
1947.....	14,263	13,240	1,023	1,510	674	836	...	4,195	4,195	...	8,559	8,371	188
1946.....	12,333	11,991	342	247	226	22	...	4,904	4,794	110	7,181	6,971	210
1942 to 1945.....	14,453	14,184	269	1,013	1,013	...	...	570	570	...	12,871	12,602	269
1940 to 1941.....	8,662	8,624	38	1,470	1,470	...	...	163	163	...	7,029	6,991	38
1930 to 1939.....	6,833	6,619	214	637	637	...	...	38	38	...	6,159	5,945	214
1929 or earlier.....	4,687	4,517	170	245	245	...	...	...	...	...	4,442	4,272	170
Not reported.....	164	164	...	...	...	...	...	...	...	...	164	164	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	32,571	30,588	1,983	6,698	5,340	1,032	326	9,275	9,165	110	16,597	16,084	514
Previously occupied.....	67,060	63,516	3,544	4,969	3,240	1,729	...	8,822	8,784	38	53,270	51,493	1,777
PURCHASE PRICE													
Less than \$2,000.....	4,465	4,465	...	...	...	...	...	22	22	...	4,444	4,444	...
\$2,000 to \$2,999.....	8,838	8,599	239	172	172	...	...	212	174	38	8,454	8,253	201
\$3,000 to \$3,999.....	10,707	10,572	135	918	918	...	...	643	643	...	9,147	9,012	135
\$4,000 to \$4,999.....	11,829	11,434	395	1,096	999	97	...	1,335	1,335	...	9,397	9,099	298
\$5,000 to \$5,999.....	10,612	9,506	1,106	2,001	1,206	795	...	1,379	1,379	...	7,233	6,922	311
\$6,000 to \$6,999.....	12,229	11,703	526	2,168	1,833	335	...	2,996	2,996	...	7,066	6,875	191
\$7,000 to \$7,999.....	9,458	8,499	959	1,573	912	661	...	2,871	2,871	...	5,015	4,717	298
\$8,000 to \$8,999.....	9,208	8,382	826	1,585	871	425	289	3,750	3,750	...	3,874	3,762	113
\$9,000 to \$9,999.....	5,527	5,093	434	696	511	148	38	2,189	2,189	...	2,643	2,393	249
\$10,000 to \$10,999.....	4,034	3,884	150	592	554	38	...	990	990	...	2,452	2,340	113
\$11,000 to \$11,999.....	1,788	1,600	188	226	188	38	...	511	511	...	1,052	902	151
\$12,000 to \$14,999.....	4,687	4,461	226	483	333	150	...	673	673	...	3,530	3,455	76
\$15,000 to \$19,999.....	2,791	2,606	185	81	44	38	...	320	210	110	2,391	2,353	38
\$20,000 to \$24,999.....	996	974	22	...	...	...	...	173	173	...	823	801	22
\$25,000 or more.....	901	825	76	...	...	...	...	...	...	...	900	825	76
Property not acquired by purchase.....	866	866	...	...	...	...	...	...	...	...	866	866	...
Not reported.....	694	635	59	76	38	38	...	38	38	...	581	559	22
Median purchase price.....dollars..	6,200	6,100	7,300	6,700	6,500	...	...	7,800	7,800	...	5,300	5,300	...
MARKET VALUE													
Less than \$2,000.....	821	821	...	...	...	...	...	...	...	...	821	821	...
\$2,000 to \$2,999.....	2,457	2,457	...	...	...	...	...	75	75	...	2,382	2,382	...
\$3,000 to \$3,999.....	5,967	5,741	226	38	...	38	...	298	260	38	5,632	5,481	150
\$4,000 to \$4,999.....	7,785	7,458	327	232	232	...	...	596	596	...	6,959	6,631	327
\$5,000 to \$5,999.....	7,589	6,681	908	1,506	695	811	...	1,017	1,017	...	5,066	4,969	97
\$6,000 to \$6,999.....	11,032	10,703	329	1,608	1,435	173	...	2,263	2,263	...	7,162	7,006	156
\$7,000 to \$7,999.....	12,001	11,048	953	1,943	1,360	583	...	2,739	2,739	...	7,320	6,950	370
\$8,000 to \$8,999.....	11,275	10,541	734	1,717	1,022	621	75	3,186	3,186	...	6,371	6,334	38
\$9,000 to \$9,999.....	10,660	9,709	951	1,574	1,097	225	251	3,538	3,538	...	5,548	5,074	474
\$10,000 to \$10,999.....	10,646	10,485	161	1,386	1,300	86	...	1,854	1,854	...	7,406	7,331	75
\$11,000 to \$11,999.....	2,725	2,574	151	301	226	76	...	605	605	...	1,820	1,745	75
\$12,000 to \$14,999.....	6,999	6,687	312	746	633	113	...	1,221	1,221	...	5,032	4,832	199
\$15,000 to \$19,999.....	4,810	4,512	298	373	336	38	...	498	388	110	3,940	3,790	150
\$20,000 to \$24,999.....	2,142	2,104	38	207	207	...	...	135	135	...	1,800	1,763	38
\$25,000 or more.....	1,741	1,644	97	38	38	...	...	75	75	...	1,629	1,532	97
Not reported.....	982	938	44	...	...	...	...	...	...	...	981	938	44
Median market value.....dollars..	8,100	8,100	7,900	8,200	8,500	...	...	8,600	8,600	...	7,800	7,800	...

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA				VA		Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	15,899	15,751	148	718	718	...	...	...	...	15,181	15,033	148
20 to 29 percent.....	21,575	21,016	559	1,884	1,884	...	...	650	650	19,041	18,482	559
40 to 59 percent.....	22,524	21,864	660	830	830	...	...	2,979	2,869	18,715	18,165	550
60 to 69 percent.....	13,085	12,740	345	1,159	1,099	59	...	3,891	3,891	8,035	7,749	285	
70 to 79 percent.....	9,419	8,616	803	2,557	2,109	448	...	3,968	3,930	2,894	2,577	317	
80 to 84 percent.....	5,165	4,270	895	1,481	787	443	251	2,065	2,065	1,620	1,419	201	
85 to 89 percent.....	3,991	2,855	1,136	1,904	805	1,061	38	1,089	1,089	999	961	38	
90 to 94 percent.....	2,466	2,017	449	514	103	411	...	974	974	978	941	38	
95 to 99 percent.....	2,527	2,188	339	448	223	225	...	1,484	1,484	595	481	113	
100 percent or more.....	2,000	1,849	151	173	22	113	38	997	997	830	830	...	
Market value not reported.....	982	938	44	...	...	...	...	...	...	981	938	44
Median percent.....	51	49	81	75	68	...	...	74	74	40	40	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	471	323	148	75	38	38	...	110	...	110	285	...	
\$2.50 to \$4.99.....	1,351	1,313	38	75	75	...	...	237	237	1,039	1,001	38
\$5.00 to \$7.49.....	6,059	6,010	49	360	360	...	...	889	851	4,810	4,799	11
\$7.50 to \$9.99.....	7,716	7,372	344	1,284	1,021	263	...	927	927	5,505	5,424	81	
\$10.00 to \$12.49.....	10,744	9,774	970	2,572	1,752	820	...	2,313	2,313	5,859	5,709	151	
\$12.50 to \$14.99.....	8,476	7,636	840	1,489	913	539	38	726	726	6,261	5,997	263	
\$15.00 to \$17.49.....	11,702	11,313	389	1,542	1,467	75	...	1,210	1,210	8,950	8,637	313	
\$17.50 to \$19.99.....	10,251	9,730	521	404	291	113	...	1,250	1,250	8,596	8,188	407	
\$20.00 to \$24.99.....	18,869	17,962	907	890	630	260	...	3,908	3,908	14,072	13,425	647	
\$25.00 or more.....	11,256	11,046	210	815	718	97	...	1,887	1,887	8,554	8,441	113	
Taxes not payable in 1949 ¹	7,606	7,031	575	1,601	1,190	374	38	3,462	3,462	2,542	2,379	163	
Taxes or value not reported.....	5,133	4,597	536	559	126	182	251	1,178	1,178	3,396	3,293	103	
Median taxes.....dollars..	16.84	16.95	14.46	13.15	13.56	...	...	18.13	18.28	17.29	17.24	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	282	244	38	75	38	39	...	...	...	207	207	...
\$20 to \$39.....	3,178	2,944	234	59	59	...	...	527	379	2,591	2,506	87
\$40 to \$59.....	9,237	8,828	409	492	341	150	...	1,065	1,065	7,680	7,421	259	
\$60 to \$79.....	13,533	12,177	1,356	2,468	1,447	1,021	...	1,585	1,585	9,479	9,144	335	
\$80 to \$99.....	13,051	12,600	451	1,635	1,335	301	...	2,181	2,181	9,235	9,084	151	
\$100 to \$119.....	11,279	11,010	269	1,037	924	75	38	1,821	1,821	8,422	8,265	156	
\$120 to \$139.....	9,488	8,999	489	1,467	1,129	338	...	1,307	1,307	6,714	6,565	151	
\$140 to \$159.....	7,001	6,762	239	314	314	...	...	712	712	5,975	5,737	239
\$160 to \$199.....	9,872	9,501	371	608	586	22	...	2,116	2,116	7,147	6,799	349	
\$200 to \$249.....	6,899	6,542	357	624	439	186	...	1,790	1,790	4,486	4,315	172	
\$250 to \$299.....	2,069	1,956	113	489	452	38	...	285	285	1,294	1,220	76	
\$300 or more.....	1,847	1,734	113	239	201	38	...	59	59	1,550	1,474	75	
Taxes not payable in 1949.....	7,606	7,031	575	1,601	1,190	374	38	3,462	3,462	2,542	2,379	163	
Taxes not reported.....	4,289	3,775	514	559	126	182	251	1,188	1,188	2,544	2,463	81	
Median taxes.....dollars..	103	104	...	95	104	...	...	110	111	103	102	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	72,431	67,539	4,892	10,811	7,723	2,762	326	17,310	17,272	38	44,309	42,543	1,766
Mortgage refinanced or renewed.....	17,638	17,310	328	797	797	752	642	110	16,092	15,875	218
To increase loan for improvements or repairs.....	6,029	5,969	60	477	477	164	164	...	5,390	5,331	60
To increase loan for other reasons.....	3,064	2,954	110	22	22	...	...	110	...	110	2,932	...
To secure better terms.....	4,225	4,127	98	150	150	314	314	...	3,761	3,663	98
To renew or extend loan without increasing amount.....	1,109	1,087	22	1,109	1,087	22
For other purpose.....	3,211	3,173	38	148	148	164	164	...	2,900	2,862	38
Mortgage placed later than acquisition of property.....	9,564	9,256	308	60	60	38	38	...	9,469	9,158	308
To make improvements or repairs.....	4,053	3,855	198	60	60	38	38	...	3,957	3,757	198
To invest in other properties.....	676	676	676	676	...
To invest in business other than real estate.....	1,100	1,100	1,100	1,100	...
For other purpose.....	3,735	3,625	110	3,736	3,625	110
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	17,638	17,310	328	797	797	752	642	110	16,092	15,875	218
Same lender.....	10,114	9,846	268	210	210	475	365	110	9,430	9,273	158
Different lender.....	7,524	7,464	60	587	587	277	277	...	6,662	6,602	60

¹ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

BALTIMORE STANDARD METROPOLITAN AREA

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	72,432	67,540	4,892	10,812	7,724	2,764	327	17,311	17,273	38	44,309	42,543	1,767
Less than 50 percent.....	7,177	6,876	301	173	173	...	...	247	247	...	6,758	6,457	301
50 to 59 percent.....	6,443	5,973	470	301	263	38	...	420	382	38	5,723	5,328	395
60 to 64 percent.....	3,625	3,349	276	314	276	38	...	307	307	...	3,004	2,766	238
65 to 69 percent.....	4,508	4,161	347	373	226	148	...	548	548	...	3,585	3,387	199
70 to 74 percent.....	5,535	5,224	311	584	460	124	...	661	661	...	4,291	4,102	188
75 to 79 percent.....	6,934	6,160	774	1,363	774	301	289	893	893	...	4,679	4,493	185
80 to 84 percent.....	8,810	8,230	580	2,008	1,591	379	38	1,156	1,156	...	5,645	5,482	163
85 to 89 percent.....	9,761	8,226	1,535	3,828	2,294	1,535	...	2,472	2,472	...	3,460	3,460	...
90 to 94 percent.....	5,854	5,621	163	1,473	1,310	163	...	2,451	2,451	...	1,930	1,930	...
95 to 99 percent.....	2,254	2,254	...	22	22	...	...	1,592	1,592	...	640	640	...
100 percent or more.....	10,874	10,798	76	335	335	...	...	6,526	6,526	...	4,012	3,937	76
Purchase price not reported or property not acquired by purchase.....	657	598	59	38	...	38	...	38	38	...	582	561	22
Median percent.....	81	81	80	85	85	...	...	94	94	...	73	74	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	72,432	67,540	4,892	10,812	7,724	2,764	327	17,311	17,273	38	44,309	42,543	1,767
Less than 50 percent.....	6,951	6,876	75	173	173	...	...	247	247	...	6,532	6,457	75
50 to 59 percent.....	6,124	5,973	151	263	263	...	...	382	382	...	5,479	5,328	151
60 to 64 percent.....	3,475	3,349	126	276	276	...	...	307	307	...	2,891	2,766	126
65 to 69 percent.....	4,236	4,161	75	226	226	...	...	548	548	...	3,462	3,387	75
70 to 74 percent.....	5,409	5,224	185	608	460	148	...	661	661	...	4,140	4,102	38
75 to 79 percent.....	6,257	6,160	97	774	774	...	...	893	893	...	4,590	4,493	97
80 to 84 percent.....	8,451	8,230	221	1,629	1,591	38	...	1,156	1,156	...	5,665	5,482	183
85 to 89 percent.....	8,777	8,226	551	2,444	2,294	150	...	2,472	2,472	...	3,861	3,460	401
90 to 94 percent.....	7,000	5,691	1,309	2,246	1,310	648	289	2,451	2,451	...	2,304	1,930	374
95 to 99 percent.....	2,815	2,254	561	582	22	523	38	1,592	1,592	...	640	640	...
100 percent or more.....	12,279	10,798	1,481	1,553	335	1,217	...	6,564	6,526	38	4,162	3,937	226
Purchase price not reported or property not acquired by purchase.....	657	598	59	38	...	38	...	38	38	...	582	561	22
Median percent.....	82	81	94	88	85	...	...	94	94	...	74	74	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	34,752	31,660	3,092	4,865	2,190	2,638	38	17,188	17,040	148	12,699	12,429	269
Veteran of World War I only.....	5,893	5,633	260	568	568	...	...	...	...	...	5,326	5,067	260
Other service or nonveteran.....	58,985	56,812	2,173	6,235	5,822	124	289	909	909	...	51,842	50,080	1,762

RESIDENTIAL FINANCING

Table 6.—OWNER OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	84,584	336,363	10,772	55,948	14,809	90,738	59,003	189,677
Average debt per property.....	...	4.0	...	5.2	...	6.1	...	3.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	10,663	8,797	...	...	22	24	10,641	8,773
\$2,000 to \$2,999.....	12,927	20,259	441	582	223	448	12,263	19,229
\$3,000 to \$3,999.....	12,715	32,067	1,310	3,231	903	2,743	10,503	26,093
\$4,000 to \$4,999.....	11,700	39,819	1,614	5,500	1,262	4,633	8,824	29,686
\$5,000 to \$5,999.....	11,270	52,236	2,926	14,475	2,222	10,427	6,122	27,334
\$6,000 to \$6,999.....	8,419	47,768	1,856	11,235	3,224	18,483	3,339	18,050
\$7,000 to \$7,999.....	7,629	50,677	1,457	10,408	3,460	23,473	2,713	16,796
\$8,000 to \$8,999.....	3,910	29,133	612	6,425	1,697	13,139	1,401	9,569
\$9,000 to \$9,999.....	1,848	15,995	113	1,067	938	8,446	797	6,482
\$10,000 to \$10,999.....	1,131	9,367	38	368	395	3,786	699	5,213
\$11,000 to \$11,999.....	379	3,767	...	...	232	2,319	148	1,448
\$12,000 to \$14,999.....	1,034	12,196	169	2,116	210	2,464	655	7,618
\$15,000 to \$19,999.....	884	12,869	38	541	22	355	825	11,973
\$20,000 or more.....	75	1,413	...	...	...	...	75	1,413
Median loan.....dollars..	4,500	...	5,600	...	6,800	...	3,600	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	23,129	23,936	667	776	147	262	22,314	22,898
\$2,000 to \$2,999.....	12,238	30,264	1,455	3,663	552	1,456	10,232	25,145
\$3,000 to \$3,999.....	11,316	38,969	714	2,471	1,482	5,189	9,119	31,309
\$4,000 to \$4,999.....	10,288	45,498	1,988	8,820	2,144	9,634	6,156	27,044
\$5,000 to \$5,999.....	8,412	45,421	2,005	10,828	2,585	14,096	3,821	20,497
\$6,000 to \$6,999.....	7,778	49,661	1,768	11,453	3,148	20,139	2,862	18,069
\$7,000 to \$7,999.....	5,303	39,269	1,520	11,334	2,228	16,502	1,555	11,433
\$8,000 to \$8,999.....	2,497	20,962	335	2,842	1,211	10,256	950	7,864
\$9,000 to \$9,999.....	1,469	13,896	113	1,104	902	8,504	455	4,288
\$10,000 to \$10,999.....	560	5,847	...	...	291	3,079	269	2,768
\$11,000 to \$11,999.....	185	2,083	...	...	...	...	185	2,083
\$12,000 to \$14,999.....	758	10,045	207	2,657	97	1,266	454	6,122
\$15,000 to \$19,999.....	653	10,512	...	...	22	355	631	10,157
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,600	...	5,200	...	6,100	...	2,700	...

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	332,104	311,086	21,018	153,833	39,044	12,712	90,616	187,655	182,176	5,479	4,272	1,687	2,385
Average debt per mortgage.....	3.9	3.9	4.6	5.0	4.8	5.4	6.1	3.2	3.2	3.2	0.9	0.7	1.2
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	23,318	20,653	2,665	7,482	5,031	2,451	2,906	12,930	12,716	214	540	506	34
Mutual savings bank.....	26,236	25,387	849	3,331	2,899	432	11,932	10,973	10,556	417	109	109	...
Savings and loan association.....	153,724	148,092	5,632	6,279	3,873	596	41,130	106,315	103,598	2,717	801	66	735
Life insurance company.....	80,326	70,541	9,785	36,232	26,999	9,233	19,243	24,851	24,299	552	961	961	...
Mortgage company.....	1,116	1,116	...	...	...	...	282	834	834	...	...	...	...
Federal National Mortgage Association.....	14,185	14,185	...	...	...	...	14,185	...	...	...	...	...	...
Individual.....	24,513	23,973	540	...	...	...	...	24,513	24,214	299	1,361	45	1,316
Other.....	8,686	7,139	1,547	509	242	...	938	7,239	5,959	1,280	410	...	410
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	60,855	58,458	2,397	10,152	8,254	1,898	19,632	31,071	30,572	499	492	262	230
1949.....	79,303	73,260	6,043	17,121	12,645	4,209	18,640	43,542	42,020	1,522	1,036	485	551
1948.....	70,963	63,047	7,916	12,410	7,426	3,174	11,707	46,846	44,619	2,227	1,962	448	1,514
1947.....	59,072	55,643	3,429	6,857	3,507	3,350	20,359	31,856	31,777	79	579	481	98
1946.....	36,232	35,725	507	705	624	81	18,640	16,887	16,461	426	135	11	124
1942 to 1945.....	17,453	16,797	656	2,497	2,497	...	1,638	13,318	12,662	656	57	...	57
1940 to 1941.....	5,454	5,454	...	2,614	2,614	...	...	2,840	2,840	...	...	...	...
1935 to 1939.....	2,144	2,089	55	1,477	1,477	...	...	667	612	55	11	...	11
1930 to 1934.....	435	435	...	...	...	...	...	435	435	...	...	...	...
1929 or earlier.....	193	178	15	...	...	...	...	193	178	15	...	...	...

¹ Includes 2,077 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	84,584	80,037	4,547	10,772	8,109	2,337	14,809	59,003	57,267	1,737	4,544	2,337	2,210
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	5,882	5,334	548	1,968	1,495	473	463	3,450	3,375	75	511	473	38
Mutual savings bank.....	5,665	5,590	75	623	586	38	1,993	3,050	3,012	38	38	38	...
Savings and loan association.....	45,929	44,314	1,615	1,457	1,071	97	7,230	37,242	36,161	1,081	981	97	884
Life insurance company.....	14,143	12,263	1,880	6,589	4,860	1,729	3,051	4,502	4,352	150	1,582	1,582	...
Mortgage company.....	223	223	...	...	...	...	38	185	185	...	59	...	59
Federal National Mortgage Association.....	1,893	1,893	...	...	...	...	1,893	...	...	...	...	...	...
Individual.....	7,772	7,691	81	...	...	...	...	7,772	7,691	81	893	147	746
Other.....	3,077	2,729	348	135	97	...	141	2,802	2,491	311	480	...	483
FORM OF DEBT													
Mortgage or deed of trust.....	81,604	77,057	4,547	10,772	8,109	2,337	14,808	56,024	54,288	1,736	4,384	2,337	2,047
Contract to purchase.....	2,979	2,979	...	...	...	...	...	2,979	2,979	...	163	...	163
AMORTIZATION													
Fully amortized.....	78,429	74,108	4,321	10,772	8,109	2,337	14,808	52,850	51,339	1,511	3,911	2,337	1,574
Partially amortized.....	3,466	3,353	113	...	...	...	...	3,466	3,353	113	113	...	113
Not amortized.....	1,354	1,316	38	...	...	...	...	1,354	1,316	38	263	...	263
On demand.....	1,335	1,260	75	...	...	...	...	1,335	1,260	75	260	...	260
Regular principal payments required.....	545	545	...	...	...	...	...	545	545	...	...	...	...
No regular principal payments required.....	790	715	75	...	...	...	...	790	715	75	260	...	260
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	78,685	74,414	4,271	10,474	7,811	2,337	14,620	53,591	52,093	1,498	4,174	2,337	1,837
Delinquent:													
Foreclosure in process.....	22	22	...	...	...	...	...	22	22	...	...	...	...
Foreclosure not in process.....	4,996	4,758	238	298	298	...	188	4,510	4,309	201	163	...	163
No regular payments required.....	881	843	38	...	...	...	...	881	843	38	210	...	210
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	12,104	11,622	482	1,512	1,171	341	2,556	8,037	7,896	141	537	341	216
1949.....	15,871	14,783	1,088	2,711	1,987	687	2,425	10,735	10,409	326	1,264	687	577
1948.....	16,478	15,045	1,433	2,191	1,414	489	1,977	12,309	11,764	545	1,445	489	957
1947.....	14,730	13,894	836	1,547	749	798	3,484	9,699	9,661	38	911	798	113
1946.....	10,656	10,484	172	210	188	22	3,946	6,500	6,350	150	185	22	163
1942 to 1945.....	9,327	8,938	389	921	921	...	420	7,987	7,598	389	75	...	75
1940 to 1941.....	3,607	3,607	...	972	972	...	...	2,635	2,635	...	...	...	...
1935 to 1939.....	1,515	1,405	110	709	709	...	...	806	696	110	110	...	110
1930 to 1934.....	201	201	...	...	...	...	...	201	201	...	...	...	...
1929 or earlier.....	97	59	38	...	...	...	...	97	59	38	...	...	...
TERM OF MORTGAGE													
On demand.....	1,335	1,260	75	...	...	...	...	1,335	1,260	75	260	...	260
Less than 5 years.....	2,283	2,245	38	...	...	...	...	2,283	2,245	38	253	...	253
5 to 9 years.....	16,337	15,792	545	22	22	...	38	16,278	15,770	508	1,364	461	903
10 to 12 years.....	21,650	20,982	668	75	75	...	269	21,306	20,638	668	518	...	518
13 to 14 years.....	1,671	1,612	59	22	22	...	59	1,590	1,531	59	110	...	110
15 years.....	11,346	11,120	226	649	649	...	968	9,729	9,503	226	276	75	201
16 to 19 years.....	2,638	2,600	38	295	295	...	298	2,045	2,007	38	38	...	38
20 years.....	14,301	12,985	1,316	4,066	2,860	1,080	6,843	3,392	3,392	...	1,293	1,293	...
21 to 24 years.....	172	172	...	...	...	...	38	135	135	...	...	...	...
25 years.....	12,851	11,268	1,583	5,643	4,186	1,256	6,296	912	786	126	435	398	38
26 years or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median term.....years..	14	13	...	25	25	...	20	11	11	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	1,335	1,260	75	...	...	...	...	1,335	1,260	75	260	...	260
Fully amortized.....	78,431	74,109	4,322	10,771	8,108	2,337	14,808	52,852	51,340	1,512	3,910	2,336	1,574
Past due.....	38	38	...	...	...	...	...	38	38	...	...	...	...
1950 to 1951.....	2,147	1,999	148	97	97	...	...	2,050	1,902	148	213	...	213
1952 to 1953.....	5,419	5,269	150	97	97	...	...	5,322	5,172	150	75	...	75
1954 to 1955.....	6,252	6,064	188	113	113	...	38	6,101	5,951	150	624	348	276
1956 to 1957.....	10,527	10,141	386	207	207	...	38	10,282	9,896	386	514	113	401
1958 to 1959.....	9,962	9,843	119	185	185	...	194	9,583	9,464	119	311	...	311
1960 to 1964.....	16,353	15,958	395	1,442	1,442	...	1,112	13,799	13,404	395	445	185	260
1965 to 1969.....	14,950	13,672	1,278	3,888	2,737	1,005	6,567	4,496	4,458	38	1,234	1,196	38
1970 to 1974.....	9,485	8,093	1,392	3,735	2,469	1,066	4,931	818	818	126	435	435	...
1975 or later.....	3,298	3,032	266	1,007	741	266	1,928	363	363	...	59	...	59
Partially or not amortized.....	4,821	4,669	152	...	...	...	...	4,821	4,669	152	377	...	377
Past due.....	151	113	38	...	...	...	...	151	113	38	38	...	38
1950 to 1951.....	1,331	1,293	38	...	...	...	...	1,331	1,293	38	75	...	75
1952 to 1953.....	784	784	...	...	...	...	...	784	784	...	75	...	75
1954 to 1955.....	975	975	...	...	...	...	...	975	975	...	113	...	113
1956 to 1957.....	781	743	38	...	...	...	...	781	743	38	...	...	...
1958 to 1959.....	508	470	38	...	...	...	...	508	470	38	38	...	38
1960 to 1964.....	232	232	...	...	...	...	...	232	232	...	...	...	...
1965 to 1969.....	59	59	...	...	...	...	...	59	59	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	38	...	38
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

1 Includes 326 FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	583	545	38	...	...	...	...	583	545	38	151	...	151
4.0 percent.....	24,004	22,146	1,858	2,518	1,047	1,309	14,808	6,676	6,438	238	2,522	2,337	185
4.1 to 4.4 percent.....	207	207	...	44	44	...	...	163	163	...	...	...	...
4.5 percent.....	15,333	14,029	1,304	7,724	6,533	1,028	...	7,609	7,496	113	326	...	326
4.6 to 5.0 percent.....	12,531	12,330	201	486	486	...	...	12,045	11,844	201	201	...	201
5.1 to 5.5 percent.....	2,826	2,515	311	...	...	...	...	2,826	2,515	311	110	...	110
5.6 to 6.0 percent.....	28,990	28,154	836	...	...	...	...	28,990	28,154	836	1,238	...	1,238
6.1 percent or more.....	113	113	...	...	...	...	...	113	113	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	4.5	4.5	...	4.0	5.5	5.5	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	10,776	10,663	113	...	...	...	59	10,716	10,641	75	4,187	2,299	1,888
\$2,000 to \$2,999.....	12,986	12,465	521	441	441	...	185	12,360	11,839	521	172	...	172
\$3,000 to \$3,999.....	12,938	12,581	357	1,310	1,310	...	903	10,725	10,368	357	113	38	75
\$4,000 to \$4,999.....	12,496	11,231	1,265	2,409	1,479	930	1,262	8,824	8,489	335	...	...	...
\$5,000 to \$5,999.....	10,738	10,177	561	2,378	1,968	411	2,222	6,137	5,987	150	38	...	38
\$6,000 to \$6,999.....	8,786	7,892	894	2,370	1,536	546	3,224	3,192	3,133	59	...	...	...
\$7,000 to \$7,999.....	7,467	6,818	649	1,209	833	338	3,570	2,688	2,525	163	38	...	38
\$8,000 to \$8,999.....	3,160	3,085	75	298	260	38	1,587	1,276	1,238	38	...	...	...
\$9,000 to \$9,999.....	1,773	1,735	38	113	75	38	938	721	721	...	...	...	...
\$10,000 to \$10,999.....	1,094	1,094	...	38	38	...	395	661	661	...	...	...	...
\$11,000 to \$11,999.....	379	379	...	...	...	...	232	148	148	...	...	...	...
\$12,000 to \$14,999.....	1,109	1,034	75	207	169	38	210	693	655	38	...	...	...
\$15,000 to \$19,999.....	809	809	...	...	...	...	22	787	787	...	...	...	...
\$20,000 or more.....	75	75	...	...	...	...	...	75	75	...	...	...	...
Median loan.....dollars..	4,400	4,300	...	5,500	5,400	...	6,800	3,500	3,500	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	23,480	22,809	671	667	667	...	185	22,628	21,995	633	4,284	2,299	1,985
\$2,000 to \$2,999.....	12,134	11,761	373	1,455	1,455	...	514	10,166	9,793	373	188	...	150
\$3,000 to \$3,999.....	11,381	11,106	275	871	714	156	1,482	9,029	8,910	119	...	...	...
\$4,000 to \$4,999.....	10,295	9,283	1,012	1,854	1,080	773	2,144	6,297	6,059	238	...	...	...
\$5,000 to \$5,999.....	8,641	7,967	674	2,306	1,783	523	2,585	3,749	3,599	150	38	...	38
\$6,000 to \$6,999.....	8,327	7,248	1,079	2,320	1,373	658	3,258	2,750	2,728	22	...	...	...
\$7,000 to \$7,999.....	4,356	4,005	351	720	532	150	2,118	1,517	1,354	163	38	...	38
\$8,000 to \$8,999.....	2,422	2,422	...	260	260	...	1,211	950	950	...	...	...	...
\$9,000 to \$9,999.....	1,394	1,356	38	113	75	38	902	379	379	...	...	...	...
\$10,000 to \$10,999.....	560	560	...	...	...	...	291	269	269	...	...	...	...
\$11,000 to \$11,999.....	260	185	75	38	...	38	...	223	185	38	...	...	...
\$12,000 to \$14,999.....	720	720	...	169	169	...	97	454	454	...	...	...	...
\$15,000 to \$19,999.....	615	615	...	...	...	...	22	593	593	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,500	3,400	...	5,200	5,000	...	6,100	2,600	2,600	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	82,361	77,946	4,415	10,773	8,110	2,338	14,809	56,780	55,177	1,603	4,025	2,337	1,688
Less than \$20.....	8,326	8,213	113	1,009	1,009	...	260	7,057	6,944	113	3,407	2,337	1,070
\$20 to \$24.....	8,216	7,993	223	796	796	...	890	6,531	6,346	185	364	...	364
\$25 to \$29.....	8,701	7,608	1,093	2,060	1,130	930	1,291	5,349	5,186	163	75	...	75
\$30 to \$34.....	14,147	13,310	837	2,839	2,279	561	2,199	9,109	8,833	276	...	...	...
\$35 to \$39.....	10,931	9,940	991	1,756	934	621	3,284	5,891	5,722	169	...	...	...
\$40 to \$44.....	10,457	9,943	514	1,122	884	113	3,215	6,121	5,845	276	22	...	22
\$45 to \$49.....	4,946	4,701	245	432	432	...	1,669	2,845	2,710	135	...	...	...
\$50 to \$54.....	5,225	5,075	150	439	364	75	955	3,831	3,756	75	75	...	75
\$55 to \$59.....	2,427	2,292	135	75	75	...	447	1,904	1,769	135	...	...	...
\$60 to \$64.....	2,393	2,393	...	38	38	...	194	2,162	2,162	...	22	...	22
\$65 to \$69.....	1,466	1,428	38	147	147	...	113	1,206	1,168	38	38	...	38
\$70 to \$79.....	1,197	1,159	38	38	...	38	119	1,040	1,040	...	...	...	...
\$80 to \$89.....	1,780	1,780	...	22	22	...	135	1,623	1,623	...	...	...	...
\$100 to \$119.....	1,114	1,114	...	...	...	...	38	1,076	1,076	...	...	...	...
\$120 or more.....	1,035	997	38	...	...	...	...	1,035	997	38	22	...	22
Median payment.....dollars..	35	35	...	32	32	...	39	35	35	...	...	...	...

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	84,584	80,037	4,547	10,772	8,109	2,337	326	14,809	14,661	148	59,003	57,267	1,737
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	82,230	77,721	4,509	10,659	7,996	2,337	326	14,727	14,579	148	56,844	55,146	1,699
Less than half.....	2,354	2,316	38	113	113	...	...	81	81	...	2,159	2,122	38
TYPE OF STRUCTURE													
Detached.....	36,017	34,084	1,933	5,891	4,597	1,294	...	5,867	5,719	148	24,260	23,768	492
Semidetached and attached.....	48,567	45,953	2,614	4,881	3,512	1,043	326	8,942	8,942	...	34,743	33,499	1,245
NUMBER OF ROOMS													
Less than 4 rooms.....	1,442	1,361	81	81	59	22	...	216	178	38	1,145	1,124	22
4 rooms.....	9,209	8,748	461	2,456	2,071	386	...	1,999	1,999	...	4,753	4,678	75
5 rooms.....	15,840	13,927	1,913	3,683	2,052	1,594	38	3,028	3,028	...	9,129	8,847	282
6 rooms.....	38,891	37,800	1,091	3,504	3,027	188	289	7,431	7,431	...	27,956	27,342	614
7 rooms or more.....	16,704	15,762	942	854	706	148	...	1,524	1,414	110	14,326	13,642	684
Not reported.....	2,498	2,439	59	194	194	...	...	610	610	...	1,694	1,635	59
YEAR STRUCTURE BUILT													
1950 (part).....	2,019	1,997	22	341	319	22	...	1,168	1,168	...	510	510	...
1949.....	5,224	4,738	486	1,231	908	285	38	2,159	2,159	...	1,834	1,671	163
1948.....	4,990	4,401	589	1,520	968	263	289	1,297	1,297	...	2,173	2,135	38
1947.....	5,893	5,517	376	990	652	338	...	2,616	2,616	...	2,286	2,248	38
1946.....	2,441	2,293	148	163	126	38	...	1,354	1,244	110	924	924	...
1942 to 1945.....	5,733	4,734	999	2,399	1,475	924	...	1,301	1,263	38	2,033	1,996	38
1940 to 1941.....	7,340	7,020	320	2,366	2,085	282	...	837	837	...	4,137	4,099	38
1930 to 1939.....	10,945	10,528	417	1,025	950	75	...	1,075	1,075	...	8,845	8,504	341
1929 or earlier.....	38,679	37,509	1,170	737	627	110	...	2,980	2,980	...	34,962	33,903	1,060
Not reported.....	1,321	1,299	22	...	...	...	...	22	22	...	1,299	1,278	22
YEAR STRUCTURE ACQUIRED													
1950 (part).....	7,090	6,630	460	1,261	920	341	...	2,556	2,556	...	3,273	3,155	119
1949.....	12,182	11,182	1,000	2,576	1,852	687	38	2,576	2,538	38	7,031	6,792	238
1948.....	12,693	11,342	1,351	2,153	1,338	526	289	1,642	1,642	...	8,899	8,363	536
1947.....	12,089	11,216	873	1,397	636	761	...	3,283	3,283	...	7,409	7,296	113
1946.....	10,519	10,215	304	247	226	22	...	4,094	3,984	110	6,178	6,005	172
1942 to 1945.....	12,673	12,463	210	975	975	...	...	457	457	...	11,241	11,031	210
1940 to 1941.....	7,546	7,508	38	1,395	1,395	...	...	163	163	...	5,988	5,950	38
1930 to 1939.....	6,034	5,871	163	599	599	...	...	38	38	...	5,398	5,235	163
1929 or earlier.....	3,683	3,535	148	170	170	...	...	...	...	...	3,513	3,365	148
Not reported.....	75	75	...	...	...	...	...	...	...	...	75	75	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	28,946	27,237	1,709	6,405	5,208	871	326	8,288	8,178	110	14,252	13,851	401
Previously occupied.....	55,639	52,800	2,839	4,367	2,901	1,466	...	6,520	5,482	38	44,752	43,417	1,335
PURCHASE PRICE													
Less than \$2,000.....	4,258	4,258	...	...	...	...	...	22	22	...	4,237	4,237	...
\$2,000 to \$2,999.....	8,263	8,075	188	172	172	...	...	201	163	38	7,890	7,740	150
\$3,000 to \$3,999.....	9,907	9,794	113	880	880	...	...	605	605	...	8,422	8,309	113
\$4,000 to \$4,999.....	10,318	9,923	395	1,021	924	97	...	1,172	1,172	...	8,124	7,826	298
\$5,000 to \$5,999.....	8,976	7,980	996	1,206	795	411	...	990	990	...	5,985	5,784	201
\$6,000 to \$6,999.....	10,312	9,861	451	2,001	1,833	260	...	2,444	2,444	...	5,776	5,585	191
\$7,000 to \$7,999.....	7,788	6,942	846	1,423	837	586	...	2,473	2,473	...	3,893	3,633	260
\$8,000 to \$8,999.....	7,404	6,739	665	1,442	852	301	289	2,954	2,954	...	3,008	2,933	75
\$9,000 to \$9,999.....	4,512	4,164	348	696	511	148	38	1,791	1,791	...	2,025	1,862	163
\$10,000 to \$10,999.....	2,976	2,901	75	536	498	38	...	714	714	...	1,726	1,689	38
\$11,000 to \$11,999.....	1,446	1,296	150	226	188	38	...	414	414	...	808	695	113
\$12,000 to \$14,999.....	3,464	3,426	38	163	163	...	...	538	538	...	2,762	2,724	38
\$15,000 to \$19,999.....	2,376	2,191	185	81	44	38	...	320	210	110	1,976	1,938	38
\$20,000 to \$24,999.....	737	737	...	...	...	...	...	135	135	...	602	602	...
\$25,000 or more.....	775	737	38	...	...	...	...	...	...	...	774	737	38
Property not acquired by purchase.....	730	730	...	...	...	...	...	...	...	...	730	730	...
Not reported.....	341	282	59	38	...	38	...	38	38	...	266	244	22
Median purchase price.....dollars..	6,000	5,900	...	6,600	6,400	...	...	7,700	7,700	...	5,000	5,000	...
MARKET VALUE													
Less than \$2,000.....	762	762	...	...	...	...	...	...	...	...	762	762	...
\$2,000 to \$2,999.....	2,360	2,360	...	...	...	...	...	75	75	...	2,285	2,285	...
\$3,000 to \$3,999.....	5,640	5,414	226	38	...	38	...	298	260	38	5,305	5,154	150
\$4,000 to \$4,999.....	6,997	6,721	276	194	194	...	...	558	558	...	6,245	5,969	276
\$5,000 to \$5,999.....	6,928	6,020	908	1,506	695	811	...	805	805	...	4,617	4,520	97
\$6,000 to \$6,999.....	9,416	9,125	291	1,570	1,435	135	...	1,711	1,711	...	6,136	5,980	156
\$7,000 to \$7,999.....	10,087	9,319	768	1,868	1,360	508	...	2,291	2,291	...	5,929	5,669	260
\$8,000 to \$8,999.....	9,551	8,930	621	1,604	984	546	75	2,591	2,591	...	5,356	5,356	...
\$9,000 to \$9,999.....	9,050	8,212	838	1,461	1,059	150	251	2,701	2,701	...	4,888	4,452	436
\$10,000 to \$10,999.....	9,145	8,995	150	1,300	1,225	75	...	1,666	1,666	...	6,179	6,104	75
\$11,000 to \$11,999.....	2,208	2,095	113	263	226	38	...	470	470	...	1,475	1,400	75
\$12,000 to \$14,999.....	5,225	5,112	113	426	426	...	...	1,011	1,011	...	3,787	3,674	113
\$15,000 to \$19,999.....	3,472	3,324	148	298	261	38	...	460	350	110	2,714	2,714	...
\$20,000 to \$24,999.....	1,614	1,614	...	207	207	...	...	97	97	...	1,310	1,310	...
\$25,000 or more.....	1,549	1,474	75	38	38	...	...	75	75	...	1,437	1,362	75
Not reported.....	588	588	...	...	...	...	...	...	...	...	580	558	22
Median market value.....dollars..	7,900	8,000	...	8,100	8,300	...	...	8,600	8,600	...	7,600	7,600	...

RESIDENTIAL FINANCING

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	13,955	13,807	148	605	605	...	...	...	...	...	13,350	13,202	148
20 to 39 percent.....	18,242	17,831	411	1,809	1,809	...	...	639	639	...	15,794	15,383	411
40 to 59 percent.....	19,625	19,126	499	811	811	...	...	2,641	2,531	110	16,172	15,784	389
60 to 69 percent.....	10,715	10,408	307	1,062	1,002	59	...	3,076	3,076	...	6,577	6,329	247
70 to 79 percent.....	7,955	7,337	618	2,372	1,999	373	...	3,178	3,140	38	2,405	2,198	207
80 to 84 percent.....	4,211	3,402	809	1,395	787	357	251	1,526	1,526	...	1,291	1,090	201
85 to 89 percent.....	3,353	2,367	986	1,697	749	911	38	798	798	...	858	820	38
90 to 94 percent.....	2,164	1,753	411	514	103	411	...	848	848	...	802	802	...
95 to 99 percent.....	2,109	1,883	226	373	223	150	...	1,306	1,306	...	430	354	75
100 percent or more.....	1,677	1,564	113	135	22	75	38	796	796	...	746	746	...
Market value not reported.....	580	558	22	...	...	...	...	...	...	...	580	558	22
Median percent.....	50	48	...	75	68	...	...	73	73	...	40	40	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	471	323	148	75	38	38	...	110	...	110	285	285	...
\$2.50 to \$4.99.....	1,302	1,264	38	75	75	...	...	226	226	...	1,001	963	38
\$5.00 to \$7.49.....	5,833	5,795	38	360	360	...	...	889	851	38	4,584	4,584	...
\$7.50 to \$9.99.....	7,114	6,770	344	1,284	1,021	263	...	830	830	...	5,000	4,919	81
\$10.00 to \$12.49.....	8,870	7,975	895	2,478	1,696	782	...	1,598	1,598	...	4,794	4,681	113
\$12.50 to \$14.99.....	6,955	6,341	614	1,339	875	426	38	441	441	...	5,176	5,025	150
\$15.00 to \$17.49.....	9,373	9,059	314	1,319	1,244	75	...	947	947	...	7,107	6,869	238
\$17.50 to \$19.99.....	8,808	8,384	424	366	291	75	...	987	987	...	7,454	7,105	348
\$20.00 to \$24.99.....	16,383	15,750	633	777	592	185	...	3,532	3,532	...	12,074	11,626	448
\$25.00 or more.....	8,384	8,287	97	624	602	22	...	1,188	1,188	...	6,572	6,497	75
Taxes not payable in 1949 ¹	7,331	6,823	508	1,534	1,190	307	38	3,327	3,327	...	2,469	2,306	163
Taxes or value not reported.....	3,762	3,267	495	540	126	163	251	733	733	...	2,489	2,408	81
Median taxes.....dollars..	16.65	16.80	...	12.64	13.09	...	...	18.34	18.53	...	17.17	17.12	...
REAL ESTATE TAXES													
Less than \$20.....	282	244	38	75	38	38	...	...	...	...	207	207	...
\$20 to \$39.....	2,392	2,207	185	59	59	...	...	364	216	148	1,969	1,932	38
\$40 to \$59.....	6,367	6,232	135	285	285	...	...	282	282	...	5,800	5,665	135
\$60 to \$79.....	10,282	9,039	1,243	2,280	1,297	983	...	946	946	...	7,056	6,796	260
\$80 to \$99.....	9,616	9,578	338	1,485	1,260	226	...	1,704	1,704	...	6,727	6,614	113
\$100 to \$119.....	9,883	9,711	172	927	814	75	38	1,498	1,498	...	7,459	7,399	59
\$120 to \$139.....	8,362	7,911	451	1,448	1,110	338	...	1,031	1,031	...	5,883	5,771	113
\$140 to \$159.....	6,499	6,298	201	276	276	...	...	674	674	...	5,549	5,348	201
\$160 to \$199.....	9,455	9,122	333	608	586	22	...	2,116	2,116	...	6,731	6,420	311
\$200 to \$249.....	6,781	6,483	298	565	417	148	...	1,790	1,790	...	4,427	4,277	150
\$250 to \$299.....	1,993	1,918	75	489	452	38	...	285	285	...	1,219	1,182	38
\$300 or more.....	1,771	1,696	75	201	201	...	...	59	59	...	1,512	1,436	75
Taxes not payable in 1949.....	7,331	6,823	508	1,534	1,190	307	38	3,327	3,327	...	2,469	2,306	163
Taxes not reported.....	3,270	2,775	495	540	126	163	251	733	733	...	1,997	1,916	81
Median taxes.....dollars..	111	111	...	99	106	...	...	126	128	...	110	109	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	61,785	57,702	4,083	9,991	7,328	2,337	326	14,310	14,272	38	37,483	36,102	1,382
Mortgage refinanced or renewed.....	14,479	14,271	208	759	759	...	...	463	353	110	13,259	13,162	98
To increase loan for improvements or repairs.....	4,962	4,940	22	439	439	...	...	38	38	...	4,486	4,465	22
To increase loan for other reasons.....	2,393	2,283	110	22	22	...	...	110	...	110	2,261	2,261	...
To secure better terms.....	3,381	3,305	76	150	150	...	...	151	151	...	3,080	3,004	76
To renew or extend loan without increasing amount.....	950	950	...	...	...	...	...	...	...	...	950	950	...
For other purpose.....	2,793	2,793	...	148	148	...	...	164	164	...	2,482	2,482	...
Mortgage placed later than acquisition of property.....	8,320	8,063	257	22	22	...	...	38	38	...	8,262	8,003	257
To make improvements or repairs.....	3,455	3,308	147	22	22	...	...	38	38	...	3,396	3,248	147
To invest in other properties.....	640	640	...	...	...	...	...	...	...	...	640	640	...
To invest in business other than real estate.....	884	884	...	...	...	...	...	...	...	...	884	884	...
For other purpose.....	3,341	3,231	110	...	...	...	...	...	...	...	3,342	3,231	110
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	14,479	14,271	208	759	759	...	...	463	353	110	13,259	13,162	98
Same lender.....	8,108	7,938	170	210	210	...	...	186	76	110	7,712	7,653	60
Different lender.....	6,371	6,333	38	549	549	...	...	277	277	...	5,547	5,509	38

¹ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

(Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100)

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	61,785	57,702	4,083	9,993	7,328	2,339	327	14,309	14,271	38	37,484	36,102	1,382
Less than 50 percent.....	6,263	6,075	188	135	135	...	...	247	247	...	5,881	5,693	188
50 to 59 percent.....	5,552	5,082	470	301	263	38	...	420	382	38	4,832	4,437	395
60 to 64 percent.....	3,084	2,808	276	314	276	38	...	269	269	...	2,501	2,263	238
65 to 69 percent.....	3,827	3,566	261	298	188	110	...	473	473	...	3,055	2,905	150
70 to 74 percent.....	4,523	4,373	150	479	441	38	...	548	548	...	3,496	3,383	113
75 to 79 percent.....	5,496	4,907	589	1,178	664	226	289	780	780	...	3,539	3,463	75
80 to 84 percent.....	7,901	7,415	486	1,855	1,532	285	38	993	993	...	5,053	4,890	163
85 to 89 percent.....	8,496	7,093	1,403	3,565	2,162	1,403	...	1,933	1,933	...	2,998	2,998	...
90 to 94 percent.....	5,193	5,030	163	1,473	1,310	163	...	2,117	2,117	...	1,603	1,603	...
95 to 99 percent.....	1,510	1,510	...	22	22	...	...	1,109	1,109	...	379	379	...
100 percent or more.....	9,524	9,486	38	335	335	...	...	5,382	5,382	...	3,806	3,768	38
Purchase price not reported or property not acquired by purchase.....	416	357	59	38	...	38	...	38	38	...	341	320	22
Median percent.....	81	81	...	86	85	...	...	93	94	...	73	74	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	61,785	57,702	4,083	9,993	7,328	2,339	327	14,309	14,271	38	37,484	36,102	1,382
Less than 50 percent.....	6,075	6,075	...	135	135	...	...	247	247	...	5,693	5,693	...
50 to 59 percent.....	5,195	5,082	113	263	263	...	...	382	382	...	4,550	4,437	113
60 to 64 percent.....	2,934	2,808	126	276	276	...	...	269	269	...	2,388	2,263	126
65 to 69 percent.....	3,641	3,566	75	188	188	...	...	473	473	...	2,980	2,905	75
70 to 74 percent.....	4,558	4,373	185	589	441	148	...	548	548	...	3,421	3,383	38
75 to 79 percent.....	5,004	4,907	97	664	664	...	...	780	780	...	3,560	3,463	97
80 to 84 percent.....	7,625	7,415	210	1,570	1,532	38	...	993	993	...	5,062	4,890	172
85 to 89 percent.....	7,494	7,093	401	2,237	2,162	75	...	1,933	1,933	...	3,324	2,998	326
90 to 94 percent.....	6,143	5,030	1,113	2,197	1,310	599	289	2,117	2,117	...	1,829	1,603	226
95 to 99 percent.....	1,921	1,510	411	432	22	373	38	1,109	1,109	...	379	379	...
100 percent or more.....	10,779	9,486	1,293	1,403	335	1,067	...	5,420	5,382	38	3,956	3,768	188
Purchase price not reported or property not acquired by purchase.....	416	357	59	38	...	38	...	38	38	...	341	320	22
Median percent.....	82	81	...	88	85	...	...	94	94	...	74	74	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	28,725	26,122	2,603	4,357	2,058	2,262	38	14,100	13,952	148	10,268	10,111	156
Veteran of World War I only.....	5,314	5,076	238	530	530	...	...	...	...	...	4,785	4,547	238
Other service or nonveteran.....	50,544	48,839	1,705	5,885	5,521	75	289	708	708	...	43,951	42,609	1,342
COLOR OF OWNER													
White.....	69,388	65,263	4,125	9,904	7,328	2,250	326	11,548	11,400	148	47,937	46,535	1,402
Nonwhite.....	7,723	7,513	210	113	113	...	...	1,089	1,089	...	6,521	6,311	210
Not reported.....	7,473	7,261	212	756	668	87	...	2,172	2,172	...	4,546	4,421	125
SEX AND AGE OF OWNER													
Male.....	73,418	69,337	4,081	9,742	7,203	2,212	326	12,727	12,579	148	50,951	49,557	1,395
Under 35 years.....	23,752	21,238	2,514	4,410	2,432	1,814	163	9,556	9,408	148	9,786	9,398	389
35 to 44 years.....	24,642	23,692	950	3,902	3,341	398	163	2,460	2,460	...	18,280	17,892	389
45 to 54 years.....	14,756	14,289	467	849	849	...	...	338	338	...	13,569	13,102	467
55 to 64 years.....	7,876	7,726	150	543	543	...	...	335	335	...	6,999	6,848	150
65 years and over.....	2,392	2,392	...	38	38	...	...	38	38	...	2,317	2,317	...
Female.....	5,334	5,020	314	427	389	38	...	276	276	...	4,631	4,355	276
Under 45 years.....	2,122	2,009	113	113	75	38	...	276	276	...	1,733	1,658	75
45 to 64 years.....	2,847	2,684	163	276	276	...	...	...	...	...	2,571	2,408	163
65 years and over.....	365	327	38	38	38	...	...	...	...	...	327	289	38
Sex or age not reported.....	5,832	5,679	153	605	518	87	...	1,806	1,806	...	3,421	3,355	65
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD													
Owner is—													
Primary individual.....	1,136	1,098	38	150	150	...	...	...	...	...	985	948	38
Head of primary family.....	74,409	70,127	4,282	9,703	7,165	2,212	326	12,702	12,554	148	52,004	50,409	1,596
Not head but a member of primary family	2,390	2,315	75	75	38	38	...	263	263	...	2,052	2,014	38
One or more owners not in primary family.....	817	817	...	238	238	...	...	38	38	...	542	542	...
Not reported.....	5,832	5,679	153	605	518	87	...	1,806	1,806	...	3,421	3,355	65
Properties with owner who is head of household or related to head...	77,936	73,542	4,394	9,929	7,353	2,250	327	12,964	12,816	148	55,041	53,371	1,672
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS													
Primary individual.....	1,136	1,098	38	150	150	...	...	...	...	...	985	948	38
Primary family:													
2 persons.....	12,640	12,191	449	1,699	1,549	150	...	1,526	1,416	110	9,415	9,227	188
3 persons.....	18,484	17,156	1,328	2,841	1,802	1,040	...	3,757	3,757	...	11,886	11,597	289
4 persons.....	21,151	20,032	1,122	3,141	2,342	599	201	4,574	4,536	38	13,434	13,149	285
5 persons.....	13,327	12,226	1,101	1,552	987	439	126	1,511	1,511	...	10,265	9,728	536
6 persons.....	5,646	5,490	156	344	344	22	...	925	925	...	4,377	4,242	135
7 persons or more.....	5,552	5,351	201	201	201	...	...	671	671	...	4,680	4,480	201

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual, or no child in family.....	22,485	21,925	561	2,247	2,134	113	...	2,188	2,188	...	18,048	17,600	448
1 child.....	21,625	19,904	1,721	2,992	1,877	1,077	38	4,642	4,532	110	13,491	13,495	496
2 children.....	20,044	18,705	1,339	3,079	2,154	762	163	4,538	4,500	38	12,428	12,052	376
3 children.....	8,458	7,781	677	1,238	837	276	126	984	984	...	6,236	5,960	276
4 children or more.....	5,324	5,227	97	373	351	22	...	612	612	...	4,339	4,264	75
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	6,476	6,207	269	210	188	22	...	612	574	38	5,655	5,446	210
\$2,000 to \$2,499.....	4,091	3,815	276	338	263	75	...	448	448	...	3,304	3,103	201
\$2,500 to \$2,999.....	6,849	6,586	263	925	812	113	...	827	827	...	5,097	4,946	150
\$3,000 to \$3,499.....	11,639	11,012	627	2,103	1,714	389	...	2,454	2,454	...	7,082	6,843	238
\$3,500 to \$3,999.....	9,036	7,783	1,253	2,005	790	1,092	163	1,532	1,532	...	5,499	5,462	38
\$4,000 to \$4,499.....	5,693	5,320	373	564	434	150	...	1,464	1,464	...	3,665	3,442	223
\$4,500 to \$4,999.....	4,410	4,222	188	762	687	75	...	840	840	...	2,808	2,696	113
\$5,000 to \$5,999.....	8,822	8,559	263	1,028	878	150	...	1,927	1,927	...	5,867	5,754	113
\$6,000 to \$7,999.....	8,479	8,108	371	831	645	148	38	1,109	999	110	6,538	6,463	75
\$8,000 to \$9,999.....	1,592	1,592	...	150	150	...	...	426	426	...	1,015	1,015	...
\$10,000 or more.....	2,940	2,777	163	276	238	38	...	75	75	...	2,589	2,464	126
Not reported.....	7,909	7,561	348	737	574	38	126	1,250	1,250	...	5,922	5,737	185
Median income.....dollars..	3,800	3,800	...	3,700	3,700	...	...	3,900	3,900	...	3,800	3,800	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	75,857	71,537	4,320	9,930	7,353	2,251	327	12,966	12,818	148	52,963	51,367	1,595
Less than 5 percent.....	5,640	5,527	113	495	457	38	...	502	502	...	4,644	4,568	75
5 to 9 percent.....	21,105	20,584	521	3,200	2,865	298	38	3,629	3,629	...	14,276	14,091	185
10 to 14 percent.....	19,546	17,769	1,777	3,459	2,018	1,441	...	4,833	4,685	148	11,253	11,065	188
15 to 19 percent.....	9,046	8,344	702	1,552	1,088	301	163	1,673	1,673	...	5,821	5,583	238
20 to 24 percent.....	3,129	2,831	298	135	75	59	...	502	502	...	2,493	2,254	238
25 to 29 percent.....	1,530	1,395	135	...	...	...	...	...	...	...	1,529	1,395	135
30 to 34 percent.....	1,735	1,660	75	...	...	...	...	113	113	...	1,623	1,548	75
35 to 39 percent.....	624	586	38	...	...	...	...	...	...	...	586	586	...
40 percent or more.....	2,896	2,746	150	...	...	...	...	389	389	...	2,470	2,320	150
Income \$10,000 or more.....	2,865	2,702	163	276	238	38	...	75	75	...	2,514	2,388	126
Income not reported.....	7,741	7,393	348	737	574	38	126	1,250	1,250	...	5,754	5,569	185
Median percent.....	12	11	...	11	10	...	...	12	12	...	12	11	...
Properties with owner who is head of household.....	75,545	71,226	4,319	9,855	7,316	2,212	328	12,701	12,553	148	52,991	51,356	1,635
INCOME OF OWNER													
Less than \$2,000.....	9,734	9,352	382	360	338	22	...	800	762	38	8,575	8,252	323
\$2,000 to \$2,499.....	6,032	5,718	314	414	338	75	...	812	812	...	4,806	4,567	238
\$2,500 to \$2,999.....	9,376	8,950	426	1,239	1,088	150	...	1,391	1,391	...	6,746	6,470	276
\$3,000 to \$3,499.....	13,701	12,924	777	2,329	1,827	464	38	3,401	3,401	...	7,972	7,696	276
\$3,500 to \$3,999.....	9,121	7,981	1,140	2,005	902	977	126	1,660	1,660	...	5,456	5,418	38
\$4,000 to \$4,499.....	5,210	4,987	223	714	602	113	...	1,078	1,078	...	3,418	3,308	110
\$4,500 to \$4,999.....	3,250	3,175	75	655	618	38	...	639	639	...	1,956	1,918	38
\$5,000 to \$5,999.....	4,963	4,700	263	639	489	150	...	1,028	1,028	...	3,296	3,183	113
\$6,000 to \$7,999.....	3,646	3,275	371	449	226	185	38	545	435	110	2,651	2,614	38
\$8,000 to \$9,999.....	677	677	...	113	113	...	...	75	75	...	489	489	...
\$10,000 or more.....	2,304	2,304	...	201	201	...	...	38	38	...	2,066	2,066	...
Not reported.....	7,531	7,183	348	737	574	38	126	1,234	1,234	...	5,560	5,375	185
Median income.....dollars..	3,300	3,300	...	3,500	3,400	...	...	3,400	3,300	...	3,200	3,200	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	6,010	5,339	671	825	414	336	75	1,674	1,674	...	3,512	3,252	261
Self-employed.....	822	822	...	75	75	...	...	38	38	...	709	709	...
Managers, officials, and proprietors, including farm:													
Salaried.....	6,077	5,927	150	734	696	38	...	771	771	...	4,573	4,460	113
Self-employed.....	6,407	6,257	150	389	314	75	...	323	323	...	5,696	5,621	75
Clerical and kindred workers.....	4,532	4,532	...	414	414	...	...	1,141	1,141	...	2,978	2,978	...
Sales workers.....	5,466	5,030	436	853	690	38	126	1,482	1,372	110	3,132	2,968	163
Craftsmen, foremen, and kindred workers..	18,601	17,339	1,262	3,440	2,313	1,002	126	3,294	3,294	...	11,867	11,733	135
Operatives and kindred workers.....	14,146	13,005	1,141	2,577	1,950	627	...	2,909	2,871	38	8,661	8,185	477
Service workers, including private household.....	5,079	4,841	238	226	188	38	...	489	489	...	4,365	4,165	201
Laborers, except mine.....	4,357	4,222	135	210	150	59	...	335	335	...	3,812	3,737	75
Occupation not reported.....	4,045	3,910	135	113	113	...	...	247	247	...	3,684	3,550	135

¹ Income of primary families and individuals.

Table 9.—TOTAL RENTAL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	10,717	112,292	1,923	53,687	552	3,293	8,240	55,312
Average debt per property.....	...	10.5	...	27.9	...	6.0	...	6.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	1,354	1,098	...	...	22	24	1,332	1,074
\$2,000 to \$3,999.....	2,790	6,091	88	240	44	135	2,658	5,716
\$4,000 to \$5,999.....	1,696	6,178	44	207	153	647	1,500	5,324
\$6,000 to \$7,999.....	1,688	9,958	916	5,844	109	580	662	3,534
\$8,000 to \$9,999.....	1,191	8,436	436	3,390	160	1,223	595	3,823
\$10,000 to \$11,999.....	551	4,845	22	222	44	407	486	4,216
\$12,000 to \$14,999.....	676	6,520	315	3,736	22	277	339	2,507
\$15,000 to \$19,999.....	264	3,205	44	621	...	...	220	2,584
\$20,000 to \$24,999.....	84	1,194	...	...	...	...	84	1,194
\$25,000 to \$29,999.....	45	879	...	...	...	...	45	879
\$30,000 to \$49,999.....	187	4,315	...	...	...	...	187	4,315
\$50,000 to \$74,999.....	57	2,741	...	...	...	...	57	2,741
\$75,000 to \$99,999.....	8	673	7	629	...	...	1	44
\$100,000 to \$199,999.....	50	6,037	13	1,918	...	...	37	4,119
\$200,000 to \$499,999.....	42	12,422	15	5,530	...	...	27	6,892
\$500,000 or more.....	37	37,700	25	31,350	...	...	12	6,350
Median loan.....dollars..	5,300	...	7,800	...	...	...	4,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	2,732	2,831	...	...	44	24	2,688	2,807
\$2,000 to \$3,999.....	2,519	7,282	87	240	109	377	2,322	6,665
\$4,000 to \$5,999.....	1,778	8,736	306	1,669	110	534	1,364	6,533
\$6,000 to \$7,999.....	1,835	12,990	1,090	7,772	204	1,473	541	3,745
\$8,000 to \$9,999.....	642	5,725	14	140	66	608	563	4,977
\$10,000 to \$11,999.....	259	2,818	40	402	...	...	219	2,416
\$12,000 to \$14,999.....	434	5,408	327	4,037	22	277	85	1,094
\$15,000 to \$19,999.....	110	1,877	...	...	...	...	110	1,877
\$20,000 to \$24,999.....	104	1,945	...	...	...	...	104	1,945
\$25,000 to \$29,999.....	77	2,041	...	...	...	...	77	2,041
\$30,000 to \$49,999.....	73	2,950	...	...	...	...	73	2,950
\$50,000 to \$74,999.....	17	901	...	...	...	...	17	901
\$75,000 to \$99,999.....	9	819	7	629	...	...	2	190
\$100,000 to \$199,999.....	56	7,292	13	1,918	...	...	43	5,374
\$200,000 to \$499,999.....	47	16,027	19	7,200	...	...	28	8,827
\$500,000 or more.....	25	32,650	21	29,680	...	...	4	2,970
Median debt.....dollars..	4,100	...	7,100	...	...	...	3,100	...

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	109,747	102,541	7,206	53,488	51,861	3,293	52,966	47,387	5,579	2,545
Average debt per mortgage.....	10.2	10.0	15.0	27.8	28.3	6.0	6.4	6.0	14.3	5.3
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	10,706	9,318	1,388	4,366	3,373	457	5,883	5,488	395	226
Mutual savings bank.....	3,741	3,235	506	1,797	1,300	...	1,944	1,935	9	124
Savings and loan association.....	22,785	21,965	820	3,354	3,217	1,654	17,777	17,094	683	173
Life insurance company.....	53,297	50,152	3,145	37,462	37,462	325	15,510	12,365	3,145	...
Mortgage company.....	2,507	1,817	690	1,621	1,621	...	886	196	690	60
Federal National Mortgage Association.....	4,343	4,343	...	3,848	3,848	495	...	...	...	...
Individual.....	4,947	4,290	657	...	...	...	4,947	4,290	657	1,766
Other.....	7,421	7,421	...	1,040	1,040	362	6,019	6,019	...	196
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	14,584	13,962	622	4,682	4,682	465	9,437	8,815	622	864
1949.....	23,640	21,016	2,624	5,963	5,963	708	16,969	14,345	2,624	776
1948.....	29,856	27,426	2,430	21,234	19,954	469	8,133	7,003	1,130	367
1947.....	10,531	9,614	917	1,301	974	897	8,333	7,743	590	111
1946.....	5,960	5,722	238	...	...	754	5,206	4,968	238	...
1942 to 1945.....	21,959	21,585	374	18,598	18,598	...	3,361	2,987	374	427
1940 to 1941.....	1,438	1,438	...	810	810	...	628	628	...	...
1935 to 1939.....	965	964	1	880	880	...	85	84	1	...
1930 to 1934.....	321	321	...	...	...	...	321	321	...	...
1929 or earlier.....	493	493	...	...	...	...	493	493	...	...

¹ Includes 580 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 1,047 thousand dollars on those with conventional second mortgage.

RESIDENTIAL FINANCING

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
Total mortgages.....	10,717	10,237	480	1,923	1,834	552	8,240	7,851	390	482
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	1,181	1,137	44	199	176	73	908	888	20	70
Mutual savings bank.....	465	415	50	175	131	...	290	284	6	44
Savings and loan association.....	5,379	5,204	175	370	349	305	4,704	4,550	154	99
Life insurance company.....	982	883	99	394	394	65	522	423	99	...
Mortgage company.....	329	327	2	262	262	...	68	66	2	2
Federal National Mortgage Association.....	545	545	...	480	480	66	...	...	...	...
Individual.....	1,324	1,213	111	...	...	...	1,324	1,213	111	231
Other.....	515	515	...	45	45	44	426	426	...	36
FORM OF DEBT										
Mortgage or deed of trust.....	10,548	10,069	479	1,923	1,834	552	8,071	7,682	389	479
Contract to purchase.....	167	167	...	...	...	...	167	167	...	...
AMORTIZATION										
Fully amortized.....	8,621	8,259	362	1,923	1,834	552	6,142	5,870	272	241
Partially amortized.....	1,045	958	87	...	...	...	1,045	958	87	47
Not amortized.....	638	631	7	...	...	...	638	631	7	191
On demand.....	412	389	23	...	...	...	412	389	23	1
Regular principal payments required.....	33	33	...	...	...	...	33	33	...	...
No regular principal payments required.....	379	356	23	...	...	...	379	356	23	1
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	9,458	9,001	457	1,878	1,789	480	7,101	6,732	369	387
Delinquent:										
Foreclosure in process.....	44	44	...	...	...	22	22	22	...	...
Foreclosure not in process.....	839	817	22	46	46	51	743	721	22	23
No regular payments required.....	375	375	...	...	...	...	375	375	...	69
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	1,561	1,488	73	27	27	66	1,468	1,395	73	170
1949.....	2,471	2,385	86	241	241	109	2,120	2,034	86	85
1948.....	2,588	2,422	166	960	914	65	1,563	1,443	120	135
1947.....	1,186	1,119	67	67	23	160	959	936	23	67
1946.....	829	763	66	...	...	153	677	611	66	...
1942 to 1945.....	1,617	1,593	24	624	624	...	994	970	24	24
1940 to 1941.....	307	307	...	2	2	...	305	305	...	...
1935 to 1939.....	56	55	1	4	4	...	52	51	1	1
1930 to 1934.....	15	15	...	...	...	...	15	15	...	...
1929 or earlier.....	92	92	...	...	...	...	92	92	...	...
TERM OF MORTGAGE										
On demand.....	412	389	23	...	...	...	412	389	23	1
Less than 5 years.....	806	733	73	...	...	22	784	711	73	199
5 to 9 years.....	2,925	2,864	61	22	22	...	2,903	2,842	61	152
10 to 12 years.....	2,932	2,790	142	...	...	...	2,932	2,790	142	60
13 to 14 years.....	165	165	...	...	...	22	143	143	...	...
15 years.....	780	709	71	...	...	...	780	709	71	2
16 to 19 years.....	111	111	...	22	22	44	46	46	...	...
20 years.....	483	395	88	114	48	174	196	174	22	66
21 to 24 years.....	116	114	2	72	70	44	...	...	...	...
25 years.....	1,937	1,915	22	1,646	1,624	247	44	44	...	...
26 years or more.....	54	54	...	49	49	...	4	4	...	...
Median term.....years..	11	11	...	25	25	...	10	10	...	...
YEAR MORTGAGE DUE										
On demand.....	412	389	23	...	...	...	412	389	23	1
Fully amortized.....	8,625	8,260	365	1,924	1,835	553	6,149	5,874	275	244
Past due.....	7	7	...	...	...	...	7	7	...	...
1950 to 1951.....	194	194	...	...	...	...	194	194	...	24
1952 to 1953.....	783	739	44	...	...	...	783	739	44	70
1954 to 1955.....	575	568	7	...	...	22	554	547	7	24
1956 to 1957.....	1,554	1,528	26	22	22	...	1,532	1,506	26	...
1958 to 1959.....	1,291	1,225	66	4	4	...	1,287	1,221	66	33
1960 to 1964.....	1,628	1,540	88	22	22	44	1,564	1,476	88	27
1965 to 1969.....	1,003	893	110	583	517	196	224	180	44	66
1970 to 1974.....	1,489	1,465	24	1,241	1,218	247	...	...	...	...
1975 or later.....	101	101	...	52	52	44	4	4	...	...
Partially or not amortized.....	1,686	1,591	95	...	...	...	1,686	1,591	95	238
Past due.....	22	22	...	...	...	...	22	22	...	...
1950 to 1951.....	535	528	7	...	...	...	535	528	7	53
1952 to 1953.....	517	472	45	...	...	...	517	472	45	110
1954 to 1955.....	318	312	6	...	...	...	318	312	6	73
1956 to 1957.....	72	50	22	...	...	...	72	50	22	...
1958 to 1959.....	113	107	6	...	...	...	113	107	6	...
1960 to 1964.....	61	52	9	...	...	...	61	52	9	2
1965 to 1969.....	4	4	...	...	...	...	4	4	...	...
1970 to 1974.....	44	44	...	...	...	...	44	44	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 66 FHA-insured first mortgages with VA-guaranteed second mortgage, and 23 with conventional second mortgage.

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

(Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100)

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
INTEREST RATE										
Less than 3.0 percent.....	55	55	...	...	...	...	55	55	...	...
3.0 percent.....	...	...	...	...	...	...	...	...	...	11
3.1 to 3.5 percent.....	23	23	...	2	2	...	20	20	...	6
3.6 to 3.9 percent.....	3	2	1	1	1	...	2	1	1	...
4.0 percent.....	2,883	2,788	95	1,217	1,172	552	1,113	1,064	49	109
4.1 to 4.4 percent.....	4	4	...	...	...	...	4	4	...	...
4.5 percent.....	1,443	1,354	89	682	638	...	762	717	45	6
4.6 to 5.0 percent.....	1,849	1,794	55	22	22	...	1,827	1,772	55	53
5.1 to 5.5 percent.....	316	316	...	...	...	...	316	316	...	22
5.6 to 6.0 percent.....	4,142	3,902	240	...	...	...	4,142	3,902	240	272
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	4.0	4.0	...	6.0	5.5	...	...
MORTGAGE LOAN										
Less than \$2,000.....	1,376	1,354	22	...	...	22	1,354	1,332	22	197
\$2,000 to \$3,999.....	2,790	2,724	66	88	88	44	2,658	2,592	66	94
\$4,000 to \$5,999.....	1,769	1,652	117	44	22	153	1,573	1,478	95	88
\$6,000 to \$7,999.....	1,626	1,571	55	916	894	109	601	568	33	5
\$8,000 to \$9,999.....	1,192	1,159	33	436	436	160	596	563	33	...
\$10,000 to \$11,999.....	540	518	22	22	22	44	475	453	22	7
\$12,000 to \$14,999.....	727	654	73	359	315	22	346	317	29	7
\$15,000 to \$19,999.....	264	220	44	...	...	...	264	220	44	44
\$20,000 to \$24,999.....	74	62	12	...	...	...	74	62	12	22
\$25,000 to \$29,999.....	33	33	...	...	...	...	33	33	...	2
\$30,000 to \$49,999.....	137	115	22	...	...	...	137	115	22	7
\$50,000 to \$74,999.....	57	57	...	...	...	...	57	57	...	6
\$75,000 to \$99,999.....	9	8	1	7	7	...	2	1	1	2
\$100,000 to \$199,999.....	57	49	8	13	13	...	44	36	8	...
\$200,000 to \$499,999.....	34	29	5	15	15	...	19	14	5	...
\$500,000 or more.....	37	34	3	25	23	...	12	11	1	...
Median loan.....dollars..	5,200	5,100	...	7,800	7,800	...	4,100	4,000	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	2,760	2,687	73	...	...	44	2,716	2,643	73	207
\$2,000 to \$3,999.....	2,557	2,491	66	109	87	109	2,338	2,294	44	105
\$4,000 to \$5,999.....	1,821	1,712	109	284	284	110	1,429	1,320	109	71
\$6,000 to \$7,999.....	1,835	1,724	110	1,090	1,068	204	541	453	88	...
\$8,000 to \$9,999.....	599	599	...	14	14	66	520	520	...	...
\$10,000 to \$11,999.....	281	237	44	84	40	...	197	197	...	7
\$12,000 to \$14,999.....	419	390	29	283	283	22	114	85	29	7
\$15,000 to \$19,999.....	122	88	34	...	...	...	122	88	34	66
\$20,000 to \$24,999.....	55	55	...	...	...	...	55	55	...	5
\$25,000 to \$29,999.....	63	63	...	...	...	...	63	63	...	2
\$30,000 to \$49,999.....	52	52	...	...	...	...	52	52	...	5
\$50,000 to \$74,999.....	17	17	...	...	...	...	17	17	...	5
\$75,000 to \$99,999.....	10	9	1	7	7	...	3	2	1	...
\$100,000 to \$199,999.....	59	51	8	13	13	...	46	38	8	...
\$200,000 to \$499,999.....	42	36	6	19	19	...	23	17	6	...
\$500,000 or more.....	25	23	2	21	19	...	4	4	...	...
Median debt.....dollars..	4,000	3,900	...	7,100	7,100	...	3,100	3,000	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	9,681	9,229	452	1,925	1,836	553	7,203	6,841	362	266
Less than \$20.....	3,538	3,345	193	380	358	73	3,085	2,914	171	240
\$20 to \$24.....	1,331	1,282	49	336	315	152	842	815	27	...
\$25 to \$29.....	684	638	46	47	23	88	549	527	22	2
\$30 to \$34.....	764	742	22	324	324	44	398	376	22	...
\$35 to \$39.....	722	673	49	335	313	44	343	316	27	2
\$40 to \$44.....	1,168	1,150	18	481	481	65	622	604	18	...
\$45 to \$49.....	359	357	2	22	22	65	271	269	2	...
\$50 to \$54.....	142	120	22	...	...	22	120	98	22	...
\$55 to \$59.....	223	221	2	...	...	...	223	221	2	...
\$60 to \$64.....	140	135	5	...	...	...	140	135	5	...
\$65 to \$69.....	65	65	...	...	...	...	65	65	...	...
\$70 to \$79.....	192	170	22	...	...	...	192	170	22	...
\$80 to \$99.....	136	114	22	...	...	...	136	114	22	...
\$100 to \$119.....	87	87	...	...	...	...	87	87	...	...
\$120 or more.....	130	130	...	...	...	...	130	130	...	22
Median payment.....dollars..	24	24	...	33	33	...	23	23	...	...

RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	EHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	10,717	10,237	480	1,923	1,834	66	552	8,240	7,851	390
STRUCTURES ON PROPERTY										
1 structure.....	9,515	9,126	389	1,867	1,780	66	545	7,102	6,801	301
2 structures or more.....	1,202	1,111	91	56	54	...	7	1,138	1,049	89
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	4,625	4,494	131	937	894	22	327	3,361	3,273	87
2 to 4 dwelling units.....	4,299	4,166	133	904	882	22	225	3,170	3,058	111
5 to 49 dwelling units.....	1,700	1,495	205	39	17	22	...	1,662	1,479	184
50 to 99 dwelling units.....	49	42	7	15	16	...	...	33	26	7
100 dwelling units or more.....	42	39	3	28	26	...	...	14	13	1
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	9,249	8,913	336	1,899	1,832	44	552	6,797	6,528	269
Less than half.....	1,468	1,324	144	24	2	22	...	1,442	1,322	122
YEAR STRUCTURE BUILT ²										
1950 (part).....	26	26	...	4	4	...	...	22	22	...
1949.....	218	216	2	89	89	...	44	85	83	2
1948.....	1,141	1,134	7	1,026	1,024	...	44	72	67	5
1947.....	267	261	6	44	44	...	130	92	87	6
1946.....	155	153	...	...	...	...	44	112	112	...
1942 to 1945.....	772	749	23	644	...	...	22	106	105	1
1940 to 1941.....	252	186	66	69	25	44	...	183	161	22
1930 to 1939.....	647	625	22	26	4	...	...	621	621	...
1929 or earlier.....	7,078	6,747	331	23	23	...	247	6,808	6,477	331
Not reported.....	159	135	24	...	...	...	22	137	113	24
YEAR STRUCTURE ACQUIRED ²										
1950 (part).....	1,076	1,032	44	27	27	...	66	983	939	44
1949.....	1,668	1,609	59	241	241	...	88	1,339	1,280	59
1948.....	1,986	1,920	66	938	892	22	87	961	941	20
1947.....	924	873	51	45	23	22	160	719	690	29
1946.....	981	893	88	22	...	22	153	807	741	66
1942 to 1945.....	1,913	1,803	110	623	623	...	44	1,291	1,181	110
1940 to 1941.....	731	698	33	25	25	...	...	706	673	33
1930 to 1939.....	877	869	8	4	4	...	...	874	865	8
1929 or earlier.....	536	513	23	...	...	...	...	536	513	23
Not reported.....	27	27	...	...	...	...	...	27	27	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²										
New.....	2,440	2,386	54	1,631	1,629	...	175	633	582	52
Previously occupied.....	8,276	7,850	426	293	205	66	378	7,606	7,268	339
PURCHASE PRICE										
Less than \$2,000.....	674	674	...	22	22	...	22	630	630	...
\$2,000 to \$3,999.....	1,778	1,712	66	66	66	...	44	1,667	1,602	66
\$4,000 to \$5,999.....	2,009	1,910	99	87	65	22	109	1,811	1,736	77
\$6,000 to \$7,999.....	1,141	1,097	44	131	131	...	88	923	879	44
\$8,000 to \$9,999.....	1,623	1,601	22	763	763	...	182	679	658	22
\$10,000 to \$11,999.....	605	583	22	88	66	...	66	451	451	...
\$12,000 to \$14,999.....	987	965	22	642	642	...	22	322	301	22
\$15,000 to \$19,999.....	427	343	84	44	...	44	...	383	343	40
\$20,000 to \$24,999.....	111	111	...	...	...	...	...	111	111	...
\$25,000 to \$29,999.....	95	95	...	...	...	...	...	95	95	...
\$30,000 to \$49,999.....	284	228	56	...	...	...	...	285	228	56
\$50,000 to \$74,999.....	130	130	...	...	...	...	...	130	130	...
\$75,000 to \$99,999.....	5	5	...	...	...	...	...	5	5	...
\$100,000 to \$199,999.....	46	46	...	11	11	...	...	34	34	...
\$200,000 to \$499,999.....	38	26	12	16	16	...	...	22	10	12
\$500,000 or more.....	43	40	3	27	25	...	...	16	15	1
Property not acquired by purchase.....	349	341	8	...	...	...	...	349	341	8
Not reported.....	375	331	44	28	28	...	22	325	282	44
Median purchase price.....dollars..	6,800	6,800	...	8,800	8,800	...	...	5,500	5,500	...
MARKET VALUE										
Less than \$2,000.....	131	131	...	...	...	...	22	109	109	...
\$2,000 to \$3,999.....	1,008	1,008	...	...	...	...	...	986	986	...
\$4,000 to \$5,999.....	1,669	1,647	22	131	131	...	...	1,472	1,451	22
\$6,000 to \$7,999.....	1,766	1,656	110	110	88	22	66	1,591	1,504	88
\$8,000 to \$9,999.....	2,172	2,150	22	1,090	1,090	...	...	864	843	22
\$10,000 to \$11,999.....	882	805	77	131	109	...	...	517	700	55
\$12,000 to \$14,999.....	944	944	...	305	305	...	44	595	595	...
\$15,000 to \$19,999.....	479	402	77	22	...	22	...	457	402	55
\$20,000 to \$24,999.....	264	220	44	22	...	22	...	242	220	22
\$25,000 to \$29,999.....	78	78	...	...	...	...	...	78	78	...
\$30,000 to \$49,999.....	203	178	25	...	...	...	...	203	178	25
\$50,000 to \$74,999.....	164	120	44	...	...	...	...	164	120	44

¹ Table total includes 24 properties which have FHA-insured first mortgage with conventional second mortgage.

² For properties with more than one structure, reported for structure most recently built.

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE—Con.										
\$75,000 to \$99,999.....	6	5	1	...	...	...	...	7	5	1
\$100,000 to \$199,999.....	113	113	...	16	16	...	...	96	96	...
\$200,000 to \$499,999.....	34	27	7	16	16	...	...	18	11	7
\$500,000 or more.....	29	29	4	14	14	...	...	19	15	4
Not reported.....	774	724	50	68	66	...	66	641	593	48
Median market value.....dollars..	8,200	8,200	...	8,700	...	...	...	7,500	7,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	1,449	1,442	7	...	...	...	...	1,449	1,442	7
20 to 39 percent.....	1,947	1,881	66	...	...	...	...	1,946	1,881	66
40 to 59 percent.....	2,102	2,013	89	92	92	...	22	1,989	1,900	89
60 to 69 percent.....	1,149	1,072	77	244	222	22	44	863	807	55
70 to 79 percent.....	1,343	1,277	66	497	454	22	181	663	641	22
80 to 84 percent.....	314	292	22	26	26	...	109	179	157	22
85 to 89 percent.....	1,067	1,034	33	925	903	22	66	77	66	11
90 to 94 percent.....	252	245	7	47	47	...	...	206	199	7
95 to 99 percent.....	156	112	44	3	3	...	...	88	44	44
100 percent or more.....	167	145	22	22	22	...	...	145	123	22
Market value not reported.....	774	724	50	68	66	...	66	641	593	48
Median percent.....	55	54	...	85	85	...	...	44	43	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	7,708	7,417	291	1,894	1,804	66	532	5,281	5,083	201
Less than 50 percent.....	611	607	4	...	...	...	...	611	607	4
50 to 59 percent.....	681	648	33	...	...	...	...	680	648	33
60 to 64 percent.....	723	719	4	305	305	...	22	396	392	4
65 to 69 percent.....	431	362	69	66	22	22	...	364	340	25
70 to 74 percent.....	462	462	...	69	69	...	...	392	392	...
75 to 79 percent.....	688	621	67	46	24	22	44	599	554	45
80 to 84 percent.....	867	845	22	226	226	...	22	618	596	22
85 to 89 percent.....	832	810	22	514	492	22	66	253	253	...
90 to 94 percent.....	769	747	22	265	265	...	131	374	352	22
95 to 99 percent.....	279	279	...	152	152	...	51	77	77	...
100 percent or more.....	1,013	1,011	2	223	221	...	174	615	615	...
Purchase price not reported or property not acquired by purchase.....	352	306	46	28	28	...	22	302	257	46
Median percent.....	80	81	...	87	87	...	...	75	75	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	7,708	7,417	291	1,894	1,804	66	532	5,281	5,083	201
Less than 50 percent.....	607	607	...	...	...	...	...	607	607	...
50 to 59 percent.....	652	648	4	...	...	...	...	652	648	4
60 to 64 percent.....	741	719	22	305	305	...	22	413	392	22
65 to 69 percent.....	373	362	11	22	22	...	...	351	340	11
70 to 74 percent.....	464	462	2	69	69	...	...	394	392	2
75 to 79 percent.....	648	621	27	46	24	22	44	559	554	5
80 to 84 percent.....	867	845	22	248	226	22	22	596	596	...
85 to 89 percent.....	810	810	...	492	492	...	66	253	253	...
90 to 94 percent.....	813	747	66	265	265	...	131	417	352	66
95 to 99 percent.....	302	279	23	174	152	22	51	78	77	1
100 percent or more.....	1,079	1,011	68	245	221	22	174	659	615	44
Purchase price not reported or property not acquired by purchase.....	352	306	46	28	28	...	22	302	257	46
Median percent.....	81	81	...	87	...	...	...	76	75	...
TYPE OF OWNER										
Individual.....	7,876	7,485	391	201	135	66	530	7,145	6,818	327
Partnership.....	356	305	51	...	...	...	...	356	305	51
Corporation.....	2,485	2,448	37	1,723	1,699	...	22	740	726	13
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	7,704	7,416	288	1,892	1,803	66	530	5,282	5,082	200
Mortgage refinanced or renewed.....	1,571	1,437	134	9	9	...	22	1,538	1,405	134
To increase loan for improvements or repairs.....	575	514	61	...	...	...	...	575	514	61
To increase loan for other reasons.....	252	230	22	...	...	...	...	252	230	22
To secure better terms.....	375	353	22	1	1	...	22	352	330	22
To renew or extend loan without increasing amount.....	206	177	29	8	8	...	...	196	168	29
For other purpose.....	163	163	...	...	...	...	...	163	163	...
Mortgage placed later than acquisition of property.....	1,444	1,385	59	22	22	...	...	1,421	1,363	59
To make improvements or repairs.....	560	510	50	22	22	...	...	538	488	50
To invest in other properties.....	336	336	...	...	...	...	...	336	336	...
To invest in business other than real estate.....	187	186	1	...	...	...	...	186	186	1
For other purpose.....	361	353	8	...	...	...	...	361	353	8

¹ Table total includes 24 properties which have FHA-insured first mortgage with conventional second mortgage.

RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	1,571	1,437	134	9	9	...	22	1,538	1,405	134
Same lender.....	901	811	90	9	9	...	22	868	779	90
Different lender.....	670	626	44	...	...	...	...	670	626	44
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	6,987	6,662	325	1,668	1,600	44	227	5,092	4,837	257
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	164	164	...	131	131	...	22	11	11	...
\$2.50 to \$4.99.....	180	180	...	...	...	...	...	180	180	...
\$5.00 to \$7.49.....	180	174	6	22	22	...	...	159	153	6
\$7.50 to \$9.99.....	211	166	45	23	1	...	7	181	158	23
\$10.00 to \$12.49.....	971	938	33	383	361	22	...	588	577	11
\$12.50 to \$14.99.....	340	313	27	54	54	...	22	465	438	27
\$15.00 to \$17.49.....	738	672	66	114	114	...	44	580	514	66
\$17.50 to \$19.99.....	615	528	87	327	305	22	...	288	223	66
\$20.00 to \$24.99.....	1,542	1,331	211	284	284	...	88	1,171	1,160	11
\$25.00 or more.....	1,175	1,152	23	218	218	...	22	935	912	23
Taxes not payable in 1949 ³	45	45	...	44	44	...	...	...	...	...
Taxes or value not reported.....	621	595	26	67	65	...	22	532	508	24
Median taxes.....dollars..	18.21	18.46	...	...	...	...	...	18.50	18.99	...
MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	198	198	...	...	...	...	...	198	198	...
\$20 to \$29.....	803	769	34	...	...	...	22	781	747	34
\$30 to \$39.....	1,717	1,619	98	72	50	22	73	1,372	1,496	76
\$40 to \$49.....	1,460	1,416	44	573	551	22	44	843	822	22
\$50 to \$59.....	963	897	66	267	267	...	...	696	630	66
\$60 to \$69.....	402	387	15	52	50	...	44	305	293	13
\$70 to \$79.....	492	492	...	180	180	...	44	269	269	...
\$80 to \$89.....	682	637	45	480	458	...	...	202	179	23
\$90 to \$99.....	45	45	...	22	22	...	...	23	23	...
\$100 or more.....	225	202	23	22	22	...	...	203	180	23
Median receipts.....dollars..	45	45	...	...	...	...	...	39	39	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	312	290	22	...	...	...	...	312	290	22
\$20 to \$29.....	935	901	34	...	...	...	22	913	879	34
\$30 to \$39.....	1,839	1,742	97	72	50	22	73	1,695	1,620	76
\$40 to \$49.....	1,421	1,333	88	573	551	22	44	804	739	66
\$50 to \$59.....	854	832	22	267	267	...	...	586	565	22
\$60 to \$69.....	402	387	15	52	50	...	44	305	292	13
\$70 to \$79.....	446	445	1	180	180	...	44	223	222	1
\$80 to \$89.....	615	571	44	480	458	...	...	135	113	22
\$90 to \$99.....	22	22	...	22	22	...	...	...	...	...
\$100 or more.....	137	136	1	22	22	...	...	115	114	1
Median receipts.....dollars..	42	42	...	...	...	...	...	37	37	...
TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	241	234	7	...	...	...	...	219	212	7
5 to 9 percent.....	2,008	1,858	150	472	428	22	44	1,492	1,386	107
10 to 14 percent.....	2,879	2,784	95	1,060	1,038	22	138	1,679	1,607	73
15 to 19 percent.....	631	609	22	45	45	...	...	585	564	22
20 to 24 percent.....	374	352	22	22	22	...	...	352	330	22
25 to 29 percent.....	45	44	1	...	...	...	...	45	44	1
30 to 34 percent.....	84	84	...	...	...	...	...	84	84	...
35 to 39 percent.....	77	77	...	...	...	...	...	77	77	...
40 percent or more.....	102	102	...	...	...	...	...	102	102	...
Market value not reported.....	544	518	26	67	65	...	22	455	431	24
Median percent.....	12	12	...	...	...	...	...	12	12	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Less than 50 percent.....	273	229	44	...	...	...	...	272	229	44
50 to 79 percent.....	398	376	22	...	...	...	...	398	376	22
80 to 89 percent.....	75	53	22	...	...	...	...	75	53	22
90 to 99 percent.....	59	57	2	2	2	...	...	57	55	2
100 percent.....	6,178	5,944	234	1,663	1,596	44	225	4,288	4,122	166

¹ Table total includes 24 properties which have FHA-insured first mortgage with conventional second mortgage.

² Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

³ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	6,236	5,999	237	1,667	1,600	44	226	4,345	4,176	169
Less than \$20.....	181	181	...	131	131	...	22	28	28	...
\$20 to \$39.....	888	855	33	23	23	...	29	836	803	33
\$40 to \$59.....	1,092	1,041	51	34	34	...	...	1,058	1,007	51
\$60 to \$79.....	1,024	970	44	164	120	44	22	828	828	...
\$80 to \$99.....	1,401	1,352	49	849	828	...	87	464	437	27
\$100 to \$119.....	585	552	33	4	4	...	...	581	548	33
\$120 to \$139.....	90	87	3	24	22	...	22	45	44	1
\$140 to \$159.....	347	347	...	109	109	...	22	217	217	...
\$160 to \$199.....	376	353	23	240	240	...	...	136	113	23
\$200 to \$299.....	89	88	1	44	44	...	22	24	23	1
\$300 or more.....	22	22	...	...	...	...	...	22	22	...
Taxes not payable in 1949.....	45	45	...	45	45	...	...	...	...	...
Taxes not reported.....	106	106	...	...	...	...	...	106	106	...
Median taxes.....dollars..	72	72	...	...	...	...	...	60	60	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Properties with both interest and principal in first mortgage payments.....	6,345	6,043	302	1,668	1,600	44	227	4,452	4,219	234
Less than 30 percent.....	577	554	23	1	1	...	...	576	553	23
30 to 39 percent.....	619	575	44	76	76	...	22	520	477	44
40 to 49 percent.....	1,253	1,208	45	651	651	...	44	560	515	45
50 to 59 percent.....	1,080	1,074	6	585	585	...	51	443	437	6
60 to 69 percent.....	838	793	45	265	221	22	44	530	529	1
70 to 79 percent.....	414	392	22	44	22	22	44	326	326	...
80 to 89 percent.....	199	199	...	22	22	...	22	156	156	...
90 to 99 percent.....	282	258	24	2	...	...	...	280	258	22
100 percent or more.....	1,083	990	93	22	22	...	...	1,061	968	93
Median percent.....	57	56	...	...	...	...	...	62	62	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS² LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	6,345	6,043	302	1,668	1,600	44	227	4,452	4,219	234
Less than 30 percent.....	522	499	23	1	1	...	...	520	498	23
30 to 39 percent.....	228	228	...	...	...	...	...	228	228	...
40 to 49 percent.....	696	651	45	252	252	...	...	442	398	45
50 to 59 percent.....	939	895	44	371	371	...	73	495	451	44
60 to 69 percent.....	1,057	1,029	28	689	667	...	22	347	341	6
70 to 79 percent.....	693	692	1	154	154	...	66	474	473	1
80 to 89 percent.....	313	269	44	66	22	44	44	204	204	...
90 to 99 percent.....	252	252	...	44	44	...	22	186	186	...
100 percent or more.....	1,475	1,359	116	46	44	...	...	1,429	1,315	114
Taxes not payable in 1949 or not reported.....	170	169	1	45	45	...	...	127	125	1
Median percent.....	67	66	...	...	...	...	...	73	73	...

¹ Table total includes 24 properties which have FHA-insured first mortgage with conventional second mortgage.

² Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

Chapter 5

BOSTON
MASSACHUSETTS
STANDARD METROPOLITAN AREA

ALL PROPERTIES

<i>Table</i>		<i>Page</i>
1.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		203
2.--Property characteristics, by government insurance status of first mortgage: 1950.....		203

TOTAL OWNER-OCCUPIED PROPERTIES

3.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	204
4.--Characteristics of first and junior mortgages, by government insurance status: 1950.....	204
5.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....	207

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

6.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	210
7.--Characteristics of first and junior mortgages, by government insurance status: 1950.....	210
8.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....	213

TOTAL RENTAL PROPERTIES

9.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	217
10.--Characteristics of first and junior mortgages, by government insurance status: 1950.....	217
11.--Property characteristics, by government insurance status of first mortgage: 1950.....	220

RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE

12.--Mortgage loan and outstanding debt on property: 1950.....	224
13.--Characteristics of first and junior mortgages: 1950.....	224
14.--Property characteristics, by number of mortgages on property: 1950.....	225

BOSTON STANDARD METROPOLITAN AREA

The Boston Standard Metropolitan Area comprises all of Suffolk County and the following parts of Essex, Middlesex, Norfolk, and Plymouth Counties: Beverly, Lynn, Peabody, and Salem cities, and Danvers, Hamilton, Lynnfield, Manchester, Marblehead, Middleton, Nahant, Saugus, Swampscott, and Wenham towns in Essex County; Cambridge, Everett, Malden, Medford, Melrose, Newton, Somerville, Waltham, and Woburn cities, and Arlington, Ashland, Bedford, Belmont, Burlington, Concord, Framingham, Lexington, Lincoln, Natick, North Reading, Reading, Stoneham, Wakefield, Watertown, Wayland, Weston, Wilmington, and Winchester towns in Middlesex County; Quincy city, and Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Medfield, Milton, Needham, Norwood, Randolph, Sharon, Walpole, Wellesley, Westwood, and Weymouth towns in Norfolk County; Hingham and Hull towns in Plymouth County.

Table 1.—ALL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	209,187	1,106,091	1,544	12,296	34,887	260,057	172,755	833,738
Average debt per property.....	...	5.3	...	8.0	...	7.5	...	4.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	74,922	138,286	98	226	707	1,842	74,116	136,218
\$4,000 to \$5,999.....	49,546	184,725	619	2,012	5,121	22,279	43,808	160,434
\$6,000 to \$7,999.....	34,207	197,073	432	2,324	10,521	64,069	23,294	130,680
\$8,000 to \$9,999.....	24,985	193,615	196	1,613	9,829	79,255	14,961	112,747
\$10,000 to \$11,999.....	14,371	132,835	196	1,051	6,018	59,013	8,154	72,771
\$12,000 to \$14,999.....	5,822	66,536	...	...	2,376	28,633	3,447	37,903
\$15,000 to \$19,999.....	2,223	32,284	...	...	177	2,484	2,045	29,800
\$20,000 to \$49,999.....	1,874	43,638	...	...	137	2,482	1,737	41,156
\$50,000 to \$99,999.....	683	40,927	...	...	...	...	683	40,927
\$100,000 or more.....	557	76,172	2	5,070	...	...	557	71,102
Median loan.....dollars..	5,000	...	...	...	8,200	...	4,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	102,809	215,387	776	1,933	1,944	6,079	100,088	207,375
\$4,000 to \$5,999.....	40,947	199,396	235	1,032	8,792	44,949	31,919	153,415
\$6,000 to \$7,999.....	29,454	203,325	334	2,413	9,906	68,302	19,213	132,610
\$8,000 to \$9,999.....	21,050	185,979	98	836	8,980	80,120	11,972	105,023
\$10,000 to \$11,999.....	6,861	73,275	98	1,012	3,305	34,862	3,456	37,401
\$12,000 to \$14,999.....	3,969	51,068	...	...	1,817	23,263	2,152	27,805
\$15,000 to \$19,999.....	1,598	26,517	...	...	137	2,482	1,461	24,035
\$20,000 to \$49,999.....	1,455	42,314	...	...	...	...	1,455	42,314
\$50,000 to \$99,999.....	712	51,300	2	5,070	...	...	712	51,300
\$100,000 or more.....	337	57,530	2	...	...	...	335	52,460
Median debt.....dollars..	4,700	...	...	...	7,200	...	3,400	...

Table 2.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	209,187	200,625	8,562	1,544	1,112	432	...	34,887	32,970	1,917	172,755	166,544	6,212
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	120,087	116,627	3,460	1,405	973	432	...	19,956	19,219	737	98,725	96,436	2,290
2 to 4 dwelling units.....	78,544	74,759	3,785	137	137	...	...	14,813	13,634	1,179	63,592	60,989	2,605
5 to 49 dwelling units.....	10,349	9,069	1,280	...	...	...	...	118	118	...	10,232	8,952	1,280
50 dwelling units or more.....	208	171	37	2	2	...	...	...	...	...	206	169	37
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	200,438	192,631	7,807	1,544	1,112	432	...	34,710	32,793	1,917	164,184	158,726	5,457
Less than half.....	8,750	7,995	755	...	...	...	...	177	177	...	8,574	7,819	755
YEAR STRUCTURE BUILT													
1950 (part).....	1,532	1,532	...	...	...	...	...	923	923	...	609	609	...
1949.....	6,369	5,956	413	295	...	295	...	1,631	1,631	...	4,442	4,324	118
1948.....	5,210	4,974	236	276	139	137	...	1,592	1,592	...	3,341	3,243	98
1947.....	4,327	4,190	137	1	1	...	...	2,349	2,251	98	1,977	1,938	39
1946.....	1,642	1,524	118	...	...	...	...	806	688	118	836	836	...
1942 to 1945.....	1,887	1,887	...	...	...	...	...	1,071	1,071	...	816	816	...
1940 to 1941.....	8,203	8,203	...	344	344	...	...	1,415	1,415	...	6,444	6,444	...
1930 to 1939.....	22,740	22,220	520	295	295	...	...	3,624	3,526	98	18,821	18,398	422
1929 or earlier.....	154,367	147,289	7,078	334	334	...	...	20,599	18,997	1,602	133,434	127,958	5,476
Not reported.....	2,910	2,852	58	...	...	...	...	874	874	...	2,036	1,977	58
MARKET VALUE													
Less than \$4,000.....	5,257	5,159	98	...	...	...	...	98	98	...	5,158	5,060	98
\$4,000 to \$5,999.....	12,855	11,790	1,065	...	...	...	...	865	826	39	11,990	10,965	1,026
\$6,000 to \$7,999.....	31,306	29,973	1,333	78	39	39	...	5,108	4,174	934	26,119	25,759	360
\$8,000 to \$9,999.....	37,940	36,649	1,291	492	295	197	...	8,077	7,940	137	29,370	28,412	958
\$10,000 to \$11,999.....	43,284	41,832	1,452	197	98	98	...	8,990	8,715	275	34,095	33,016	1,079
\$12,000 to \$14,999.....	35,105	33,593	1,512	432	334	98	...	7,566	7,193	373	27,105	26,065	1,041
\$15,000 to \$19,999.....	24,485	23,717	768	246	246	...	...	2,977	2,977	...	21,262	20,494	768
\$20,000 to \$49,999.....	13,675	13,211	464	98	98	...	...	658	658	...	12,917	12,452	464
\$50,000 to \$99,999.....	1,190	1,040	150	...	...	...	...	98	98	...	1,092	942	150
\$100,000 or more.....	754	534	220	2	2	...	...	...	...	...	753	532	220
Not reported.....	3,342	3,134	208	...	...	...	...	442	285	157	2,961	2,850	51
Median market value.....dollars..	10,400	10,500	10,400	...	...	...	...	10,500	10,600	...	10,400	10,400	...

RESIDENTIAL FINANCING

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	180,156	828,277	1,464	6,870	33,112	245,706	145,581	575,701
Average debt per property.....	...	4.6	...	4.7	...	7.4	...	4.0
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	18,237	16,759	...	...	39	35	18,198	16,724
\$2,000 to \$2,999.....	22,451	39,355	...	...	197	432	22,255	38,923
\$3,000 to \$3,999.....	23,756	62,512	98	226	432	1,281	23,225	61,005
\$4,000 to \$4,999.....	24,224	80,736	344	1,052	1,740	6,596	22,140	73,088
\$5,000 to \$5,999.....	19,404	81,232	236	874	2,997	14,053	16,173	66,305
\$6,000 to \$6,999.....	17,325	93,671	295	1,297	5,434	30,777	11,597	61,597
\$7,000 to \$7,999.....	12,880	81,023	98	757	4,853	31,831	7,930	48,435
\$8,000 to \$8,999.....	12,690	92,253	98	777	4,466	33,222	8,127	58,254
\$9,000 to \$9,999.....	10,019	83,436	98	836	4,853	42,014	5,068	40,585
\$10,000 to \$10,999.....	8,577	76,854	98	1,012	3,536	33,593	4,941	42,249
\$11,000 to \$11,999.....	4,114	40,209	98	39	2,109	21,648	1,906	18,522
\$12,000 to \$14,999.....	4,670	53,035	...	...	2,220	26,523	2,451	26,512
\$15,000 to \$19,999.....	1,278	17,732	...	...	138	1,931	1,140	15,801
\$20,000 or more.....	530	9,470	...	...	98	1,769	432	7,701
Median loan.....dollars..	5,000	...	...	...	8,100	...	4,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	38,296	41,084	98	39	39	35	38,158	41,010
\$2,000 to \$2,999.....	28,277	69,062	393	972	737	1,886	27,147	66,204
\$3,000 to \$3,999.....	22,958	77,964	246	836	1,051	3,805	21,661	73,323
\$4,000 to \$4,999.....	19,170	85,008	196	816	3,105	14,003	15,869	70,189
\$5,000 to \$5,999.....	16,336	88,707	39	216	5,304	29,152	10,992	59,339
\$6,000 to \$6,999.....	14,035	90,150	98	609	5,277	34,111	8,659	55,430
\$7,000 to \$7,999.....	12,521	93,378	197	1,534	4,198	31,146	8,127	60,698
\$8,000 to \$8,999.....	10,968	92,438	98	836	4,215	35,744	6,655	55,858
\$9,000 to \$9,999.....	7,888	74,093	...	...	4,353	40,718	5,536	33,375
\$10,000 to \$10,999.....	4,315	44,969	98	1,012	2,850	29,746	1,366	14,211
\$11,000 to \$11,999.....	1,390	15,779	...	...	260	2,991	1,130	12,788
\$12,000 to \$14,999.....	2,981	38,016	...	...	1,622	20,600	1,360	17,416
\$15,000 to \$19,999.....	727	11,475	...	...	98	1,769	629	9,706
\$20,000 or more.....	295	6,154	...	...	...	...	295	6,154
Median debt.....dollars..	4,000	...	...	...	7,200	...	3,300	...

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages		Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Total outstanding debt.....	820,186	789,453	30,733	6,348	3,488	2,860	244,465	569,373	552,032	17,341	8,085	520	7,565
Average debt per mortgage.....	4.6	4.5	5.1	4.3	3.3	7.3	7.4	3.9	3.9	4.4	1.3	1.3	1.3
Amount of outstanding debt (thousands of dollars)													
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	63,995	62,162	1,833	904	904	...	16,817	46,274	45,561	713	1,465	...	1,465
Mutual savings bank.....	332,574	320,581	11,993	3,282	1,090	2,192	100,736	228,556	221,393	7,163	1,050	432	618
Savings and loan association.....	358,820	344,361	14,459	1,494	1,494	...	119,628	237,698	229,295	8,403	630	...	630
Life insurance company.....	18,014	17,346	668	668	...	668	3,356	13,990	13,990	...	88	88	...
Mortgage company.....	324	324	...	...	...	...	...	324	324	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	34,562	33,500	1,062	...	...	...	...	34,562	33,500	1,062	4,349	...	4,349
Other.....	11,897	11,179	718	...	...	...	3,928	7,969	7,969	...	503	...	503
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	151,818	145,905	5,913	629	...	629	41,167	110,022	105,908	4,114	1,760	147	1,613
1949.....	194,519	184,649	9,870	1,494	...	1,494	47,658	145,367	140,971	4,396	2,386	275	2,111
1948.....	158,799	152,339	6,460	1,562	825	737	47,113	110,124	105,199	4,925	2,787	98	2,689
1947.....	119,948	114,332	5,616	...	...	...	60,422	59,526	56,844	2,682	486	...	486
1946.....	92,693	90,685	2,008	...	...	...	44,723	47,970	47,612	358	29	...	29
1942 to 1945.....	53,188	53,188	...	1,259	1,259	...	3,382	48,547	48,547	...	361	...	361
1940 to 1941.....	18,469	18,469	...	226	226	...	...	18,243	18,243	...	197	...	197
1935 to 1939.....	12,921	12,734	187	1,178	1,178	...	...	11,743	11,556	187	...	...	...
1930 to 1934.....	5,160	5,022	138	...	...	...	...	5,160	5,022	138	...	...	...
1929 or earlier.....	12,671	12,130	541	...	...	...	...	12,671	12,130	541	79	...	79

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	180,156	174,088	6,068	1,464	1,071	393	33,112	145,581	141,667	3,915	6,166	393	5,774
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	11,332	10,890	442	295	295	...	2,231	8,806	8,560	246	541	...	541
Mutual savings bank.....	67,576	65,397	2,179	531	236	295	13,178	53,868	52,318	1,550	1,081	295	787
Savings and loan association.....	85,911	82,995	2,916	540	540	...	16,857	68,514	66,728	1,786	1,120	...	1,120
Life insurance company.....	3,358	3,260	98	98	...	98	401	2,859	2,859	...	98	98	...
Mortgage company.....	98	98	...	...	...	...	...	98	98	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	9,481	9,146	335	...	...	...	...	9,481	9,146	335	2,746	...	2,746
Other.....	2,398	2,300	98	...	...	...	442	1,956	1,956	...	580	...	580
FORM OF DEBT													
Mortgage or deed of trust.....	179,802	173,734	6,068	1,464	1,071	393	33,110	145,228	141,312	3,916	6,166	393	5,773
Contract to purchase.....	354	354	...	...	...	...	...	354	354	...	...	...	...
AMORTIZATION													
Fully amortized.....	132,385	127,484	4,901	1,464	1,071	393	33,110	97,812	95,063	2,749	3,198	393	2,805
Partially amortized.....	24,097	23,745	351	...	...	...	...	24,097	23,746	351	678	...	678
Not amortized.....	12,871	12,251	620	...	...	...	...	12,871	12,251	620	1,435	...	1,435
On demand.....	10,804	10,607	197	...	...	...	...	10,804	10,607	197	855	...	855
Regular principal payments required.....	3,272	3,272	...	...	...	...	...	3,272	3,272	...	344	...	344
No regular principal payments required.....	7,532	7,332	197	...	...	...	...	7,532	7,335	197	511	...	511
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	170,140	164,621	5,519	1,366	973	393	31,343	137,432	134,026	3,406	4,829	393	4,436
Delinquent:													
Foreclosure in process.....	126	126	...	...	...	...	28	98	98	...	...	...	...
Foreclosure not in process.....	8,837	8,328	509	98	98	...	1,739	6,999	6,529	470	629	...	629
No regular payments required.....	1,051	1,012	39	...	...	...	...	1,051	1,012	39	708	...	708
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	29,549	28,343	1,206	98	...	98	4,726	24,725	23,716	1,010	1,904	98	1,805
1949.....	34,851	33,399	1,452	197	...	197	6,192	28,464	27,936	528	1,993	197	1,797
1948.....	29,272	27,867	1,405	236	138	98	5,975	23,063	21,893	1,170	1,170	98	1,072
1947.....	22,328	21,070	1,258	...	...	...	8,982	13,347	12,668	679	679	...	679
1946.....	18,672	18,318	354	...	...	...	6,541	12,132	11,994	138	98	...	98
1942 to 1945.....	22,047	22,047	...	344	344	...	696	21,007	21,007	...	126	...	126
1940 to 1941.....	9,054	9,054	...	98	98	...	...	8,956	8,956	...	98	...	98
1935 to 1939.....	8,266	8,168	98	491	491	...	...	7,774	7,676	98	...	...	...
1930 to 1934.....	2,100	2,002	98	...	...	...	...	2,100	2,002	98	...	...	...
1929 or earlier.....	4,017	3,820	197	...	...	...	...	4,017	3,820	197	98	...	98
TERM OF MORTGAGE													
On demand.....	10,803	10,606	197	...	...	...	...	10,803	10,606	197	855	...	855
Less than 5 years.....	20,646	19,901	745	...	...	...	...	20,646	19,901	745	1,789	...	1,789
5 to 9 years.....	12,580	11,952	628	...	...	...	246	12,334	11,952	382	1,745	...	1,745
10 to 12 years.....	27,750	26,846	904	...	...	...	1,187	26,562	25,982	580	166	...	166
13 to 14 years.....	9,384	9,187	197	...	...	...	449	8,935	8,738	197	...	...	...
15 years.....	22,686	21,883	803	...	...	...	1,721	20,965	20,261	704	482	...	482
16 to 19 years.....	29,846	29,119	727	...	...	...	4,804	25,042	24,413	629	600	...	600
20 years.....	41,597	40,221	1,376	727	629	98	22,522	18,347	17,964	383	236	98	138
21 to 24 years.....	1,288	1,190	98	...	...	...	98	1,190	1,092	98	...	...	...
25 years.....	2,919	2,526	393	737	442	295	1,739	442	442	...	295	...	295
26 years or more.....	658	658	...	...	...	...	344	314	314	...	...	...	...
Median term.....years..	15	15	...	...	...	...	20	14	14	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	10,803	10,606	197	...	...	...	...	10,803	10,606	197	855	...	855
Fully amortized.....	132,386	127,485	4,901	1,465	1,072	393	33,110	97,811	95,062	2,749	3,197	393	2,804
Past due.....	197	197	...	...	...	...	...	197	197	...	...	...	...
1950 to 1951.....	2,433	2,335	98	...	...	...	...	2,433	2,335	98	323	...	323
1952 to 1953.....	4,921	4,744	177	...	...	...	...	4,921	4,744	177	196	...	196
1954 to 1955.....	7,537	7,337	...	98	98	...	...	7,439	7,439	...	716	...	716
1956 to 1957.....	8,758	8,719	39	295	295	...	39	8,424	8,424	...	459	...	459
1958 to 1959.....	11,762	10,808	954	...	...	...	873	10,888	10,426	462	137	...	137
1960 to 1964.....	42,080	40,586	1,494	...	197	...	3,974	37,910	36,553	1,357	216	...	216
1965 to 1969.....	46,866	45,316	1,550	580	482	98	23,910	22,376	21,819	557	855	98	757
1970 to 1974.....	6,771	6,280	491	197	197	197	3,351	3,223	3,125	98	197	197	...
1975 or later.....	1,061	963	98	98	...	98	963	...	...	...	98	98	...
Partially or not amortized.....	36,967	35,997	970	...	...	...	...	36,967	35,997	970	2,114	...	2,114
Past due.....	126	126	...	...	...	...	...	126	126	...	...	...	...
1950 to 1951.....	13,533	13,091	442	...	...	...	...	13,533	13,091	442	1,081	...	1,081
1952 to 1953.....	11,813	11,450	363	...	...	...	...	11,813	11,450	363	315	...	315
1954 to 1955.....	4,322	4,196	126	...	...	...	...	4,322	4,196	126	433	...	433
1956 to 1957.....	1,867	1,867	...	...	...	...	...	1,867	1,867	...	...	...	...
1958 to 1959.....	2,780	2,780	...	...	...	...	...	2,780	2,780	...	...	...	...
1960 to 1964.....	2,025	2,025	...	...	...	...	...	2,025	2,025	...	246	...	246
1965 to 1969.....	383	344	39	...	...	...	...	383	344	39	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	39	...	39
1975 or later.....	118	118	...	...	...	...	...	118	118	...	...	...	...

RESIDENTIAL FINANCING

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	1,709	1,670	39	...	...	...	...	1,709	1,670	39	610	...	610
4.0 percent.....	66,728	64,182	2,546	639	442	197	33,110	32,979	32,389	590	1,700	393	1,307
4.1 to 4.4 percent.....	118	118	...	...	...	...	...	118	118	...	...	...	...
4.5 percent.....	38,628	37,735	893	530	334	197	...	38,097	37,401	696	177	...	177
4.6 to 5.0 percent.....	54,779	52,651	2,128	295	295	...	...	54,484	52,356	2,128	1,658	...	1,658
5.1 to 5.5 percent.....	12,881	12,763	118	...	...	...	...	12,881	12,763	118	344	...	344
5.6 to 6.0 percent.....	5,217	4,873	344	...	...	...	...	5,217	4,873	344	1,306	...	1,306
6.1 percent or more.....	98	98	...	...	...	...	...	98	98	...	372	...	372
Median interest rate.....percent..	4.5	4.5	...	...	...	...	4.0	4.5	4.5	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	18,640	18,237	403	...	...	...	39	18,601	18,198	403	4,496	295	4,201
\$2,000 to \$2,999.....	22,658	22,088	570	...	...	...	236	22,422	21,891	531	570	98	472
\$3,000 to \$3,999.....	24,110	23,127	983	98	98	...	678	23,333	22,596	737	717	...	717
\$4,000 to \$4,999.....	23,996	23,644	352	344	344	...	1,455	22,197	21,845	352	246	...	246
\$5,000 to \$5,999.....	20,246	19,060	1,186	236	236	...	3,488	16,524	15,829	695	...	...	...
\$6,000 to \$6,999.....	17,084	16,248	836	393	295	98	5,138	11,553	11,110	443	138	...	138
\$7,000 to \$7,999.....	12,987	12,232	755	197	...	197	4,951	7,840	7,576	264	...	...	...
\$8,000 to \$8,999.....	11,975	11,542	433	98	...	98	4,210	7,667	7,372	295	...	...	...
\$9,000 to \$9,999.....	9,861	9,724	137	...	...	...	4,991	4,872	4,872	...	...	...	...
\$10,000 to \$10,999.....	8,223	8,105	118	...	...	...	3,478	4,745	4,745	...	...	...	...
\$11,000 to \$11,999.....	3,897	3,897	...	98	98	...	1,991	1,808	1,808	...	...	...	...
\$12,000 to \$14,999.....	4,670	4,474	196	...	...	...	2,220	2,451	2,353	98	...	...	...
\$15,000 to \$19,999.....	1,376	1,278	98	...	...	...	138	1,238	1,140	98	...	...	...
\$20,000 or more.....	432	432	...	...	...	...	98	334	334	...	...	...	...
Median loan.....dollars..	5,000	4,900	...	...	...	...	8,100	4,300	4,300	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	38,591	37,952	639	98	98	...	78	38,413	37,814	599	4,928	393	4,535
\$2,000 to \$2,999.....	28,936	27,963	973	393	393	...	737	27,806	26,833	973	4,333	...	4,333
\$3,000 to \$3,999.....	22,663	22,142	521	246	246	...	1,012	21,405	21,130	275	423	...	423
\$4,000 to \$4,999.....	20,054	18,945	1,109	196	196	...	3,596	16,262	15,644	618	246	...	246
\$5,000 to \$5,999.....	16,391	15,401	990	39	39	...	5,008	11,341	10,647	694	39	...	39
\$6,000 to \$6,999.....	13,851	13,124	727	295	98	197	5,316	8,240	7,945	295	98	...	98
\$7,000 to \$7,999.....	11,675	11,215	460	98	...	98	4,002	7,576	7,312	264	...	...	...
\$8,000 to \$8,999.....	10,790	10,535	255	98	...	98	4,372	6,320	6,320	...	...	...	...
\$9,000 to \$9,999.....	7,692	7,594	98	...	...	...	4,255	3,437	3,437	...	...	...	...
\$10,000 to \$10,999.....	4,119	4,119	...	...	...	...	2,752	1,366	1,366	...	...	...	...
\$11,000 to \$11,999.....	1,586	1,390	196	...	...	...	358	1,228	1,130	98	...	...	...
\$12,000 to \$14,999.....	2,883	2,785	98	...	...	...	1,523	1,360	1,262	98	...	...	...
\$15,000 to \$19,999.....	727	727	...	...	...	...	98	629	629	...	...	...	...
\$20,000 or more.....	197	197	...	...	...	...	...	197	197	...	...	...	...
Median debt.....dollars..	3,900	3,900	...	...	...	...	7,200	3,300	3,200	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	158,862	153,707	5,155	1,463	1,070	393	33,112	124,286	121,286	3,000	4,024	393	3,631
Less than \$20.....	49,053	47,408	1,645	196	196	...	3,341	45,517	44,638	879	3,198	393	2,805
\$20 to \$24.....	21,022	20,304	718	246	246	...	4,529	16,246	15,666	580	197	...	197
\$25 to \$29.....	16,692	16,102	590	98	98	...	2,889	13,705	13,213	492	590	...	590
\$30 to \$34.....	15,645	15,567	78	98	98	...	5,314	10,232	10,154	78	...	...	...
\$35 to \$39.....	12,088	11,458	630	432	236	197	3,733	7,922	7,785	137	...	...	...
\$40 to \$44.....	9,265	8,478	787	197	98	98	2,946	6,123	5,681	442	...	...	...
\$45 to \$49.....	9,555	9,358	197	...	...	...	3,293	6,261	6,163	98	39	...	39
\$50 to \$54.....	3,527	3,429	98	98	...	98	1,169	2,259	2,259	...	...	...	...
\$55 to \$59.....	5,750	5,750	...	...	...	...	2,261	3,490	3,490	...	...	...	...
\$60 to \$64.....	5,286	5,188	98	...	...	...	1,533	3,753	3,655	98	...	...	...
\$65 to \$69.....	1,779	1,661	118	...	...	...	855	895	895	...	...	...	...
\$70 to \$79.....	3,794	3,696	98	98	98	...	924	2,772	2,674	98	...	...	...
\$80 to \$99.....	2,989	2,989	...	...	...	...	197	2,792	2,792	...	...	...	...
\$100 to \$119.....	776	678	98	...	...	...	...	776	678	98	...	...	...
\$120 or more.....	1,641	1,641	...	...	...	...	98	1,543	1,543	...	...	...	...
Median payment.....dollars..	27	27	...	...	...	...	35	25	25	...	...	...	...

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	PHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	180,156	174,088	6,068	1,464	1,071	393	...	33,112	31,352	1,760	145,581	141,667	3,915
STRUCTURES ON PROPERTY													
1 structure.....	176,117	170,301	5,816	1,465	1,071	393	...	32,154	30,395	1,759	142,497	138,834	3,663
2 structures or more.....	4,040	3,787	253	...	...	...	...	956	956	...	3,084	2,831	253
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	114,881	111,578	3,303	1,366	973	393	...	19,251	18,553	698	94,264	92,053	2,212
2 dwelling units.....	47,103	45,550	1,553	...	...	...	...	10,113	9,572	541	36,990	35,978	1,012
3 dwelling units.....	15,195	14,176	1,019	98	98	...	...	3,114	2,632	482	11,983	11,446	537
4 dwelling units.....	2,978	2,784	194	...	...	...	...	634	595	39	2,344	2,190	154
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	175,515	169,525	5,990	1,464	1,071	393	...	32,973	31,213	1,760	141,078	137,241	3,837
Less than half.....	4,641	4,563	78	...	...	...	...	138	138	...	4,504	4,426	78
YEAR STRUCTURE BUILT													
1950 (part).....	1,493	1,493	...	...	...	...	...	923	923	...	570	570	...
1949.....	6,153	5,760	393	295	...	295	...	1,631	1,631	...	4,226	4,128	98
1948.....	4,974	4,777	197	236	138	98	...	1,514	1,514	...	3,224	3,126	98
1947.....	4,128	4,030	98	...	...	...	...	2,231	2,133	98	1,897	1,897	...
1946.....	1,642	1,524	118	...	...	...	...	806	688	118	836	836	...
1942 to 1945.....	1,789	1,789	...	...	...	...	...	1,071	1,071	...	718	718	...
1940 to 1941.....	8,090	8,090	...	344	344	...	...	1,376	1,376	...	6,370	6,370	...
1930 to 1939.....	21,350	20,869	481	295	295	...	...	3,389	3,291	98	17,667	17,283	383
1929 or earlier.....	128,783	124,019	4,764	295	295	...	...	19,490	18,045	1,445	108,998	105,679	3,319
Not reported.....	1,754	1,738	16	...	...	...	...	678	678	...	1,076	1,059	16
YEAR STRUCTURE ACQUIRED													
1950 (part).....	10,146	9,481	665	98	...	98	...	4,627	4,529	98	5,421	4,953	469
1949.....	16,600	15,204	1,396	197	...	197	...	6,191	5,464	727	10,212	9,740	472
1948.....	17,886	16,825	1,061	236	138	98	...	6,072	5,935	137	11,577	10,751	826
1947.....	18,740	17,521	1,219	...	...	...	...	8,883	8,303	580	9,857	9,218	639
1946.....	17,848	17,534	314	...	...	...	...	6,442	6,226	216	11,406	11,308	98
1942 to 1945.....	31,664	31,510	154	98	98	...	...	795	795	...	30,771	30,617	154
1940 to 1941.....	14,724	14,626	98	344	344	...	...	98	98	...	14,281	14,183	98
1930 to 1939.....	21,814	21,333	481	295	295	...	...	...	...	...	21,521	21,038	481
1929 or earlier.....	30,320	29,642	678	196	196	...	...	...	...	...	30,125	29,446	678
Not reported.....	411	411	...	...	...	...	...	...	...	...	411	411	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	34,359	33,268	1,091	973	580	393	...	5,808	5,592	216	27,578	27,096	481
Previously occupied.....	145,796	140,819	4,977	491	491	...	...	27,303	25,759	1,544	118,004	114,569	3,434
PURCHASE PRICE													
Less than \$2,000.....	3,460	3,460	...	...	...	...	...	...	...	...	3,460	3,460	...
\$2,000 to \$2,999.....	7,931	7,548	383	...	...	...	...	137	98	39	7,795	7,450	344
\$3,000 to \$3,999.....	12,618	12,175	443	98	...	...	...	492	492	...	12,027	11,585	443
\$4,000 to \$4,999.....	15,410	15,272	138	246	...	...	...	629	629	...	14,535	14,398	138
\$5,000 to \$5,999.....	19,536	18,693	843	98	...	...	...	2,301	1,809	492	17,137	16,786	351
\$6,000 to \$6,999.....	21,774	21,036	738	98	98	...	...	3,585	3,143	442	18,090	17,794	295
\$7,000 to \$7,999.....	16,441	15,950	491	138	39	98	...	4,800	4,603	197	11,504	11,308	197
\$8,000 to \$8,999.....	14,335	13,296	1,039	295	197	98	...	3,455	3,219	236	10,585	9,880	705
\$9,000 to \$9,999.....	9,965	9,729	236	98	...	98	...	3,073	3,073	...	6,793	6,655	137
\$10,000 to \$10,999.....	15,473	14,598	875	197	98	98	...	5,672	5,535	137	9,604	8,965	639
\$11,000 to \$11,999.....	6,480	6,441	39	98	98	...	...	3,115	3,115	...	3,266	3,227	39
\$12,000 to \$14,999.....	16,694	16,281	413	...	...	...	...	3,749	3,651	98	12,945	12,631	315
\$15,000 to \$19,999.....	8,359	8,261	98	...	...	...	...	1,592	1,592	...	6,768	6,669	98
\$20,000 to \$24,999.....	2,027	1,929	98	...	...	...	...	196	196	...	1,831	1,732	98
\$25,000 or more.....	2,035	1,917	118	...	...	...	...	216	98	118	1,819	1,819	98
Property not acquired by purchase.....	4,891	4,773	118	...	...	...	...	...	...	...	4,891	4,773	118
Not reported.....	2,731	2,731	...	98	98	...	...	98	...	...	2,534	2,534	...
Median purchase price.....dollars..	7,300	7,300	...	...	...	...	...	9,300	9,500	...	6,700	6,700	...
MARKET VALUE													
Less than \$2,000.....	461	461	...	...	...	...	...	98	98	...	362	362	...
\$2,000 to \$2,999.....	1,031	1,031	...	...	...	...	...	...	...	...	1,031	1,031	...
\$3,000 to \$3,999.....	2,230	2,132	98	...	...	...	...	...	...	...	2,230	2,132	98
\$4,000 to \$4,999.....	4,645	4,399	246	...	...	...	...	295	295	...	4,350	4,104	246
\$5,000 to \$5,999.....	6,353	5,823	531	...	...	...	...	570	531	39	5,783	5,292	492
\$6,000 to \$6,999.....	10,476	9,984	492	...	...	...	...	1,690	1,198	492	8,786	8,786	...
\$7,000 to \$7,999.....	16,751	16,063	688	39	39	...	...	3,113	2,671	442	13,599	13,353	246
\$8,000 to \$8,999.....	17,531	16,758	773	197	...	197	...	3,953	3,855	98	13,382	12,903	479
\$9,000 to \$9,999.....	16,207	15,983	224	295	295	...	...	3,576	3,576	...	12,336	12,112	224
\$10,000 to \$10,999.....	28,399	27,819	580	197	98	98	...	5,073	5,073	...	23,129	22,647	482
\$11,000 to \$11,999.....	11,186	10,725	461	...	...	...	...	3,605	3,369	236	7,581	7,356	225
\$12,000 to \$14,999.....	31,914	30,686	1,228	393	295	98	...	7,233	6,899	334	24,287	23,491	796
\$15,000 to \$19,999.....	20,882	20,351	531	246	246	...	...	2,860	2,860	...	17,776	17,245	531
\$20,000 to \$24,999.....	7,074	7,074	...	...	...	...	...	482	482	...	6,592	6,592	...
\$25,000 or more.....	3,874	3,776	98	98	98	...	...	196	196	...	3,579	3,481	98
Not reported.....	1,144	1,026	118	...	...	...	...	364	246	118	781	781	...
Median market value.....dollars..	10,400	10,400	...	...	...	...	...	10,600	10,600	...	10,400	10,400	...

RESIDENTIAL FINANCING

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	PHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	34,514	34,514	...	98	98	...	...	383	383	...	34,031	34,031	...
20 to 39 percent.....	55,694	54,996	698	835	835	...	...	776	776	...	54,082	53,384	698
40 to 59 percent.....	39,037	37,476	1,561	...	...	...	...	6,431	6,087	344	32,606	31,389	1,217
60 to 69 percent.....	21,301	20,201	1,100	197	98	98	...	6,526	6,290	236	14,578	13,812	766
70 to 79 percent.....	15,252	14,272	980	39	39	...	...	8,529	8,146	383	6,684	6,087	596
80 to 84 percent.....	4,764	4,027	737	...	...	...	...	3,702	3,260	442	1,061	767	295
85 to 89 percent.....	3,179	3,179	...	...	...	...	...	2,520	2,520	...	658	658	...
90 to 94 percent.....	1,698	1,363	335	197	...	197	...	1,216	1,078	138	285	285	...
95 to 99 percent.....	1,838	1,543	295	98	...	98	...	1,504	1,406	98	236	137	98
100 percent or more.....	1,738	1,492	246	...	...	...	...	1,158	1,158	...	580	334	246
Market value not reported.....	1,144	1,026	118	...	...	...	...	364	246	118	781	781	...
Median percent.....	40	39	...	...	...	...	...	73	72	...	34	34	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	491	491	...	...	...	...	...	98	98	...	393	393	...
\$2.50 to \$4.99.....	932	932	...	...	...	...	...	422	422	...	510	510	...
\$5.00 to \$7.49.....	1,219	875	344	...	...	...	...	295	295	...	924	580	344
\$7.50 to \$9.99.....	1,307	1,307	...	...	...	...	...	98	98	...	1,209	1,209	...
\$10.00 to \$12.49.....	4,410	4,272	138	...	...	...	...	782	743	39	3,626	3,528	98
\$12.50 to \$14.99.....	9,354	8,971	383	246	246	...	...	1,750	1,750	...	7,360	6,976	383
\$15.00 to \$17.49.....	18,614	18,122	492	196	196	...	...	2,942	2,647	295	15,475	15,278	197
\$17.50 to \$19.99.....	18,394	18,296	98	98	98	...	...	2,861	2,861	...	15,435	15,336	98
\$20.00 to \$24.99.....	44,863	43,585	1,278	197	197	...	...	9,144	8,505	639	35,523	34,884	639
\$25.00 or more.....	69,876	67,149	2,727	432	334	98	...	11,199	10,629	570	58,245	56,186	2,058
Taxes not payable in 1949 ¹	8,295	7,502	393	295	...	295	...	3,056	3,056	...	4,944	4,846	98
Taxes or value not reported.....	2,401	2,185	216	...	...	...	...	462	246	216	1,939	1,939	...
Median taxes.....dollars..	23.34	23.30	...	...	...	...	...	23.03	23.00	...	23.44	23.39	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	165	165	...	...	...	...	...	...	...	...	165	165	...
\$20 to \$39.....	1,121	875	246	...	...	...	...	137	137	...	983	737	246
\$40 to \$59.....	2,579	2,579	...	...	...	...	...	177	177	...	2,403	2,403	...
\$60 to \$79.....	6,686	6,225	461	...	...	...	...	1,269	1,033	236	5,417	5,192	224
\$80 to \$99.....	10,143	9,535	608	98	98	...	...	1,442	1,403	39	8,604	8,034	568
\$100 to \$119.....	17,664	17,025	639	...	...	...	...	3,849	3,603	246	13,815	13,423	394
\$120 to \$139.....	17,852	16,705	1,147	...	...	...	...	4,419	3,731	688	13,433	12,974	459
\$140 to \$159.....	16,167	15,548	619	...	...	...	...	3,615	3,517	98	12,552	12,031	521
\$160 to \$199.....	28,283	27,811	472	98	98	...	...	6,526	6,389	137	21,659	21,324	334
\$200 to \$249.....	30,806	30,226	580	383	383	...	...	4,619	4,521	98	25,803	25,322	482
\$250 to \$299.....	16,511	16,413	98	295	295	...	...	2,192	2,192	...	14,025	13,927	98
\$300 or more.....	22,931	22,223	709	295	197	98	...	2,054	1,936	118	20,582	20,090	491
Taxes not payable in 1949.....	7,951	7,558	393	295	...	295	...	2,712	2,712	...	4,944	4,846	98
Taxes not reported.....	1,297	1,199	98	...	...	...	...	98	...	98	1,199	1,199	...
Median taxes.....dollars..	173	175	...	...	...	...	...	156	159	...	178	179	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	104,674	99,615	5,059	1,022	629	393	...	32,482	30,761	1,721	71,171	68,226	2,945
Mortgage refinanced or renewed.....	63,901	63,090	811	344	344	...	...	628	589	39	62,929	62,156	772
To increase loan for improvements or repairs.....	22,647	22,376	271	...	...	...	...	432	393	39	22,215	21,983	232
To increase loan for other reasons.....	7,323	7,323	...	...	...	...	...	98	98	...	7,224	7,224	...
To secure better terms.....	14,094	13,996	98	344	344	...	...	98	98	...	13,652	13,554	98
To renew or extend loan without increasing amount.....	13,862	13,420	442	...	...	...	...	...	...	...	13,863	13,420	442
For other purpose.....	5,975	5,975	...	...	...	...	...	...	...	...	5,975	5,975	...
Mortgage placed later than acquisition of property.....	11,581	11,385	196	98	98	...	...	...	...	...	11,483	11,287	196
To make improvements or repairs.....	6,817	6,719	98	...	...	...	...	...	...	...	6,817	6,719	98
To invest in other properties.....	638	638	...	...	...	...	...	...	...	...	638	638	...
To invest in business other than real estate.....	688	688	...	...	...	...	...	...	...	...	688	688	...
For other purpose.....	3,438	3,340	98	98	98	...	...	...	...	...	3,340	3,242	98
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	63,901	63,090	811	344	344	...	...	628	589	39	62,929	62,156	772
Same lender.....	49,819	49,173	646	344	344	...	...	530	491	39	48,945	48,338	607
Different lender.....	14,082	13,917	165	...	...	...	...	98	98	...	13,984	13,818	165

¹ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	104,673	99,615	5,058	1,021	628	393	...	32,483	30,764	1,719	71,172	68,228	2,946
Less than 50 percent.....	12,386	11,609	777	...	...	...	...	924	806	118	11,461	10,804	659
50 to 59 percent.....	8,518	7,977	541	...	...	...	...	738	738	...	7,780	7,240	541
60 to 64 percent.....	5,236	5,138	98	...	...	...	...	717	717	...	4,519	4,421	98
65 to 69 percent.....	8,054	7,458	596	98	98	...	...	1,033	787	246	6,924	6,574	351
70 to 74 percent.....	9,782	9,586	196	98	98	...	...	864	864	...	8,821	8,623	196
75 to 79 percent.....	9,405	8,865	540	236	138	98	...	1,336	1,238	98	7,834	7,490	344
80 to 84 percent.....	9,453	8,814	639	295	98	197	...	2,664	2,418	246	6,494	6,298	197
85 to 89 percent.....	9,920	9,428	492	98	...	98	...	4,188	3,992	196	5,634	5,437	196
90 to 94 percent.....	9,186	8,901	285	98	98	...	...	4,560	4,521	39	4,528	4,282	246
95 to 99 percent.....	5,336	5,238	98	...	...	...	...	4,383	4,285	98	954	954	...
100 percent or more.....	13,975	13,297	678	...	...	...	...	11,076	10,398	678	2,899	2,899	...
Purchase price not reported or property not acquired by purchase.....	3,422	3,304	118	98	98	...	...	...	...	...	3,324	3,206	118
Median percent.....	79	79	...	...	...	...	...	94	94	...	72	72	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	104,673	99,615	5,058	1,021	628	393	...	32,483	30,764	1,719	71,172	68,228	2,946
Less than 50 percent.....	11,727	11,609	118	...	...	...	...	924	806	118	10,804	10,804	...
50 to 59 percent.....	8,350	7,977	373	...	...	...	...	738	738	...	7,613	7,240	373
60 to 64 percent.....	5,138	5,138	...	...	...	...	...	717	717	...	4,421	4,421	...
65 to 69 percent.....	7,802	7,458	344	98	98	...	...	787	787	...	6,918	6,574	344
70 to 74 percent.....	9,832	9,586	246	98	98	...	...	1,110	864	246	8,623	8,623	...
75 to 79 percent.....	8,943	8,865	78	138	138	...	...	1,238	1,238	...	7,568	7,490	78
80 to 84 percent.....	9,273	8,814	459	98	98	...	...	2,418	2,418	...	6,756	6,298	459
85 to 89 percent.....	9,821	9,428	393	...	...	...	...	4,090	3,992	98	5,732	5,437	295
90 to 94 percent.....	9,442	8,901	541	295	98	197	...	4,767	4,521	246	4,380	4,282	98
95 to 99 percent.....	5,631	5,238	393	...	...	...	...	4,383	4,285	98	1,249	954	295
100 percent or more.....	15,293	13,297	1,996	197	...	197	...	11,312	10,398	914	3,785	2,899	885
Purchase price not reported or property not acquired by purchase.....	3,422	3,304	118	98	98	...	...	...	...	...	3,324	3,206	118
Median percent.....	79	79	...	...	...	...	...	94	94	...	72	72	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	45,647	43,671	1,976	393	...	393	...	30,918	29,650	1,268	14,337	14,022	314
Veteran of World War I only.....	18,627	18,529	98	442	442	...	...	197	197	...	17,988	17,890	98
Other service or nonveteran.....	115,881	111,887	3,994	629	629	...	...	1,997	1,905	492	113,256	109,754	3,502

RESIDENTIAL FINANCING

Table 6.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	114,881	524,726	1,366	6,477	19,251	135,666	94,264	382,581
Average debt per property.....	...	4.6	...	4.7	...	7.0	...	4.1
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	13,474	12,463	...	...	39	35	13,435	12,428
\$2,000 to \$2,999.....	15,874	27,614	...	...	197	432	15,678	27,182
\$3,000 to \$3,999.....	15,354	40,296	98	226	334	937	14,921	39,133
\$4,000 to \$4,999.....	13,988	46,219	344	1,052	1,740	6,596	11,904	38,571
\$5,000 to \$5,999.....	12,001	52,052	138	481	2,497	11,726	9,367	39,845
\$6,000 to \$6,999.....	9,760	52,678	295	1,297	3,184	18,248	6,281	33,133
\$7,000 to \$7,999.....	7,692	51,412	98	757	2,916	19,625	4,679	31,030
\$8,000 to \$8,999.....	7,205	53,835	98	777	2,143	16,350	4,964	36,708
\$9,000 to \$9,999.....	6,557	54,255	98	836	2,733	24,248	3,726	29,171
\$10,000 to \$10,999.....	5,839	52,249	98	1,012	1,562	15,326	4,178	35,911
\$11,000 to \$11,999.....	2,566	24,588	98	39	786	8,150	1,681	16,399
\$12,000 to \$14,999.....	2,988	33,261	...	...	1,022	12,224	1,966	21,037
\$15,000 to \$19,999.....	1,052	14,334	...	...	...	...	1,052	14,334
\$20,000 or more.....	530	9,470	...	...	98	1,769	432	7,701
Median loan.....dollars..	4,900	...	...	...	7,500	...	4,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	26,489	28,150	98	39	39	35	26,351	28,076
\$2,000 to \$2,999.....	18,430	44,766	393	972	737	1,886	17,300	41,908
\$3,000 to \$3,999.....	13,722	46,262	246	836	953	3,461	12,523	41,965
\$4,000 to \$4,999.....	10,852	48,328	98	423	2,605	11,743	8,149	36,162
\$5,000 to \$5,999.....	10,596	57,428	39	216	3,085	17,045	7,471	40,167
\$6,000 to \$6,999.....	7,870	50,893	98	609	3,053	19,989	4,718	30,295
\$7,000 to \$7,999.....	8,247	61,643	197	1,534	1,907	14,144	6,144	45,967
\$8,000 to \$8,999.....	7,077	59,657	98	836	2,211	18,908	4,768	39,913
\$9,000 to \$9,999.....	4,669	43,706	...	...	2,054	19,015	2,615	24,691
\$10,000 to \$10,999.....	3,204	33,303	98	1,012	1,838	19,142	1,268	13,149
\$11,000 to \$11,999.....	1,071	12,150	...	...	39	443	1,032	11,707
\$12,000 to \$14,999.....	1,720	22,276	...	...	629	8,086	1,091	14,190
\$15,000 to \$19,999.....	639	10,008	...	...	98	1,769	541	8,239
\$20,000 or more.....	295	6,154	...	...	...	...	295	6,154
Median debt.....dollars..	3,900	...	...	...	6,700	...	3,200	...

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	521,146	504,423	16,723	5,955	3,095	2,860	135,270	379,921	370,038	9,883	3,575	520	3,055
Average debt per mortgage.....	4.5	4.5	5.1	4.4	3.2	7.3	7.0	4.0	4.0	4.5	1.1	1.3	1.0
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	50,250	49,680	570	904	904	...	11,025	38,321	38,321	...	314	...	314
Mutual savings bank.....	218,899	210,332	8,567	3,282	1,090	2,192	59,146	156,471	150,627	5,844	845	432	413
Savings and loan association.....	216,927	210,284	6,643	1,101	1,101	...	62,533	153,293	149,529	3,764	377	...	377
Life insurance company.....	13,827	13,159	668	668	...	668	2,566	10,593	10,593	...	88	88	...
Mortgage company.....	324	324	...	...	...	...	...	324	324	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	15,684	15,409	275	...	...	...	...	15,684	15,409	275	1,755	...	1,755
Other.....	5,235	5,235	...	...	...	...	...	5,235	5,235	...	196	...	196
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	102,069	99,178	2,891	629	...	629	31,414	70,026	67,764	2,262	1,128	147	981
1949.....	136,623	130,263	6,360	1,494	...	1,494	27,281	107,848	104,752	3,096	1,436	275	1,161
1948.....	98,940	95,569	3,371	1,564	825	737	24,606	72,772	70,669	2,103	624	98	526
1947.....	71,057	68,502	2,555	...	...	...	31,520	39,507	37,581	1,926	358	...	358
1946.....	50,291	48,883	1,408	...	...	...	18,856	31,435	31,077	358	29	...	29
1942 to 1945.....	31,249	31,249	...	1,259	1,259	...	1,563	28,427	28,427	...	...	...	...
1940 to 1941.....	12,651	12,651	...	226	226	...	...	12,425	12,425	...	...	...	...
1935 to 1939.....	7,616	7,616	...	785	785	...	...	6,831	6,831	...	...	...	...
1930 to 1934.....	3,889	3,751	138	...	...	...	...	3,889	3,751	138	...	...	...
1929 or earlier.....	6,761	6,761	...	...	...	...	...	6,761	6,761	...	...	...	...

RESIDENTIAL FINANCING

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	765	726	39	...	...	...	...	765	726	39	413	...	413
4.0 percent.....	44,288	43,000	1,288	639	442	197	19,250	24,398	24,005	393	845	393	452
4.1 to 4.4 percent.....	118	118	...	...	...	...	...	118	118	...	...	...	...
4.5 percent.....	26,511	25,882	629	432	236	197	...	26,078	25,646	432	177	...	177
4.6 to 5.0 percent.....	31,286	30,401	885	295	295	...	...	30,991	30,106	885	836	...	836
5.1 to 5.5 percent.....	8,464	8,346	118	...	...	...	...	8,464	8,346	118	246	...	246
5.6 to 6.0 percent.....	3,352	3,008	344	...	...	...	...	3,352	3,008	344	639	...	639
6.1 percent or more.....	98	98	...	...	...	...	...	98	98	...	246	...	246
Median interest rate.....percent..	4.5	4.5	...	...	...	...	4.0	4.5	4.5	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	13,877	13,474	403	...	...	...	39	13,838	13,435	403	2,831	295	2,536
\$2,000 to \$2,999.....	15,884	15,511	373	...	...	...	...	15,648	15,314	334	334	98	236
\$3,000 to \$3,999.....	15,561	15,020	541	98	98	...	580	14,882	14,587	295	98	...	98
\$4,000 to \$4,999.....	13,654	13,408	246	344	344	...	1,455	11,855	11,609	246	...	...	...
\$5,000 to \$5,999.....	11,952	11,657	295	138	138	...	2,497	9,318	9,023	295	...	...	...
\$6,000 to \$6,999.....	9,858	9,317	541	393	295	98	3,282	6,183	5,937	246	138	...	138
\$7,000 to \$7,999.....	7,752	7,457	295	197	...	197	2,817	4,737	4,639	98	...	...	...
\$8,000 to \$8,999.....	7,107	6,910	197	98	...	98	2,143	4,866	4,768	98	...	...	...
\$9,000 to \$9,999.....	6,556	6,458	98	...	...	...	2,831	3,726	3,726	...	...	...	...
\$10,000 to \$10,999.....	5,760	5,642	118	...	...	...	1,582	4,178	4,178	...	...	...	...
\$11,000 to \$11,999.....	2,349	2,349	...	98	98	...	...	1,583	1,583	...	...	...	...
\$12,000 to \$14,999.....	2,988	2,890	98	...	...	...	1,022	1,966	1,868	98	...	...	...
\$15,000 to \$19,999.....	1,150	1,052	98	...	...	...	...	1,150	1,052	98	...	...	...
\$20,000 or more.....	432	432	...	...	...	...	98	334	334	...	...	...	...
Median loan.....dollars..	4,800	4,800	...	...	...	...	7,500	4,200	4,200	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	26,686	26,145	541	98	98	...	78	26,508	26,007	501	3,067	393	2,674
\$2,000 to \$2,999.....	18,646	18,214	432	393	393	...	737	17,516	17,084	432	197	...	197
\$3,000 to \$3,999.....	13,545	13,201	344	246	246	...	514	12,385	12,287	98	...	...	...
\$4,000 to \$4,999.....	10,999	10,655	344	98	98	...	2,605	8,296	7,952	344	...	...	...
\$5,000 to \$5,999.....	10,153	10,153	639	39	39	...	3,183	7,568	7,126	442	39	...	39
\$6,000 to \$6,999.....	7,781	7,388	393	295	98	197	2,955	4,532	4,335	197	98	...	98
\$7,000 to \$7,999.....	7,952	7,854	98	98	...	98	1,907	5,947	5,947	...	...	...	...
\$8,000 to \$8,999.....	7,096	6,880	216	98	...	98	2,329	4,669	4,669	...	...	...	...
\$9,000 to \$9,999.....	4,649	4,551	98	...	...	...	2,035	2,615	2,615	...	...	...	...
\$10,000 to \$10,999.....	3,008	3,008	...	...	...	...	1,740	1,268	1,268	...	...	...	...
\$11,000 to \$11,999.....	1,169	1,071	98	...	...	...	39	1,130	1,032	98	...	...	...
\$12,000 to \$14,999.....	1,720	1,622	98	...	...	...	629	1,091	993	98	...	...	...
\$15,000 to \$19,999.....	639	639	...	...	...	...	98	541	541	...	...	...	...
\$20,000 or more.....	197	197	...	...	...	...	...	197	197	...	...	...	...
Median debt.....dollars..	3,800	3,800	...	...	...	...	6,700	3,200	3,200	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	102,097	99,314	2,783	1,365	972	393	19,251	81,479	79,789	1,690	1,966	393	1,573
Less than \$20.....	17,232	16,868	364	98	98	...	334	16,800	16,436	364	1,632	393	1,239
\$20 to \$24.....	9,771	9,535	236	246	246	...	373	9,152	8,955	197	197	...	197
\$25 to \$29.....	11,324	11,127	197	98	98	...	836	10,390	10,193	197	98	...	98
\$30 to \$34.....	10,636	10,636	...	98	98	...	2,398	8,139	...	...	...	...	...
\$35 to \$39.....	10,330	9,838	492	432	236	197	2,594	7,303	7,205	98	...	...	...
\$40 to \$44.....	8,549	7,762	787	197	98	98	2,454	5,898	5,456	442	...	...	...
\$45 to \$49.....	8,916	8,719	197	...	...	...	3,293	5,622	5,524	98	39	...	39
\$50 to \$54.....	3,401	3,303	98	98	...	98	1,071	2,231	2,231	...	...	...	...
\$55 to \$59.....	5,750	5,750	...	...	...	...	2,261	3,490	3,490	...	...	...	...
\$60 to \$64.....	5,209	5,111	98	...	...	...	1,533	3,676	3,578	98	...	...	...
\$65 to \$69.....	1,779	1,661	118	...	...	...	885	895	...	...	...	...	...
\$70 to \$79.....	3,794	3,696	98	98	98	...	924	2,772	2,674	98	...	...	...
\$80 to \$89.....	2,989	2,989	...	...	...	...	1,97	2,792	2,792	...	...	...	...
\$100 to \$119.....	776	678	98	...	...	...	...	776	678	98	...	...	...
\$120 or more.....	1,641	1,641	...	...	...	...	98	1,543	1,543	...	...	...	...
Median payment.....dollars..	36	35	...	...	...	...	45	32	32	...	...	...	...

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage				
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage		
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage	
Total properties.....	114,881	111,578	3,303	1,366	973	393	...	19,251	18,553	698	94,264	92,053	2,212	
BUSINESS FLOOR SPACE ON PROPERTY														
None.....	112,472	109,169	3,303	1,366	973	393	...	19,250	18,552	698	91,856	89,644	2,212	
Less than half.....	2,409	2,409	...	...	...	...	...	...	...	...	2,409	2,409	...
TYPE OF STRUCTURE														
Detached.....	112,336	109,230	3,106	1,366	973	393	...	18,632	17,934	698	92,338	90,323	2,015	
Semidetached and attached.....	2,545	2,348	197	...	...	...	...	619	619	...	1,926	1,730	197
NUMBER OF ROOMS														
Less than 4 rooms.....	1,227	1,129	98	...	...	98	...	138	138	...	992	992	...
4 rooms.....	9,250	8,768	482	236	138	98	...	3,981	3,843	138	5,033	4,787	246	
5 rooms.....	15,638	15,304	334	197	98	98	...	4,414	4,217	197	11,028	10,989	39	
6 rooms.....	37,010	36,204	806	541	442	98	...	6,006	5,888	118	30,463	29,874	590	
7 rooms or more.....	46,495	44,951	1,544	295	295	...	...	3,332	3,086	246	42,868	41,571	1,298
Not reported.....	5,261	5,222	39	...	...	...	...	1,382	1,382	...	3,880	3,841	39
YEAR STRUCTURE BUILT														
1950 (part).....	1,444	1,444	...	...	...	...	...	923	923	...	521	521	...
1949.....	6,055	5,662	393	295	...	295	...	1,631	1,631	...	4,128	4,030	98	
1948.....	4,974	4,777	197	236	138	98	...	1,514	1,514	...	3,224	3,126	98	
1947.....	4,128	4,030	98	...	...	...	...	2,231	2,133	98	1,897	1,897	...
1946.....	1,642	1,524	118	...	...	...	...	806	688	118	836	836	...
1942 to 1945.....	1,474	1,474	...	...	...	...	...	874	874	...	600	600	...
1940 to 1941.....	7,795	7,795	...	344	344	...	...	1,278	1,278	...	6,173	6,173	...
1930 to 1939.....	17,742	17,359	383	295	295	...	...	2,143	2,045	98	15,305	15,020	285
1929 or earlier.....	68,899	66,786	2,113	197	197	...	...	7,554	7,171	383	61,148	59,418	1,730
Not reported.....	727	727	...	...	...	...	...	295	295	...	432	432	...
YEAR STRUCTURE ACQUIRED														
1950 (part).....	7,537	7,124	413	98	...	98	...	3,616	3,616	...	3,822	3,508	315	
1949.....	12,214	11,378	836	197	...	197	...	3,652	3,308	344	8,365	8,070	295	
1948.....	12,591	11,913	678	236	138	98	...	3,597	3,499	98	8,758	8,276	482	
1947.....	11,775	11,097	678	...	...	...	...	4,983	4,845	138	6,793	6,252	541
1946.....	8,571	8,355	216	...	...	...	...	2,811	2,693	118	5,760	5,662	98
1942 to 1945.....	20,643	20,643	...	98	98	...	...	492	492	...	20,053	20,053	...
1940 to 1941.....	10,656	10,656	...	344	344	...	...	98	98	...	10,213	10,213	...
1930 to 1939.....	15,855	15,816	39	295	295	...	...	...	...	...	15,561	15,521	39
1929 or earlier.....	14,939	14,497	442	98	98	...	...	...	...	...	14,841	14,399	442
Not reported.....	98	98	...	...	...	...	...	...	...	...	98	98	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED														
New.....	29,774	28,722	1,052	973	580	393	...	5,808	5,592	216	22,993	22,550	442	
Previously occupied.....	85,106	82,855	2,251	393	393	...	...	13,442	12,960	482	71,272	69,502	1,769
PURCHASE PRICE														
Less than \$2,000.....	3,057	3,057	...	...	...	...	...	...	...	...	3,057	3,057	...
\$2,000 to \$2,999.....	5,464	5,179	285	...	...	...	...	137	98	39	5,327	5,081	246
\$3,000 to \$3,999.....	10,134	9,937	197	98	98	...	...	492	492	...	9,543	9,347	197
\$4,000 to \$4,999.....	11,629	11,491	138	246	246	...	...	531	531	...	10,852	10,715	138
\$5,000 to \$5,999.....	12,199	11,658	541	98	98	...	...	1,780	1,534	246	10,321	10,026	295
\$6,000 to \$6,999.....	12,336	12,139	197	98	98	...	...	2,122	2,024	98	10,115	10,016	98
\$7,000 to \$7,999.....	9,039	8,941	98	138	39	98	...	2,532	2,532	...	6,370	6,370	...	
\$8,000 to \$8,999.....	7,962	7,175	787	295	197	98	...	1,887	1,789	98	5,780	5,190	590	
\$9,000 to \$9,999.....	4,768	4,630	138	98	98	...	...	1,425	1,425	...	3,244	3,205	39
\$10,000 to \$10,999.....	10,046	9,751	295	197	98	98	...	3,686	3,588	98	6,163	6,065	98	
\$11,000 to \$11,999.....	3,450	3,450	...	...	...	...	...	1,277	1,277	...	2,172	2,172	...
\$12,000 to \$14,999.....	10,223	10,026	197	...	...	...	...	1,750	1,750	...	8,473	8,277	197
\$15,000 to \$19,999.....	6,428	6,330	98	...	...	...	...	1,317	1,317	...	5,112	5,013	98
\$20,000 to \$24,999.....	1,868	1,770	98	...	...	...	...	98	98	...	1,770	1,671	98
\$25,000 or more.....	1,790	1,672	118	...	...	...	...	118	...	118	1,672	1,672	...
Property not acquired by purchase.....	2,418	2,300	118	...	...	...	...	...	...	...	2,418	2,300	118
Not reported.....	2,074	2,074	...	98	98	...	...	98	98	...	1,877	1,877	...
Median purchase price.....dollars..	7,000	7,000	...	...	...	...	...	9,000	9,100	...	6,500	6,500	...
MARKET VALUE														
Less than \$2,000.....	197	197	...	...	...	...	...	98	98	...	98	98	...
\$2,000 to \$2,999.....	913	913	...	...	...	...	...	...	...	...	913	913	...
\$3,000 to \$3,999.....	1,376	1,278	98	...	...	...	...	...	...	...	1,376	1,278	98
\$4,000 to \$4,999.....	3,568	3,322	246	...	...	...	...	...	...	...	3,273	3,027	246
\$5,000 to \$5,999.....	4,855	4,521	334	...	...	...	...	...	...	...	4,286	3,991	295
\$6,000 to \$6,999.....	6,536	6,290	246	...	...	...	...	...	...	...	5,465	5,465	...
\$7,000 to \$7,999.....	10,517	10,419	98	...	39	...	...	...	1,847	1,749	98	8,631	8,631
\$8,000 to \$8,999.....	11,421	10,861	560	...	197	2,536	2,536	...	8,689	8,325	364
\$9,000 to \$9,999.....	9,849	9,751	98	295	295	...	...	2,280	2,280	...	7,274	7,176	98
\$10,000 to \$10,999.....	17,132	16,798	334	197	98	98	...	2,899	2,899	...	14,036	13,800	236	
\$11,000 to \$11,999.....	7,146	6,949	197	...	...	...	...	1,887	1,690	197	5,259	5,259	...
\$12,000 to \$14,999.....	17,572	16,992	580	295	197	98	...	3,613	3,613	...	13,663	13,182	482	
\$15,000 to \$19,999.....	13,879	13,584	295	246	246	...	...	1,346	1,346	...	12,287	11,992	295
\$20,000 to \$24,999.....	5,672	5,672	...	...	...	...	...	344	...	...	5,328	5,328	...
\$25,000 or more.....	3,431	3,333	98	98	98	...	...	98	98	...	3,234	3,136	98
Not reported.....	815	697	118	...	...	...	...	364	246	118	452	452	...
Median market value.....dollars..	10,400	10,400	...	...	...	...	...	10,200	10,200	...	10,400	10,400	...

RESIDENTIAL FINANCING

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	22,853	22,853	...	98	98	...	...	285	285	...	22,469	22,469	...
20 to 39 percent.....	37,816	37,216	600	737	737	...	...	737	737	...	36,341	35,741	600
40 to 59 percent.....	22,987	22,063	924	...	...	...	...	4,134	3,888	246	18,853	18,175	678
60 to 69 percent.....	14,175	13,398	777	197	98	98	...	3,706	3,568	138	10,273	9,732	541
70 to 79 percent.....	9,013	8,816	197	39	39	...	...	4,570	4,472	98	4,404	4,305	98
80 to 84 percent.....	2,290	1,995	295	...	...	...	...	1,956	1,858	98	334	138	197
85 to 89 percent.....	2,103	2,103	...	...	...	...	...	1,543	1,543	...	560	560	...
90 to 94 percent.....	1,121	924	197	197	...	197	...	639	639	...	285	285	...
95 to 99 percent.....	914	717	197	98	...	98	...	619	619	...	197	98	98
100 percent or more.....	796	796	...	...	...	...	...	698	698	...	98	98	...
Market value not reported.....	815	697	118	...	...	...	...	364	246	118	452	452	...
Median percent.....	38	38	...	...	...	...	...	71	72	...	33	33	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	393	393	...	...	...	...	...	...	...	...	393	393	...
\$2.50 to \$4.99.....	755	755	...	...	...	...	...	383	383	...	372	372	...
\$5.00 to \$7.49.....	1,121	777	344	...	...	...	...	295	295	...	826	482	344
\$7.50 to \$9.99.....	1,209	1,209	...	...	...	...	...	98	98	...	1,111	1,111	...
\$10.00 to \$12.49.....	3,820	3,682	138	...	...	...	...	743	704	39	3,076	2,978	98
\$12.50 to \$14.99.....	8,522	8,237	285	246	246	...	...	1,750	1,750	...	6,527	6,242	285
\$15.00 to \$17.49.....	16,465	15,973	492	98	98	...	...	2,437	2,142	295	13,930	13,733	197
\$17.50 to \$19.99.....	15,463	15,365	98	98	98	...	...	2,369	2,369	...	12,996	12,897	98
\$20.00 to \$24.99.....	29,214	28,614	600	197	197	...	...	5,278	5,032	246	23,739	23,385	354
\$25.00 or more.....	28,466	27,630	836	432	334	98	...	2,477	2,477	...	25,557	24,819	737
Taxes not payable in 1949 ¹	7,902	7,509	393	295	...	295	...	3,056	3,056	...	4,551	4,453	98
Taxes or value not reported.....	1,552	1,434	118	...	...	...	...	364	246	118	1,188	1,188	...
Median taxes.....dollars..	20.85	20.86	...	...	...	...	...	19.83	19.88	...	21.06	21.07	...
REAL ESTATE TAXES													
Less than \$20.....	98	98	...	...	...	...	...	...	...	...	98	98	...
\$20 to \$39.....	885	639	246	...	...	...	...	98	98	...	787	541	246
\$40 to \$59.....	401	401	...	...	...	...	...	39	39	...	362	362	...
\$60 to \$79.....	2,309	2,171	138	...	...	...	...	717	678	39	1,592	1,493	98
\$80 to \$99.....	2,801	2,703	98	...	...	...	...	295	295	...	2,507	2,408	98
\$100 to \$119.....	6,891	6,694	197	...	...	...	...	1,052	1,052	...	5,839	5,643	197
\$120 to \$139.....	8,371	7,929	442	...	...	...	...	1,982	1,638	344	6,389	6,291	98
\$140 to \$159.....	7,243	6,899	344	...	...	...	...	1,179	1,179	...	6,064	5,720	344
\$160 to \$199.....	17,271	16,917	354	98	98	...	...	4,089	3,991	98	13,084	12,828	256
\$200 to \$249.....	23,395	23,012	383	383	383	...	...	3,381	3,283	98	19,631	19,346	285
\$250 to \$299.....	15,097	14,999	98	295	295	...	...	1,750	1,750	...	13,053	12,955	98
\$300 or more.....	21,823	21,213	610	295	197	98	...	1,956	1,838	118	19,572	19,179	393
Taxes not payable in 1949.....	7,558	7,165	393	295	...	295	...	2,712	2,712	...	4,551	4,453	98
Taxes not reported.....	737	737	...	...	...	...	...	...	...	...	737	737	...
Median taxes.....dollars..	210	211	...	...	...	...	...	183	184	...	215	216	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	66,785	64,003	2,782	1,022	629	393	...	18,621	17,962	659	47,142	45,412	1,730
Mortgage refinanced or renewed.....	40,557	40,233	324	246	246	...	...	628	589	39	39,682	39,397	285
To increase loan for improvements or repairs.....	14,262	14,184	78	...	...	...	...	432	393	39	13,830	13,791	39
To increase loan for other reasons.....	5,240	5,240	...	...	...	...	...	98	98	...	5,141	5,141	...
To secure better terms.....	9,535	9,535	...	246	246	...	...	98	98	...	9,191	9,191	...
To renew or extend loan without increasing amount.....	7,725	7,479	246	...	...	...	...	...	...	...	7,725	7,479	246
For other purpose.....	3,795	3,795	...	...	...	...	...	...	...	...	3,795	3,795	...
Mortgage placed later than acquisition of property.....	7,539	7,343	196	98	98	...	...	...	...	...	7,441	7,245	196
To make improvements or repairs.....	4,128	4,030	98	...	...	...	...	...	...	...	4,128	4,030	98
To invest in other properties.....	413	413	...	...	...	...	...	...	...	...	413	413	...
To invest in business other than real estate.....	649	649	...	...	...	...	...	...	...	...	649	649	...
For other purpose.....	2,349	2,251	98	98	98	...	...	...	...	...	2,251	2,153	98
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	40,557	40,233	324	246	246	...	...	628	589	39	39,682	39,397	285
Same lender.....	32,958	32,634	324	246	246	...	...	530	491	39	32,182	31,897	285
Different lender.....	7,599	7,599	...	...	...	...	...	98	98	...	7,500	7,500	...

¹ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	66,783	64,002	2,781	1,021	628	393	...	18,620	17,962	658	47,142	45,414	1,731	
Less than 50 percent.....	8,355	8,099	256	...	...	...	...	776	658	118	7,578	7,441	138
50 to 59 percent.....	5,947	5,406	541	...	...	...	...	541	541	...	4,866	4,866	541
60 to 64 percent.....	3,587	3,489	98	...	...	...	...	717	717	...	2,772	2,772	98
65 to 69 percent.....	5,023	4,581	442	98	98	...	...	836	590	246	4,089	3,893	197
70 to 74 percent.....	6,527	6,429	98	98	98	...	...	688	688	...	5,741	5,642	98
75 to 79 percent.....	6,938	6,496	442	236	138	98	...	1,120	1,022	98	5,583	5,337	246	
80 to 84 percent.....	5,868	5,475	393	295	98	197	...	1,592	1,592	...	3,981	3,785	197	
85 to 89 percent.....	6,418	6,123	295	98	...	98	...	2,349	2,251	98	3,971	3,873	98	
90 to 94 percent.....	6,193	6,193	...	98	98	...	...	2,968	2,968	...	3,126	3,126	...
95 to 99 percent.....	2,644	2,644	...	...	...	...	...	1,809	1,809	...	836	836	...
100 percent or more.....	6,767	6,669	98	...	...	...	...	5,224	5,126	98	1,543	1,543	...
Purchase price not reported or property not acquired by purchase.....	2,516	2,398	118	98	98	...	...	...	...	...	2,418	2,300	118
Median percent.....	77	77	...	...	...	...	...	91	92	...	72	72	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	66,783	64,002	2,781	1,021	628	393	...	18,620	17,962	658	47,142	45,414	1,731	
Less than 50 percent.....	8,217	8,099	118	...	...	...	...	776	658	118	7,441	7,441	...
50 to 59 percent.....	5,504	5,406	98	...	...	...	...	541	541	...	4,866	4,866	98
60 to 64 percent.....	3,489	3,489	...	...	...	...	...	717	717	...	2,772	2,772	...
65 to 69 percent.....	4,925	4,581	344	98	98	...	...	590	590	...	4,237	3,893	344
70 to 74 percent.....	6,675	6,429	246	98	98	...	...	934	688	246	5,642	5,642	...
75 to 79 percent.....	6,535	6,496	39	138	138	...	...	1,022	1,022	...	5,376	5,337	39
80 to 84 percent.....	5,672	5,475	197	98	98	...	...	1,592	1,592	...	3,981	3,785	197
85 to 89 percent.....	6,516	6,123	393	...	...	...	...	2,349	2,251	98	4,168	3,873	295
90 to 94 percent.....	6,488	6,193	295	295	98	197	...	2,968	2,968	...	3,224	3,126	98	
95 to 99 percent.....	2,644	2,644	...	...	...	...	...	1,809	1,809	...	836	836	...
100 percent or more.....	7,603	6,669	934	197	...	197	...	5,323	5,126	197	2,084	1,543	541	
Purchase price not reported or property not acquired by purchase.....	2,516	2,398	118	98	98	...	...	...	...	...	2,418	2,300	118
Median percent.....	78	77	...	...	...	...	...	91	92	...	73	72	...
VETERAN STATUS OF OWNER														
Veteran of World War II.....	28,274	27,212	1,062	393	...	393	...	18,336	17,884	452	9,545	9,328	216	
Veteran of World War I only.....	12,071	12,071	...	442	442	...	...	1,971	1,971	...	11,432	11,432	...
Other service or nonveteran.....	74,535	72,294	2,241	531	531	...	...	718	472	246	73,287	71,292	1,995
COLOR OF OWNER														
White.....	102,331	99,107	3,224	1,366	973	393	...	15,571	14,912	659	85,395	83,223	2,173	
Nonwhite.....	934	934	...	...	...	...	...	98	98	...	836	836	...
Not reported.....	11,615	11,537	78	...	...	...	...	3,581	3,542	39	8,033	7,994	39
SEX AND AGE OF OWNER														
Male.....	92,509	89,599	2,910	1,268	874	393	...	16,638	16,097	541	74,602	72,627	1,976	
Under 35 years.....	17,454	16,520	934	295	...	295	...	9,983	9,442	541	7,176	7,078	98	
35 to 44 years.....	31,201	30,749	452	334	334	...	...	5,790	5,790	...	25,077	24,625	452
45 to 54 years.....	23,180	22,049	1,131	98	98	...	...	531	531	...	22,550	21,420	1,131
55 to 64 years.....	13,724	13,429	295	541	442	98	...	334	334	...	12,849	12,552	295	
65 years and over.....	6,950	6,852	98	98	...	...	...	...	...	...	6,850	6,852	98
Female.....	15,980	15,666	314	98	98	...	...	315	197	118	15,569	15,372	196
Under 45 years.....	4,845	4,747	98	...	...	...	...	197	197	...	4,649	4,551	98
45 to 64 years.....	8,658	8,442	216	...	...	...	...	118	...	118	8,541	8,442	98
65 years and over.....	2,477	2,477	...	98	98	...	...	...	...	...	2,379	2,379	...
Sex or age not reported.....	6,392	6,314	78	...	...	...	...	2,298	2,259	39	4,094	4,055	39
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD														
Owner is--														
Primary individual.....	2,477	2,280	197	...	...	...	...	39	39	...	2,438	2,241	197
Head of primary family.....	94,782	91,873	2,909	1,268	875	393	...	16,062	15,403	659	77,453	75,595	1,857	
Not head but a member of primary family	10,365	10,247	118	98	98	...	...	577	577	...	9,690	9,572	118
One or more owners not in primary family.....	864	864	...	...	...	...	...	275	275	...	590	590	...
Not reported.....	6,392	6,314	78	...	...	...	...	2,298	2,259	39	4,094	4,055	39
Properties with owner who is head of household or related to head...	107,625	104,401	3,224	1,365	972	393	...	16,679	16,020	659	89,582	87,408	2,171	
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS														
Primary individual.....	2,477	2,280	197	...	...	...	...	39	39	...	2,438	2,241	197
Primary family:														
2 persons.....	18,578	18,096	482	442	442	...	...	2,566	2,448	118	15,569	15,206	364
3 persons.....	25,588	25,195	393	295	197	98	...	4,010	3,912	98	21,283	21,087	197	
4 persons.....	27,691	26,757	934	295	98	197	...	5,878	5,436	442	21,518	21,223	295	
5 persons.....	17,615	17,320	295	138	138	...	...	2,802	2,802	...	14,676	14,381	295
6 persons.....	8,336	7,756	580	197	98	98	...	777	777	...	7,363	6,881	482	
7 persons or more.....	7,339	6,995	344	...	...	...	...	606	606	...	6,734	6,390	344

RESIDENTIAL FINANCING

Table 8.—OWNER OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual, or no child in family.....	42,383	41,508	875	639	541	98	...	3,555	3,437	118	38,190	37,531	659
1 child.....	20,987	20,397	590	295	197	98	...	3,912	3,814	98	16,780	16,387	393
2 children.....	25,145	23,818	1,327	295	197	98	...	6,330	5,888	442	18,520	17,733	787
3 children.....	12,022	11,688	334	138	39	98	...	2,448	2,448	...	9,437	9,201	236
4 children or more.....	7,087	6,989	98	...	...	...	...	432	432	...	6,655	6,557	98
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	8,739	8,051	688	98	98	...	...	983	737	246	7,658	7,216	442
\$2,000 to \$2,499.....	3,981	3,981	...	...	...	...	...	393	393	...	3,588	3,588	...
\$2,500 to \$2,999.....	6,311	6,016	295	197	...	197	...	1,317	1,219	98	4,797	4,797	...
\$3,000 to \$3,499.....	10,410	10,312	98	98	...	...	...	2,458	2,458	...	7,854	7,756	98
\$3,500 to \$3,999.....	9,752	9,339	413	...	...	...	...	1,848	1,651	197	7,904	7,687	216
\$4,000 to \$4,499.....	8,494	8,297	197	98	...	...	...	1,819	1,819	...	6,577	6,478	98
\$4,500 to \$4,999.....	7,468	7,222	246	98	98	...	...	1,363	1,363	...	6,007	5,761	246
\$5,000 to \$5,999.....	13,576	13,222	354	442	442	...	...	2,969	2,851	118	10,164	9,929	236
\$6,000 to \$7,999.....	13,291	12,849	442	98	...	98	...	1,573	1,573	...	11,620	11,276	344
\$8,000 to \$9,999.....	5,111	5,013	98	...	...	...	...	393	393	...	4,719	4,620	98
\$10,000 or more.....	9,526	9,428	98	197	197	...	...	531	531	...	8,799	8,700	98
Not reported.....	10,966	10,671	295	39	39	...	...	1,032	1,032	...	9,895	9,600	295
Median income.....dollars..	4,500	4,500	...	...	...	...	...	4,200	4,200	...	4,600	4,600	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	96,203	93,363	2,840	1,366	972	394	...	16,677	16,019	658	78,160	76,371	1,789
Less than 5 percent.....	11,079	10,981	98	98	98	...	...	39	39	...	10,942	10,843	98
5 to 9 percent.....	26,729	26,513	216	442	442	...	...	3,342	3,342	...	22,944	22,728	216
10 to 14 percent.....	21,672	20,935	737	295	98	197	...	6,700	6,602	98	14,677	14,234	442
15 to 19 percent.....	9,093	8,680	413	...	...	...	...	2,772	2,556	216	6,321	6,124	197
20 to 24 percent.....	5,053	4,758	295	197	...	197	...	1,278	1,180	98	3,579	3,579	...
25 to 29 percent.....	885	639	246	98	98	...	...	98	98	...	688	442	246
30 to 34 percent.....	639	639	...	...	...	...	...	...	...	...	639	639	...
35 to 39 percent.....	197	197	...	...	...	...	...	98	98	...	98	98	...
40 percent or more.....	3,774	3,332	442	...	...	...	...	787	541	246	2,988	2,792	197
Income \$10,000 or more.....	8,287	8,189	98	197	197	...	...	531	531	...	7,560	7,462	98
Income not reported.....	8,795	8,500	295	39	39	...	...	1,032	1,032	...	7,724	7,430	295
Median percent.....	10	10	...	...	...	...	...	13	13	...	9	9	...
Properties with owner who is head of household.....	97,260	94,153	3,107	1,269	874	393	...	16,102	15,443	659	79,892	77,836	2,054
INCOME OF OWNER													
Less than \$2,000.....	12,760	11,973	787	197	98	98	...	1,416	1,170	246	11,148	10,705	442
\$2,000 to \$2,499.....	4,394	4,394	...	246	246	...	...	393	393	...	3,755	3,755	...
\$2,500 to \$2,999.....	8,051	7,658	393	197	...	197	...	1,917	1,819	98	5,938	5,839	98
\$3,000 to \$3,499.....	13,310	12,966	344	98	98	...	...	2,654	2,654	...	10,558	10,214	344
\$3,500 to \$3,999.....	10,105	9,810	295	...	...	...	...	2,526	2,329	197	7,579	7,481	98
\$4,000 to \$4,499.....	9,693	9,300	393	197	98	98	...	1,327	1,327	...	8,169	7,874	295
\$4,500 to \$4,999.....	5,024	4,778	246	...	...	...	...	885	885	...	4,139	3,893	246
\$5,000 to \$5,999.....	10,400	10,243	157	197	197	...	...	2,969	2,851	118	7,235	7,196	39
\$6,000 to \$7,999.....	5,112	5,112	...	...	...	...	...	393	393	...	4,719	4,719	...
\$8,000 to \$9,999.....	3,441	3,244	197	...	...	...	...	295	295	...	3,146	2,949	197
\$10,000 or more.....	6,262	6,262	98	98	98	...	...	492	492	...	5,672	5,672	...
Not reported.....	8,708	8,413	295	39	39	...	...	835	835	...	7,834	7,539	295
Median income.....dollars..	3,700	3,700	...	...	...	...	...	3,700	3,700	...	3,800	3,800	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	12,141	11,826	315	98	98	...	...	2,280	2,064	216	9,761	9,663	98
Self-employed.....	2,359	2,359	...	...	...	...	...	432	432	...	1,927	1,927	...
Managers, officials, and proprietors, including farm:													
Salaried.....	11,659	11,561	98	...	...	...	...	1,956	1,956	...	9,703	9,605	98
Self-employed.....	7,530	7,432	98	98	98	...	...	737	737	...	6,694	6,596	98
Clerical and kindred workers.....	6,134	6,036	98	344	246	98	...	1,671	1,671	...	4,119	4,119	...
Sales workers.....	8,828	8,533	295	236	39	197	...	1,612	1,612	...	6,980	6,881	98
Craftsmen, foremen, and kindred workers.....	21,273	19,808	1,465	98	...	98	...	3,587	3,145	442	17,587	16,663	924
Operatives and kindred workers.....	10,764	10,420	344	197	197	...	...	2,202	2,202	...	8,365	8,021	344
Service workers, including private household.....	3,342	3,244	98	98	98	...	...	590	590	...	2,654	2,556	98
Laborers, except mine.....	1,366	1,366	...	...	...	...	...	197	197	...	1,170	1,170	...
Occupation not reported.....	11,865	11,570	295	98	98	...	...	836	836	...	10,931	10,636	295

¹ Income of primary families and individuals.

Table 9.—TOTAL RENTAL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	29,031	277,814	80	5,426	1,775	14,351	27,174	258,034
Average debt per property.....	...	9.6	...	67.8	...	8.1	...	9.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	3,066	2,816	...	...	...	...	3,066	2,816
\$2,000 to \$3,999.....	7,412	16,844	...	...	39	94	7,372	16,750
\$4,000 to \$5,999.....	5,918	22,737	39	86	384	1,630	5,495	21,041
\$6,000 to \$7,999.....	4,002	22,379	39	270	234	1,461	3,727	20,648
\$8,000 to \$9,999.....	2,276	17,926	...	...	510	4,018	1,766	13,908
\$10,000 to \$11,999.....	1,680	15,772	...	...	373	3,772	1,307	12,000
\$12,000 to \$14,999.....	1,152	13,501	...	...	156	2,110	996	11,391
\$15,000 to \$19,999.....	945	14,552	...	...	39	553	905	13,999
\$20,000 to \$24,999.....	548	10,525	...	...	39	713	509	9,812
\$25,000 to \$29,999.....	336	7,996	...	...	...	...	336	7,996
\$30,000 to \$49,999.....	460	15,647	...	...	...	...	460	15,647
\$50,000 to \$74,999.....	408	20,524	...	...	...	...	408	20,524
\$75,000 to \$99,999.....	275	20,403	...	...	...	...	275	20,403
\$100,000 to \$199,999.....	462	49,294	...	...	...	...	462	49,294
\$200,000 to \$499,999.....	90	19,828	...	...	...	...	90	19,828
\$500,000 or more.....	5	7,050	2	5,070	...	...	3	1,980
Median loan.....dollars..	5,200	...	...	...	...	...	4,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	6,003	6,685	...	...	...	...	6,003	6,685
\$2,000 to \$3,999.....	7,275	20,592	39	86	117	353	7,119	20,153
\$4,000 to \$5,999.....	5,441	25,681	...	...	383	1,794	5,058	23,887
\$6,000 to \$7,999.....	2,898	19,797	39	270	431	3,045	2,427	16,482
\$8,000 to \$9,999.....	2,194	19,448	...	...	412	3,658	1,781	15,790
\$10,000 to \$11,999.....	1,156	12,527	...	...	195	2,125	960	10,402
\$12,000 to \$14,999.....	988	13,052	...	...	195	2,663	792	10,389
\$15,000 to \$19,999.....	871	15,042	...	...	39	713	832	14,329
\$20,000 to \$24,999.....	333	7,259	...	...	...	...	333	7,259
\$25,000 to \$29,999.....	322	8,713	...	...	...	...	322	8,713
\$30,000 to \$49,999.....	505	20,188	...	...	...	...	505	20,188
\$50,000 to \$74,999.....	353	21,283	...	...	...	...	353	21,283
\$75,000 to \$99,999.....	359	30,017	...	...	...	...	359	30,017
\$100,000 to \$199,999.....	293	40,189	...	...	...	...	293	40,189
\$200,000 to \$499,999.....	41	11,251	...	...	...	...	41	11,251
\$500,000 or more.....	3	6,090	2	5,070	...	...	1	1,020
Median debt.....dollars..	4,300	...	...	...	...	...	4,100	...

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	265,189	226,248	38,941	15,372	5,156	14,185	245,632	208,000	37,632	12,632
Average debt per mortgage.....	9.1	8.5	15.6	67.2	125.8	8.0	9.0	8.4	16.4	4.8
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	22,213	19,661	2,552	86	86	1,208	20,919	18,367	2,552	338
Mutual savings bank.....	166,734	139,820	26,914	216	...	6,338	160,180	133,905	26,275	502
Savings and loan association.....	38,611	33,922	4,689	...	...	6,639	31,972	27,953	4,019	137
Life insurance company.....	19,016	16,649	2,367	5,070	5,070	...	13,946	11,579	2,367	49
Mortgage company.....	772	517	255	...	...	...	772	517	255	318
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	14,130	12,467	1,663	...	...	...	14,130	12,467	1,663	10,944
Other.....	3,713	3,212	501	...	...	...	3,713	3,212	501	344
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	59,441	48,619	10,822	...	...	4,003	55,438	45,039	10,399	4,331
1949.....	52,575	46,368	6,207	216	...	4,367	47,992	42,671	5,321	2,487
1948.....	40,769	32,800	7,969	2,370	2,370	2,803	35,596	27,627	7,969	1,181
1947.....	41,600	37,230	4,370	2,700	2,700	2,025	36,875	32,505	4,370	1,101
1946.....	11,577	9,808	1,769	...	...	987	10,590	8,821	1,769	340
1942 to 1945.....	18,316	11,940	6,376	...	...	...	18,316	11,940	6,376	1,285
1940 to 1941.....	12,849	11,600	1,249	...	...	...	12,849	11,600	1,249	466
1935 to 1939.....	12,893	12,893	...	86	86	...	12,807	12,807	...	1,223
1930 to 1934.....	10,442	10,364	78	...	...	...	10,442	10,364	78	118
1929 or earlier.....	4,727	4,626	101	...	...	...	4,727	4,626	101	100

¹ Includes 216 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage.

RESIDENTIAL FINANCING

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

(Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100)

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
Total mortgages.....	29,031	26,537	2,494	180	41	1,775	27,174	24,877	2,297	2,650
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	2,222	2,077	165	39	39	196	1,987	1,822	165	60
Mutual savings bank.....	13,330	12,167	1,163	39	...	745	12,547	11,501	1,046	182
Savings and loan association.....	9,289	8,614	675	...	...	834	8,455	7,858	597	78
Life insurance company.....	211	193	18	2	2	...	209	191	18	5
Mortgage company.....	119	80	39	...	...	...	119	80	39	201
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	3,118	2,765	353	...	...	...	3,118	2,765	353	2,003
Other.....	739	661	78	...	...	...	739	661	78	121
FORM OF DEBT										
Mortgage or deed of trust.....	28,992	26,499	2,493	80	41	1,776	27,135	24,838	2,297	2,651
Contract to purchase.....	39	39	...	...	...	...	39	39	...	...
AMORTIZATION										
Fully amortized.....	13,122	11,930	1,192	80	41	1,776	11,264	10,269	995	794
Partially amortized.....	8,340	7,458	882	...	...	...	8,340	7,458	882	824
Not amortized.....	3,001	2,789	212	...	...	...	3,001	2,789	212	577
On demand.....	4,567	4,360	207	...	...	...	4,567	4,360	207	456
Regular principal payments required.....	1,985	1,895	90	...	...	...	1,985	1,895	90	62
No regular principal payments required.....	2,582	2,465	117	...	...	...	2,582	2,465	117	394
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	27,309	25,102	2,207	81	42	1,581	25,649	23,639	2,010	1,965
Delinquent:										
Foreclosure in process.....	49	39	10	...	...	...	49	39	10	10
Foreclosure not in process.....	1,150	910	240	...	...	196	954	714	240	278
No regular payments required.....	526	487	39	...	...	...	526	487	39	398
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	6,154	5,513	641	...	...	510	5,644	5,081	563	1,038
1949.....	5,696	5,254	442	39	...	569	5,088	4,774	314	541
1948.....	4,388	4,062	326	1	1	274	4,113	3,787	326	239
1947.....	3,785	3,268	517	1	1	267	3,519	3,002	517	302
1946.....	1,737	1,588	149	...	...	157	1,579	1,430	149	107
1942 to 1945.....	2,899	2,613	286	...	...	...	2,899	2,613	286	213
1940 to 1941.....	1,407	1,313	94	...	...	...	1,407	1,313	94	110
1935 to 1939.....	1,201	1,201	...	39	39	...	1,162	1,162	...	78
1930 to 1934.....	1,905	866	39	...	...	...	905	866	39	20
1929 or earlier.....	859	850	9	...	...	...	859	850	9	4
TERM OF MORTGAGE										
On demand.....	4,567	4,360	207	...	...	...	4,567	4,360	207	456
Less than 5 years.....	6,242	5,656	586	...	...	...	6,242	5,656	586	1,406
5 to 9 years.....	4,369	3,802	567	...	...	78	4,290	3,723	567	512
10 to 12 years.....	4,952	4,547	405	...	...	78	4,873	4,468	405	156
13 to 14 years.....	1,657	1,597	100	...	...	78	1,579	1,479	100	...
15 years.....	2,520	2,254	266	...	...	39	2,481	2,215	266	41
16 to 19 years.....	2,467	2,223	244	39	39	383	2,045	1,879	166	39
20 years.....	1,900	1,782	118	39	...	961	901	900	1	39
21 to 24 years.....	78	78	...	...	...	39	39	39	...	...
25 years.....	239	239	...	...	...	118	122	122	...	...
26 years or more.....	41	41	...	2	2	...	39	39	...	...
Median term.....years..	10	11	...	...	...	...	10	10	...	...
YEAR MORTGAGE DUE										
On demand.....	4,567	4,360	207	...	...	...	4,567	4,360	207	456
Fully amortized.....	13,120	11,929	1,191	80	41	1,774	11,265	10,269	996	793
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	351	281	70	...	...	...	351	281	70	166
1952 to 1953.....	953	836	117	...	...	...	953	836	117	385
1954 to 1955.....	767	767	...	...	...	...	767	767	...	79
1956 to 1957.....	1,251	1,176	75	39	39	78	1,133	1,058	75	...
1958 to 1959.....	1,596	1,408	188	...	...	...	1,596	1,408	188	46
1960 to 1964.....	5,070	4,681	389	...	...	344	4,726	4,337	389	39
1965 to 1969.....	2,621	2,308	313	39	...	882	1,700	1,543	157	78
1970 to 1974.....	470	431	39	...	...	431	39	39	...	...
1975 or later.....	41	41	...	2	2	...	...	...	...	...
Partially or not amortized.....	11,342	10,247	1,095	...	...	...	11,342	10,247	1,095	1,400
Past due.....	196	196	...	...	...	...	196	196	...	39
1950 to 1951.....	3,856	3,475	381	...	...	...	3,856	3,475	381	643
1952 to 1953.....	3,620	3,190	430	...	...	...	3,620	3,190	430	411
1954 to 1955.....	1,233	1,233	80	...	...	...	1,233	1,233	80	159
1956 to 1957.....	474	388	86	...	...	...	474	388	86	59
1958 to 1959.....	654	611	43	...	...	...	654	611	43	41
1960 to 1964.....	1,022	987	35	...	...	...	1,022	987	35	48
1965 to 1969.....	109	69	40	...	...	...	109	69	40	...
1970 to 1974.....	78	78	...	...	...	...	78	78	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 39 FHA-insured first mortgages with VA-guaranteed second mortgage.

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
INTEREST RATE										
Less than 3.0 percent.....	345	306	39	...	...	...	345	306	39	138
3.0 percent.....	270	266	4	...	...	...	270	266	4	78
3.1 to 3.5 percent.....	107	67	40	...	...	...	107	67	40	...
3.6 to 3.9 percent.....	5	5	...	...	...	...	5	5	...	...
4.0 percent.....	7,877	7,091	786	40	1	1,776	6,064	5,473	591	341
4.1 to 4.4 percent.....	60	60	...	...	...	...	60	60	...	...
4.5 percent.....	6,043	5,679	364	40	40	...	6,003	5,639	364	95
4.6 to 5.0 percent.....	10,647	9,562	1,085	...	...	...	10,647	9,562	1,085	893
5.1 to 5.5 percent.....	1,749	1,714	35	...	...	...	1,749	1,714	35	94
5.6 to 6.0 percent.....	1,811	1,672	139	...	...	...	1,811	1,672	139	908
6.1 percent or more.....	114	114	...	...	...	...	114	114	...	103
Median interest rate.....percent..	4.5	4.5	...	...	...	...	5.0	5.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	3,195	3,066	129	...	...	...	3,195	3,066	129	918
\$2,000 to \$3,999.....	7,598	7,167	431	...	...	39	7,558	7,127	431	716
\$4,000 to \$5,999.....	6,155	5,565	590	78	39	384	5,693	5,181	512	437
\$6,000 to \$7,999.....	3,954	3,571	383	...	...	313	3,640	3,335	305	167
\$8,000 to \$9,999.....	2,053	1,858	195	...	...	432	1,622	1,427	195	81
\$10,000 to \$11,999.....	1,630	1,563	67	...	...	371	1,257	1,229	28	83
\$12,000 to \$14,999.....	1,104	968	136	...	...	156	948	812	136	35
\$15,000 to \$19,999.....	876	772	104	...	...	39	836	732	104	74
\$20,000 to \$24,999.....	493	408	85	...	...	39	454	369	85	66
\$25,000 to \$29,999.....	328	280	48	...	...	...	328	280	48	4
\$30,000 to \$49,999.....	497	451	46	...	...	...	497	451	46	73
\$50,000 to \$74,999.....	439	295	144	...	...	...	439	295	144	2
\$75,000 to \$99,999.....	195	156	39	...	...	...	195	156	39	15
\$100,000 to \$199,999.....	430	349	81	...	...	...	430	349	81	...
\$200,000 to \$499,999.....	85	70	15	...	...	...	85	70	15	1
\$500,000 or more.....	3	3	...	2	2	...	1	1	...	...
Median loan.....dollars..	5,000	4,800	...	...	...	...	4,800	4,600	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	6,269	6,003	266	...	...	...	6,269	6,003	266	1,227
\$2,000 to \$3,999.....	7,462	6,953	509	39	39	117	7,305	6,796	509	624
\$4,000 to \$5,999.....	5,493	4,970	523	39	...	422	5,031	4,625	406	311
\$6,000 to \$7,999.....	2,789	2,436	353	...	...	392	2,397	2,083	314	100
\$8,000 to \$9,999.....	2,022	1,944	78	...	...	412	1,609	1,531	78	116
\$10,000 to \$11,999.....	1,200	972	228	...	...	196	1,004	815	189	31
\$12,000 to \$14,999.....	892	827	65	...	...	195	695	630	65	34
\$15,000 to \$19,999.....	799	707	92	...	...	39	759	667	92	92
\$20,000 to \$24,999.....	335	281	54	...	...	...	335	281	54	26
\$25,000 to \$29,999.....	273	273	...	...	...	...	273	273	...	6
\$30,000 to \$49,999.....	508	455	53	...	...	...	508	455	53	72
\$50,000 to \$74,999.....	398	261	137	...	...	...	398	261	137	6
\$75,000 to \$99,999.....	313	214	99	...	...	...	313	214	99	6
\$100,000 to \$199,999.....	247	222	25	...	...	...	247	222	25	...
\$200,000 to \$499,999.....	33	22	11	...	...	...	33	22	11	1
\$500,000 or more.....	3	3	...	2	2	...	1	1	...	...
Median debt.....dollars..	4,200	4,000	...	...	...	...	4,000	3,800	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	23,225	21,063	2,162	80	41	1,775	21,370	19,404	1,966	1,579
Less than \$20.....	16,242	14,481	1,761	39	39	345	15,858	14,176	1,682	1,417
\$20 to \$24.....	1,457	1,349	108	...	...	...	235	1,222	1,114	108
\$25 to \$29.....	1,565	1,524	39	...	...	...	235	1,327	1,288	39
\$30 to \$34.....	1,232	1,154	78	...	...	...	294	938	899	39
\$35 to \$39.....	678	580	98	40	1	78	560	540	20	...
\$40 to \$44.....	560	560	...	1	1	157	402	402	...	...
\$45 to \$49.....	280	280	...	...	...	78	202	202	...	...
\$50 to \$54.....	412	373	39	...	...	157	255	216	39	...
\$55 to \$59.....	294	294	...	...	...	118	177	177	...	39
\$60 to \$64.....	156	117	39	...	...	39	117	78	39	...
\$65 to \$69.....	39	39	...	...	...	...	39	39	...	...
\$70 to \$79.....	59	59	...	...	...	...	59	59	...	...
\$80 to \$89.....	82	82	...	...	...	39	43	43	...	...
\$100 to \$119.....	53	53	...	...	...	...	53	53	...	...
\$120 or more.....	118	118	...	...	...	...	118	118	...	...
Median payment.....dollars..	14	14	...	...	...	...	13	13	...	...

RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	29,031	26,537	2,494	80	41	39	1,775	27,174	24,877	2,297
STRUCTURES ON PROPERTY										
1 structure.....	23,274	21,389	1,885	78	39	39	1,658	21,537	19,848	1,688
2 structures or more.....	5,758	5,149	609	2	2	...	117	5,638	5,029	609
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	5,207	5,050	157	39	...	39	705	4,462	4,383	78
2 to 4 dwelling units.....	13,268	12,249	1,019	39	39	...	952	12,275	11,375	900
5 to 49 dwelling units.....	10,349	9,069	1,280	...	...	...	118	10,232	8,952	1,280
50 to 99 dwelling units.....	189	154	35	...	...	...	...	189	154	35
100 dwelling units or more.....	19	17	2	2	2	...	...	17	15	2
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	24,923	23,106	1,817	80	41	39	1,737	23,106	21,485	1,620
Less than half.....	4,109	3,432	677	...	...	...	39	4,070	3,393	677
YEAR STRUCTURE BUILT ¹										
1950 (part).....	39	39	...	...	...	...	...	39	39	...
1949.....	216	196	20	...	...	...	...	216	196	20
1948.....	236	197	39	40	1	39	79	117	117	...
1947.....	199	160	39	1	1	...	118	80	41	39
1946.....	...	...	...	...	...	...	...	...	...	...
1942 to 1945.....	98	98	...	...	...	...	...	98	98	...
1940 to 1941.....	113	113	...	...	...	...	39	74	74	...
1930 to 1939.....	1,390	1,351	39	...	...	...	235	1,154	1,115	39
1929 or earlier.....	25,584	23,270	2,314	39	39	...	1,109	24,436	22,279	2,157
Not reported.....	1,156	1,114	42	...	...	...	196	960	918	42
YEAR STRUCTURE ACQUIRED ¹										
1950 (part).....	2,237	1,786	451	...	...	...	470	1,767	1,393	373
1949.....	2,822	2,487	335	39	...	39	568	2,213	1,996	217
1948.....	2,251	2,043	208	1	1	...	234	2,016	1,808	208
1947.....	2,587	2,280	307	1	1	...	306	2,283	1,975	307
1946.....	1,785	1,512	273	...	...	...	157	1,629	1,355	273
1942 to 1945.....	3,880	3,498	382	...	...	...	...	3,879	3,498	382
1940 to 1941.....	2,361	2,225	136	...	...	...	39	2,322	2,186	136
1930 to 1939.....	4,109	3,956	153	39	39	...	...	4,070	3,917	153
1929 or earlier.....	6,829	6,589	240	...	...	...	...	6,829	6,589	240
Not reported.....	170	163	7	...	...	...	...	170	163	7
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ¹										
New.....	2,235	2,123	112	2	2	...	235	1,999	1,886	112
Previously occupied.....	26,794	24,413	2,381	79	39	39	1,541	25,176	22,991	2,184
PURCHASE PRICE										
Less than \$2,000.....	536	536	...	...	...	...	...	536	536	...
\$2,000 to \$3,999.....	2,616	2,498	118	...	...	...	...	2,615	2,498	118
\$4,000 to \$5,999.....	4,348	4,025	323	...	...	...	187	4,161	3,837	323
\$6,000 to \$7,999.....	4,175	3,911	264	78	39	...	195	3,902	3,675	225
\$8,000 to \$9,999.....	3,020	2,707	313	...	...	...	548	2,471	2,196	274
\$10,000 to \$11,999.....	2,648	2,340	308	...	...	...	293	2,354	2,086	268
\$12,000 to \$14,999.....	1,942	1,883	59	...	...	...	352	1,589	1,570	20
\$15,000 to \$19,999.....	1,932	1,669	263	...	...	...	...	1,932	1,669	263
\$20,000 to \$24,999.....	1,162	1,058	104	...	...	...	39	1,123	1,019	104
\$25,000 to \$29,999.....	322	277	45	...	...	...	...	321	277	45
\$30,000 to \$49,999.....	1,171	1,097	74	...	...	...	...	1,171	1,097	74
\$50,000 to \$74,999.....	379	266	113	...	...	...	...	379	266	113
\$75,000 to \$99,999.....	256	163	93	...	...	...	...	256	163	93
\$100,000 to \$199,999.....	539	437	102	...	...	...	...	538	437	102
\$200,000 to \$499,999.....	156	130	26	...	...	...	...	156	130	26
\$500,000 or more.....	9	8	1	2	2	...	...	7	6	1
Property not acquired by purchase.....	2,029	1,990	39	...	...	...	39	1,989	1,950	39
Not reported.....	1,796	1,547	249	...	...	...	117	1,677	1,468	209
Median purchase price.....dollars..	8,500	8,300	...	...	...	...	...	8,400	8,100	...
MARKET VALUE										
Less than \$2,000.....	78	78	...	...	...	...	...	78	78	...
\$2,000 to \$3,999.....	1,457	1,457	...	...	...	...	...	1,457	1,457	...
\$4,000 to \$5,999.....	1,857	1,569	288	...	...	...	...	1,857	1,569	288
\$6,000 to \$7,999.....	4,079	3,926	153	39	...	...	...	3,734	3,620	114
\$8,000 to \$9,999.....	4,202	3,908	294	...	...	...	...	3,652	3,397	255
\$10,000 to \$11,999.....	3,699	3,288	411	...	...	...	...	3,12	3,385	372
\$12,000 to \$14,999.....	3,191	2,907	284	39	39	...	333	2,818	2,574	245
\$15,000 to \$19,999.....	3,603	3,366	237	...	...	...	117	3,486	3,249	237
\$20,000 to \$24,999.....	1,161	1,072	89	...	...	...	39	1,121	1,032	89
\$25,000 to \$29,999.....	700	574	126	...	...	...	...	701	574	126
\$30,000 to \$49,999.....	1,336	1,185	151	...	...	...	39	1,296	1,145	151
\$50,000 to \$74,999.....	468	396	72	...	...	...	...	468	396	72

¹ For properties with more than one structure, reported for structure most recently built.

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE—Con.										
\$75,000 to \$99,999.....	252	174	78	...	...	...	...	252	174	78
\$100,000 to \$199,999.....	535	338	197	...	...	...	...	535	338	197
\$200,000 to \$499,999.....	184	167	17	...	...	...	...	184	167	17
\$500,000 or more.....	35	29	6	2	2	...	...	33	27	6
Not reported.....	2,198	2,108	90	...	...	...	78	2,120	2,069	51
Median market value.....dollars..	10,600	10,500	...	...	...	...	...	10,600	10,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	4,143	4,143	...	39	39	...	...	4,104	4,104	...
20 to 39 percent.....	7,816	7,668	148	...	...	...	78	7,738	7,589	148
40 to 59 percent.....	7,537	7,005	532	...	...	...	235	7,301	6,770	532
60 to 69 percent.....	2,548	2,133	415	...	...	...	196	2,352	1,937	415
70 to 79 percent.....	2,003	1,298	705	...	...	...	294	1,708	1,043	666
80 to 84 percent.....	1,084	948	136	...	...	...	384	701	604	97
85 to 89 percent.....	359	250	109	39	...	39	39	281	211	70
90 to 94 percent.....	333	283	50	1	1	...	235	97	47	50
95 to 99 percent.....	373	236	137	1	1	...	156	216	118	98
100 percent or more.....	635	465	170	...	...	...	78	557	386	170
Market value not reported.....	2,198	2,108	90	...	...	...	78	2,120	2,069	51
Median percent.....	44	41	...	...	...	...	...	42	39	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	14,958	13,192	1,766	80	41	39	1,656	13,221	11,647	1,570
Less than 50 percent.....	3,323	3,014	309	...	...	...	...	3,322	3,014	309
50 to 59 percent.....	1,674	1,436	238	...	...	...	156	1,518	1,280	238
60 to 64 percent.....	750	645	105	...	...	...	...	750	645	105
65 to 69 percent.....	1,133	1,035	98	...	...	...	...	1,133	1,035	98
70 to 74 percent.....	992	833	159	39	39	...	...	954	793	159
75 to 79 percent.....	1,230	902	328	39	...	39	117	1,073	902	171
80 to 84 percent.....	1,213	992	221	...	...	...	39	1,175	952	221
85 to 89 percent.....	987	829	158	...	...	...	176	810	652	158
90 to 94 percent.....	651	631	20	1	1	...	274	375	355	20
95 to 99 percent.....	474	474	...	...	...	...	157	317	317	...
100 percent or more.....	1,343	1,304	39	1	1	...	580	762	723	39
Purchase price not reported or property not acquired by purchase.....	1,188	1,097	91	...	...	...	157	1,032	979	52
Median percent.....	70	70	...	...	...	...	...	67	67	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	14,958	13,192	1,766	80	41	39	1,656	13,221	11,647	1,570
Less than 50 percent.....	3,014	3,014	...	...	...	...	...	3,014	3,014	...
50 to 59 percent.....	1,436	1,436	...	...	...	...	156	1,280	1,280	...
60 to 64 percent.....	732	645	87	...	...	...	...	732	645	87
65 to 69 percent.....	1,122	1,035	87	...	...	...	...	1,121	1,035	87
70 to 74 percent.....	1,016	833	183	39	39	...	...	978	793	183
75 to 79 percent.....	1,033	902	131	...	...	...	...	1,033	902	131
80 to 84 percent.....	1,162	992	170	...	...	...	78	1,083	952	131
85 to 89 percent.....	966	829	137	...	...	...	215	751	652	98
90 to 94 percent.....	886	631	255	1	1	...	274	610	355	255
95 to 99 percent.....	764	474	290	39	...	39	157	568	317	251
100 percent or more.....	1,644	1,304	340	1	1	...	619	1,024	723	301
Purchase price not reported or property not acquired by purchase.....	1,188	1,097	91	...	...	...	157	1,032	979	52
Median percent.....	73	70	...	...	...	...	...	70	67	...
TYPE OF OWNER										
Individual.....	25,407	23,238	2,169	79	40	39	1,658	23,668	21,697	1,973
Partnership.....	1,714	1,648	66	...	...	...	117	1,597	1,531	66
Corporation.....	1,910	1,651	259	1	1	...	...	1,909	1,650	259
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	14,957	13,190	1,767	80	41	39	1,659	13,218	11,648	1,570
Mortgage refinanced or renewed.....	11,260	10,677	583	...	...	...	78	11,181	10,598	583
To increase loan for improvements or repairs.....	3,191	3,022	169	...	...	...	39	3,152	2,982	169
To increase loan for other reasons.....	702	692	10	...	...	...	...	702	692	10
To secure better terms.....	2,157	2,110	47	...	...	...	39	2,117	2,071	47
To renew or extend loan without increasing amount.....	4,579	4,222	357	...	...	...	...	4,579	4,222	357
For other purpose.....	631	631	...	...	...	...	...	631	631	...
Mortgage placed later than acquisition of property.....	2,816	2,673	143	...	...	...	39	2,778	2,634	143
To make improvements or repairs.....	1,358	1,255	103	...	...	...	39	1,320	1,216	103
To invest in other properties.....	518	518	...	...	...	...	...	518	518	...
To invest in business other than real estate.....	59	59	...	...	...	...	...	59	59	...
For other purpose.....	881	841	40	...	...	...	...	881	841	40

RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	11,260	10,677	583	...	...	...	78	11,181	10,598	583
Same lender.....	8,092	7,712	380	...	...	...	39	8,052	7,672	380
Different lender.....	3,168	2,965	203	...	...	...	39	3,129	2,926	203
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....	21,733	19,915	1,818	41	41	...	683	21,008	19,266	1,740
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	675	554	121	...	...	...	255	421	378	43
\$2.50 to \$4.99.....	59	59	...	...	...	...	...	59	59	...
\$5.00 to \$7.49.....	94	94	...	...	...	...	...	94	94	...
\$7.50 to \$9.99.....	152	52	100	...	...	...	...	152	52	100
\$10.00 to \$12.49.....	255	177	78	...	...	...	...	255	177	78
\$12.50 to \$14.99.....	351	351	...	...	...	...	...	351	351	...
\$15.00 to \$17.49.....	750	750	...	...	...	...	...	750	750	...
\$17.50 to \$19.99.....	360	356	4	...	...	...	78	281	277	4
\$20.00 to \$24.99.....	2,095	2,015	80	1	1	...	39	2,055	1,975	80
\$25.00 or more.....	14,936	13,549	1,387	40	40	...	314	14,581	13,196	1,387
Taxes not payable in 1949 ².....	...	...	...	...	...	...	...	...	...	...
Taxes or value not reported.....	2,009	1,959	50	...	...	...	...	2,009	1,959	50
Median taxes.....dollars..	25.00+	25.00+	...	...	...	...	...	25.00+	25.00+	...
MONTHLY TOTAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	2,056	1,732	324	...	...	...	...	2,056	1,732	324
\$20 to \$29.....	5,107	4,639	468	...	...	...	156	4,950	4,521	429
\$30 to \$39.....	7,274	6,855	419	...	...	...	78	7,196	6,777	419
\$40 to \$49.....	2,968	2,709	259	39	39	...	78	2,850	2,777	259
\$50 to \$59.....	1,527	1,355	172	...	...	...	39	1,489	1,316	172
\$60 to \$69.....	1,069	1,050	19	...	...	...	39	1,030	1,011	19
\$70 to \$79.....	545	467	78	1	1	...	117	427	388	39
\$80 to \$89.....	418	417	1	1	1	...	...	417	416	1
\$90 to \$99.....	230	152	78	...	...	...	98	132	53	78
\$100 or more.....	539	539	...	...	...	...	78	461	461	...
Median receipts.....dollars..	35	35	...	...	...	...	...	34	34	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	2,430	2,085	345	...	...	...	...	2,431	2,085	345
\$20 to \$29.....	5,670	5,097	573	...	...	...	156	5,513	4,980	534
\$30 to \$39.....	7,190	6,770	420	...	...	...	78	7,112	6,691	420
\$40 to \$49.....	2,617	2,394	223	39	39	...	78	2,500	2,277	223
\$50 to \$59.....	1,412	1,331	81	...	...	...	39	1,374	1,292	81
\$60 to \$69.....	908	889	19	...	...	...	39	869	850	19
\$70 to \$79.....	449	370	79	1	1	...	117	331	291	40
\$80 to \$89.....	377	377	...	1	1	...	...	376	376	...
\$90 to \$99.....	218	140	78	...	...	...	98	120	41	78
\$100 or more.....	460	460	...	...	...	...	78	382	382	...
Median receipts.....dollars..	33	34	...	...	...	...	...	33	33	...
TOTAL RENTAL RECEIPTS¹ AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	749	663	86	...	...	...	39	710	663	47
5 to 9 percent.....	6,344	5,887	457	40	40	...	157	6,148	5,690	457
10 to 14 percent.....	7,199	6,520	679	1	1	...	353	6,845	6,204	640
15 to 19 percent.....	3,792	3,314	478	...	...	...	137	3,655	3,176	478
20 to 24 percent.....	1,178	1,149	29	...	...	...	...	1,178	1,149	29
25 to 29 percent.....	414	414	...	...	...	...	...	414	414	...
30 to 34 percent.....	42	42	...	...	...	...	...	42	42	...
35 to 39 percent.....	39	39	...	...	...	...	...	39	39	...
40 percent or more.....	123	123	...	...	...	...	...	123	123	...
Market value not reported.....	1,853	1,803	50	...	...	...	...	1,853	1,803	50
Median percent.....	12	12	...	...	...	...	...	12	12	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 50 percent.....	416	377	39	...	...	...	...	417	377	39
50 to 79 percent.....	1,562	1,348	214	...	...	...	...	1,562	1,348	214
80 to 89 percent.....	343	315	28	...	...	...	...	343	315	28
90 to 99 percent.....	175	130	45	...	...	...	...	176	130	45
100 percent.....	19,236	17,743	1,493	41	41	...	687	18,508	17,093	1,414

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

² Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	19,409	17,873	1,536	41	41	...	686	18,682	17,225	1,458
Less than \$20.....	...	...	...	...	...	...	...	...	...	...
\$20 to \$39.....	692	596	96	...	...	...	...	692	596	96
\$40 to \$59.....	1,729	1,651	78	...	...	...	...	1,729	1,651	78
\$60 to \$79.....	2,368	2,104	264	...	...	...	...	2,368	2,104	264
\$80 to \$99.....	2,925	2,817	108	...	...	...	118	2,807	2,700	108
\$100 to \$119.....	2,676	2,496	180	...	...	...	...	2,677	2,496	180
\$120 to \$139.....	2,680	2,433	247	...	...	...	138	2,543	2,296	247
\$140 to \$159.....	1,886	1,651	235	...	...	...	117	1,768	1,572	196
\$160 to \$199.....	2,087	1,814	273	39	39	...	78	1,970	1,736	234
\$200 to \$299.....	1,625	1,370	55	2	2	...	196	1,426	1,372	55
\$300 or more.....	605	605	...	...	...	...	39	566	566	...
Taxes not payable in 1949.....	...	...	...	...	...	...	...	...	...	...
Taxes not reported.....	136	136	...	...	...	...	...	136	136	...
Median taxes.....dollars..	109	109	...	...	...	...	...	108	107	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Properties with both interest and principal in first mortgage payments.....	16,867	15,367	1,500	41	41	...	685	16,137	14,716	1,422
Less than 30 percent.....	4,705	4,609	96	...	...	...	39	4,666	4,570	96
30 to 39 percent.....	4,222	4,005	217	...	...	...	98	4,123	3,906	217
40 to 49 percent.....	2,463	2,216	247	40	40	...	...	2,421	2,176	247
50 to 59 percent.....	2,151	1,953	198	1	1	...	235	1,914	1,755	159
60 to 69 percent.....	1,330	1,234	96	...	...	...	157	1,173	1,077	96
70 to 79 percent.....	281	281	...	...	...	...	39	242	242	...
80 to 89 percent.....	333	295	78	...	...	...	...	334	255	78
90 to 99 percent.....	353	117	236	...	...	...	...	353	117	236
100 percent or more.....	1,029	697	332	...	...	...	117	911	618	293
Median percent.....	39	38	...	...	...	...	...	38	37	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹ LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	16,867	15,367	1,500	41	41	...	685	16,137	14,716	1,422
Less than 30 percent.....	1,897	1,837	60	...	...	...	39	1,858	1,798	60
30 to 39 percent.....	2,638	2,594	44	...	...	...	39	2,599	2,555	44
40 to 49 percent.....	2,942	2,801	141	...	...	...	98	2,844	2,703	141
50 to 59 percent.....	1,812	1,709	103	...	...	...	...	1,811	1,709	103
60 to 69 percent.....	1,596	1,387	209	40	40	...	117	1,440	1,269	170
70 to 79 percent.....	1,361	1,222	139	1	1	...	78	1,282	1,143	139
80 to 89 percent.....	1,091	1,010	81	...	...	...	78	1,014	932	81
90 to 99 percent.....	784	712	72	...	...	...	78	705	634	72
100 percent or more.....	2,621	1,973	648	...	...	...	156	2,464	1,855	609
Taxes not payable in 1949 or not reported.....	123	120	3	...	...	...	2	121	118	3
Median percent.....	55	52	...	...	...	...	...	54	51	...

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

RESIDENTIAL FINANCING

Table 12.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY: 1950

Subject	Number of mortgaged properties ¹	Total outstanding debt on property (thousands of dollars)	Subject	Number of mortgaged properties ¹	Total outstanding debt on property (thousands of dollars)
Total.....	208	38,810	TOTAL OUTSTANDING DEBT ON PROPERTY		
Average debt per property.....	...	186.6	Less than \$50,000.....	8	210
TOTAL MORTGAGE LOAN ON PROPERTY			\$50,000 to \$99,999.....	32	2,330
Less than \$50,000.....	8	210	\$100,000 to \$149,999.....	59	7,100
\$50,000 to \$99,999.....	22	1,470	\$150,000 to \$199,999.....	70	12,670
\$100,000 to \$149,999.....	47	5,270	\$200,000 to \$299,999.....	26	6,310
\$150,000 to \$199,999.....	54	8,270	\$300,000 to \$499,999.....	11	4,100
\$200,000 to \$299,999.....	51	10,063	\$500,000 to \$699,999.....	...	...
\$300,000 to \$499,999.....	22	6,480	\$700,000 to \$999,999.....	...	...
\$500,000 to \$699,999.....	2	960	\$1,000,000 or more.....	3	6,090
\$700,000 to \$999,999.....	...	...	Median debt.....dollars..	153,000	...
\$1,000,000 or more.....	3	6,090			
Median loan.....dollars..	175,000	...			

¹ All but two properties have conventional first mortgage.

Table 13.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES: 1950

[Outstanding debt in thousands of dollars, and number of mortgages]

Subject	Total first mortgages				Subject	Total first mortgages			
	Total	With no second mortgage	With second mortgage	Total junior mortgages		Total	With no second mortgage	With second mortgage	Total junior mortgages
Amount of outstanding debt (thousands of dollars)					Number of mortgages				
Total outstanding debt.....	36,990	30,620	6,370	1,850	YEAR MORTGAGE MADE OR ASSUMED				
Average debt per mortgage.....	177.8	179.1	172.2	40.2	1950 (part).....	35	27	8	10
TYPE OF MORTGAGE HOLDER					1949.....	43	32	11	10
Commercial bank or trust company.....	990	990	...	160	1948.....	27	21	6	4
Mutual savings bank.....	23,370	19,390	4,180	...	1947.....	16	12	4	6
Savings and loan association.....	100	...	100	...	1946.....	23	19	4	1
Life insurance company.....	11,010	8,920	2,090	...	1942 to 1945.....	8	6	2	8
Mortgage company.....	450	450	...	130	1940 to 1941.....	8	6	2	3
Federal National Mortgage Association.....	...	...	...	...	1935 to 1939.....	6	6	...	...
Individual.....	360	360	...	1,420	1930 to 1934.....	39	39	...	...
Other.....	510	510	...	140	1929 or earlier.....	4	4	...	4
YEAR MORTGAGE MADE OR ASSUMED					TERM OF MORTGAGE				
1950 (part).....	4,430	3,490	940	330	On demand.....	66	66	...	4
1949.....	7,480	5,430	2,050	370	Less than 5 years.....	38	28	10	21
1948.....	7,030	5,900	1,130	80	5 to 9 years.....	48	30	18	13
1947.....	5,500	4,740	760	180	10 to 12 years.....	32	29	3	6
1946.....	3,120	2,160	960	50	13 to 14 years.....	2	...	2	...
1942 to 1945.....	1,540	1,220	320	620	15 years.....	18	15	3	2
1940 to 1941.....	850	640	210	110	16 to 19 years.....	1	1	...	...
1935 to 1939.....	1,120	1,120	...	...	20 years.....	1	...	1	...
1930 to 1934.....	5,540	5,540	...	...	21 to 24 years.....	...	...	...	...
1929 or earlier.....	380	380	...	100	25 years.....	...	...	...	...
Number of mortgages					26 years or more.....	2	2	...	...
Total mortgages.....	1208	171	37	46	Median term.....years..	8	9	7	...
TYPE OF MORTGAGE HOLDER					YEAR MORTGAGE DUE				
Commercial bank or trust company.....	3	3	...	8	On demand.....	66	66	...	4
Mutual savings bank.....	154	129	25	...	Fully amortized.....	9	8	1	2
Savings and loan association.....	1	...	1	...	Past due.....	...	...	...	...
Life insurance company.....	34	23	11	...	1950 to 1951.....	1	...	1	1
Mortgage company.....	2	2	...	5	1952 to 1953.....	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	1954 to 1955.....	...	...	...	1
Individual.....	8	8	...	29	1956 to 1957.....	5	5	...	...
Other.....	6	6	...	4	1958 to 1959.....	1	1	...	...
FORM OF DEBT					1960 to 1964.....	...	...	...	...
Mortgage or deed of trust.....	208	171	37	46	1965 to 1969.....	...	...	...	...
Contract to purchase.....	...	...	...	...	1970 to 1974.....	...	...	...	...
AMORTIZATION					1975 or later.....	2	2	...	...
Fully amortized.....	9	8	1	2	Partially or not amortized.....	133	97	36	40
Partially amortized.....	131	96	35	30	Past due.....	...	...	...	4
Not amortized.....	2	1	1	10	1950 to 1951.....	22	18	4	4
On demand.....	66	66	...	4	1952 to 1953.....	48	36	12	14
Regular principal payments required....	50	50	...	...	1954 to 1955.....	23	9	14	10
No regular principal payments required....	16	16	...	4	1956 to 1957.....	6	6	...	4
CURRENT STATUS OF PAYMENTS					1958 to 1959.....	15	13	2	2
Ahead or up-to-date in scheduled payments	204	171	33	37	1960 to 1964.....	16	13	3	2
Delinquent:					1965 to 1969.....	3	2	1	...
Foreclosure in process.....	...	...	...	...	1970 to 1974.....	...	...	...	...
Foreclosure not in process.....	4	...	4	4	1975 or later.....	...	...	...	...
No regular payments required.....	...	...	...	5					

¹ Includes 2 FHA-insured first mortgages. All second mortgages are on properties with conventional first mortgage.

Table 13.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages]

Subject	Total first mortgages			Total junior mortgages	Subject	Total first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage			Total	With no second mortgage	With second mortgage	
Number of mortgages					OUTSTANDING DEBT				
INTEREST RATE					MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT				
Less than 3.0 percent.....	...	...	...	5	Less than \$50,000.....	8	8	...	33
3.0 percent.....	6	2	4	...	\$50,000 to \$99,999.....	33	32	1	12
3.1 to 3.5 percent.....	17	16	1	...	\$100,000 to \$149,999.....	65	52	13	...
3.6 to 3.9 percent.....	3	3	...	...	\$150,000 to \$199,999.....	71	59	12	...
4.0 percent.....	151	124	27	6	\$200,000 to \$299,999.....	21	11	10	1
4.1 to 4.4 percent.....	1	1	...	...	\$300,000 to \$399,999.....	8	7	1	...
4.5 percent.....	16	13	3	5	\$500,000 to \$699,999.....	...	...	...	...
4.6 to 5.0 percent.....	10	8	2	8	\$700,000 to \$999,999.....	3	3	...	...
5.1 to 5.5 percent.....	...	...	...	...	\$1,000,000 or more.....	148,000	143,000	168,000	...
5.6 to 6.0 percent.....	4	4	...	21	Median debt.....dollars..				
6.1 percent or more.....	...	...	...	1	MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT				
Median interest rate.....percent..	4.0	4.0	4.0	...	Mortgages with payments which include both.....				
MORTGAGE LOAN					Less than \$20.....				
Less than \$50,000.....	8	8	...	28	\$20 to \$24.....	15	9	6	...
\$50,000 to \$99,999.....	22	22	...	17	\$25 to \$29.....	2	2	...	1
\$100,000 to \$149,999.....	54	42	12	...	\$30 to \$34.....	...	...	...	...
\$150,000 to \$199,999.....	54	44	10	...	\$35 to \$39.....	1	1	...	...
\$200,000 to \$299,999.....	55	42	13	1	\$40 to \$44.....	1	1	...	...
\$300,000 to \$499,999.....	13	11	2	...	\$45 to \$49.....	2	2	...	...
\$500,000 to \$699,999.....	...	...	...	...	\$50 to \$69.....	...	...	...	...
\$700,000 to \$999,999.....	...	...	...	...	\$70 or more.....	...	...	...	...
\$1,000,000 or more.....	3	3	...	...	Median payment.....dollars..	11	11	12	...
Median loan.....dollars..	168,000	165,000	182,000	...					

Table 14.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: PROPERTY CHARACTERISTICS, BY NUMBER OF MORTGAGES ON PROPERTY: 1950

[Number of mortgaged properties]

Subject	Total ¹	Total mortgaged properties		Subject	Total ¹	Total mortgaged properties	
		With no second mortgage	With second mortgage			With no second mortgage	With second mortgage
Total properties.....				PURCHASE PRICE			
				Less than \$50,000.....			
				\$50,000 to \$99,999.....			
STRUCTURES ON PROPERTY				\$100,000 to \$149,999.....			
1 structure.....				\$150,000 to \$199,999.....			
2 structures or more.....				\$200,000 to \$299,999.....			
				\$300,000 to \$499,999.....			
				\$500,000 to \$699,999.....			
				\$700,000 to \$999,999.....			
				\$1,000,000 or more.....			
DWELLING UNITS ON PROPERTY				Property not acquired by purchase.....			
50 to 74 dwelling units.....				Not reported.....			
75 to 99 dwelling units.....				Median purchase price.....dollars..			
100 to 199 dwelling units.....							
200 dwelling units or more.....							
				MARKET VALUE			
BUSINESS FLOOR SPACE ON PROPERTY				Less than \$50,000.....			
None.....				\$50,000 to \$99,999.....			
Less than half.....				\$100,000 to \$149,999.....			
				\$150,000 to \$199,999.....			
				\$200,000 to \$299,999.....			
				\$300,000 to \$499,999.....			
				\$500,000 to \$699,999.....			
				\$700,000 to \$999,999.....			
				\$1,000,000 or more.....			
				Not reported.....			
				Median market value.....dollars..			
YEAR STRUCTURE BUILT²				TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE			
1950 (part).....				Less than 20 percent.....			
1949.....				20 to 39 percent.....			
1948.....				40 to 59 percent.....			
1947.....				60 to 69 percent.....			
1946.....				70 to 79 percent.....			
1942 to 1945.....				80 to 84 percent.....			
1940 to 1941.....				85 to 89 percent.....			
1930 to 1939.....				90 to 94 percent.....			
1929 or earlier.....				95 to 99 percent.....			
Not reported.....				100 percent or more.....			
				Market value not reported.....			
				Median percent.....			
YEAR STRUCTURE ACQUIRED²							
1950 (part).....							
1949.....							
1948.....							
1947.....							
1946.....							
1942 to 1945.....							
1940 to 1941.....							
1930 to 1939.....							
1929 or earlier.....							
Not reported.....							
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED²							
New.....							
Previously occupied.....							

¹ The total includes 2 properties with FHA-insured first mortgage; these 2 properties have no second mortgage.

² For properties with more than one structure, reported for structure most recently built.

RESIDENTIAL FINANCING

Table 14.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: PROPERTY CHARACTERISTICS, BY NUMBER OF MORTGAGES ON PROPERTY: 1950—Con.

[Number of mortgaged properties]

Subject	Total ¹	Total mortgaged properties		Subject	Total ¹	Total mortgaged properties	
		With no second mortgage	With second mortgage			With no second mortgage	With second mortgage
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE				MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT—Con.			
Properties with first mortgage made or assumed at time of purchase.....	87	67	20	\$50 to \$59.....	30	27	3
Less than 50 percent.....	1	1	...	\$60 to \$69.....	12	8	4
50 to 59 percent.....	1	1	...	\$70 to \$79.....	4	4	...
60 to 64 percent.....	8	2	6	\$80 to \$89.....	5	4	1
65 to 69 percent.....	3	2	1	\$90 to \$99.....	2	2	...
70 to 74 percent.....	28	22	6	\$100 or more.....	2	2	...
75 to 79 percent.....	...	...	...	Median receipts.....dollars..	44	44	45
80 to 84 percent.....	10	4	6	MONTHLY RESIDENTIAL RENTAL RECEIPTS² PER DWELLING UNIT			
85 to 89 percent.....	7	6	1	Less than \$20.....	2	2	...
90 to 94 percent.....	3	3	...	\$20 to \$29.....	22	14	8
95 to 99 percent.....	...	...	...	\$30 to \$39.....	41	38	3
100 percent or more.....	22	22	...	\$40 to \$49.....	70	61	9
Purchase price not reported or property not acquired by purchase.....	5	5	...	\$50 to \$59.....	29	26	3
Median percent.....	81	85	73	\$60 to \$69.....	9	5	4
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE				TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE			
Properties with first mortgage made or assumed at time of purchase.....	87	67	20	Less than 5 percent.....	3	3	...
Less than 50 percent.....	1	1	...	5 to 9 percent.....	13	5	8
50 to 59 percent.....	1	1	...	10 to 14 percent.....	38	28	10
60 to 64 percent.....	2	2	...	15 to 19 percent.....	75	69	6
65 to 69 percent.....	2	2	...	20 to 29 percent.....	16	16	...
70 to 74 percent.....	22	22	...	30 percent or more.....	...	...	...
75 to 79 percent.....	8	4	4	Value not reported.....	42	38	4
80 to 84 percent.....	14	6	8	Median percent.....	16	17	12
85 to 89 percent.....	7	3	4	RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS²			
90 to 94 percent.....	...	...	...	Less than 50 percent.....	...	...	...
95 to 99 percent.....	26	22	4	50 to 79 percent.....	11	7	4
100 percent or more.....	5	5	...	80 to 89 percent.....	16	15	1
Purchase price not reported or property not acquired by purchase.....	5	5	...	90 to 99 percent.....	12	12	...
Median percent.....	87	85	89	100 percent.....	147	124	23
TYPE OF OWNER				REAL ESTATE TAXES PER DWELLING UNIT			
Individual.....	53	44	9	Properties with at least 90 percent of their revenues from residential units			
Partnership.....	33	28	...	Less than \$20.....	...	...	...
Corporation.....	122	99	23	\$20 to \$29.....	...	...	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE				INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS²			
Mortgage made or assumed at time property acquired.....	86	66	20	Properties with both interest and principal in first mortgage payments.....	170	142	28
Mortgage refinanced or renewed.....	106	90	16	Less than 30 percent.....	58	55	3
To increase loan for improvements or repairs.....	9	4	5	30 to 39 percent.....	69	60	9
To increase loan for other reasons.....	3	3	...	40 to 49 percent.....	29	21	8
To secure better terms.....	33	28	5	50 to 59 percent.....	2	1	1
To renew or extend loan without increasing amount.....	58	52	6	60 to 69 percent.....	6	...	6
For other purpose.....	3	3	...	70 to 79 percent.....	...	...	...
Mortgage placed later than acquisition of property.....	16	15	1	80 percent or more.....	6	5	1
To make improvements or repairs.....	1	1	...	Median percent.....	34	33	43
To invest in other properties.....	...	...	...	INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS² LESS REAL ESTATE TAXES			
To invest in business other than real estate.....	...	...	...	Properties with both interest and principal in first mortgage payments.....	170	142	28
For other purpose.....	15	14	1	Less than 30 percent.....	22	22	...
LENDER OF REFINANCED OR RENEWED MORTGAGE				MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT			
Total refinanced or renewed mortgages.....	106	90	16	Less than \$20.....	2	2	...
Same lender.....	80	69	11	\$20 to \$29.....	12	8	4
Different lender.....	26	21	5	\$30 to \$39.....	47	44	3
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	187	159	28	\$40 to \$49.....	71	58	13
REAL ESTATE TAXES PER \$1,000 OR MARKET VALUE				PROPERTY CHARACTERISTICS, BY NUMBER OF MORTGAGES ON PROPERTY: 1950—Con.			
Less than \$2.50.....	5	1	4	1 The total includes 2 properties with FHA-insured first mortgage; these 2 properties have no second mortgage.			
\$2.50 to \$4.99.....	...	...	...	2 Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.			
\$5.00 to \$7.49.....	1	1	...	3 Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."			
\$7.50 to \$9.99.....	...	...	...	
\$10.00 to \$12.49.....	...	...	...	
\$12.50 to \$14.99.....	4	4	...				
\$15.00 to \$17.49.....	...	...	...	
\$17.50 to \$19.99.....	5	1	4				
\$20.00 to \$24.99.....	8	8	...				
\$25.00 or more.....	122	106	16				
Taxes not payable in 1949 ³.....	...	...	...	
Taxes or value not reported.....	42	38	4				
Median taxes.....dollars..	25.00+	25.00+	25.00+				

Chapter 6

BUFFALO
NEW YORK
STANDARD METROPOLITAN AREA

ALL PROPERTIES		
<i>Table</i>		<i>Page</i>
1.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		229
2.--Property characteristics, by government insurance status of first mortgage: 1950.....		229
TOTAL OWNER-OCCUPIED PROPERTIES		
3.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		230
4.--Characteristics of first and junior mortgages, by government insurance status: 1950.....		230
5.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....		233
OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT		
6.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		236
7.--Characteristics of first and junior mortgages, by government insurance status: 1950.....		236
8.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....		239
TOTAL RENTAL PROPERTIES		
9.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		243
10.--Characteristics of first and junior mortgages, by government insurance status: 1950.....		243
11.--Property characteristics, by government insurance status of first mortgage: 1950.....		246

BUFFALO
STANDARD METROPOLITAN AREA

The Buffalo Standard Metropolitan Area comprises Erie and Niagara Counties.

Table 1.—ALL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	84,993	404,757	6,802	54,705	15,687	105,190	62,505	244,862
Average debt per property.....	...	4.8	...	8.0	...	6.7	...	3.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	33,290	56,464	675	1,152	1,337	2,957	31,279	52,355
\$4,000 to \$5,999.....	22,209	83,817	3,393	13,035	3,128	13,145	15,689	57,637
\$6,000 to \$7,999.....	13,806	80,194	1,266	7,778	4,480	29,072	8,060	43,344
\$8,000 to \$9,999.....	9,017	70,658	848	7,004	4,138	33,579	4,031	30,075
\$10,000 to \$11,999.....	3,649	34,361	212	2,145	2,050	19,877	1,385	12,339
\$12,000 to \$14,999.....	2,047	23,197	352	3,897	554	6,560	1,140	12,740
\$15,000 to \$19,999.....	354	4,622	...	...	...	...	354	4,622
\$20,000 to \$49,999.....	402	9,318	...	...	...	...	402	9,318
\$50,000 to \$99,999.....	26	1,495	...	...	...	...	26	1,495
\$100,000 or more.....	198	40,631	56	19,694	...	...	142	20,937
Median loan.....dollars..	4,700	...	5,600	...	7,500	...	3,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	46,460	96,094	2,710	7,913	2,475	6,753	41,276	81,428
\$4,000 to \$5,999.....	16,550	82,217	1,911	9,093	3,689	20,154	10,948	52,970
\$6,000 to \$7,999.....	11,727	80,718	938	6,554	4,610	31,822	6,179	42,342
\$8,000 to \$9,999.....	6,376	56,559	730	6,439	3,662	32,680	1,986	17,440
\$10,000 to \$11,999.....	2,050	21,693	336	3,486	978	10,261	737	7,946
\$12,000 to \$14,999.....	1,224	15,996	122	1,526	273	3,520	829	10,950
\$15,000 to \$19,999.....	184	3,090	...	...	...	...	184	3,090
\$20,000 to \$49,999.....	205	6,392	...	...	...	...	205	6,392
\$50,000 to \$99,999.....	45	3,293	...	...	...	...	45	3,293
\$100,000 or more.....	176	38,705	56	19,694	...	...	121	19,011
Median debt.....dollars..	3,600	...	4,500	...	6,600	...	2,900	...

Table 2.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA				VA		Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				
Total properties.....	84,993	79,700	5,293	6,802	5,745	885	171	15,687	15,441	246	62,505	58,513	3,991
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	54,994	52,004	2,990	5,796	5,096	541	159	10,904	10,819	85	38,295	36,090	2,205
2 to 4 dwelling units.....	28,260	26,094	2,166	951	595	344	12	4,696	4,535	161	22,611	20,962	1,648
5 to 49 dwelling units.....	1,687	1,552	135	45	45	...	...	85	85	...	1,558	1,422	135
50 dwelling units or more.....	52	49	3	11	11	...	...	...	...	...	42	39	3
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	81,266	76,230	5,036	6,802	5,745	885	171	15,519	15,281	238	58,945	55,202	3,742
Less than half.....	3,726	3,470	256	...	...	...	...	167	159	8	3,560	3,309	248
YEAR STRUCTURE BUILT													
1950 (part).....	1,154	1,138	16	222	207	16	...	433	433	...	499	499	...
1949.....	3,141	2,707	434	507	210	297	...	1,200	1,200	...	1,435	1,298	138
1948.....	4,633	4,031	602	660	270	389	...	2,293	2,293	...	1,679	1,467	212
1947.....	2,856	2,750	106	279	279	...	...	1,284	1,284	...	1,294	1,188	106
1946.....	1,665	1,665	...	...	...	...	...	1,056	1,056	...	610	610	...
1942 to 1945.....	3,886	3,603	283	1,721	1,615	53	53	706	706	...	1,458	1,281	177
1940 to 1941.....	4,271	4,059	212	1,593	1,487	53	53	796	743	53	1,882	1,829	53
1930 to 1939.....	8,175	7,565	610	974	920	...	53	1,424	1,339	85	5,777	5,304	472
1929 or earlier.....	53,436	50,471	2,965	849	760	77	12	6,146	6,038	108	46,440	43,674	2,769
Not reported.....	1,779	1,714	65	...	...	...	...	349	349	...	1,431	1,366	65
MARKET VALUE													
Less than \$4,000.....	3,122	3,061	61	53	53	...	...	366	366	...	2,702	2,641	61
\$4,000 to \$5,999.....	6,346	6,011	335	53	...	53	...	976	976	...	5,319	5,036	282
\$6,000 to \$7,999.....	12,501	11,644	857	1,058	868	138	53	1,902	1,902	...	9,542	8,875	666
\$8,000 to \$9,999.....	17,183	16,523	660	1,437	1,283	175	...	3,630	3,622	8	12,093	11,617	476
\$10,000 to \$11,999.....	16,729	15,827	902	1,652	1,439	159	53	4,647	4,494	153	10,432	9,895	537
\$12,000 to \$14,999.....	14,076	13,007	1,069	1,555	1,372	130	53	2,939	2,854	85	9,581	8,781	801
\$15,000 to \$19,999.....	8,567	7,386	1,181	761	531	230	...	775	775	...	7,030	6,079	950
\$20,000 to \$49,999.....	4,906	4,726	180	129	129	...	...	419	419	...	4,357	4,179	180
\$50,000 to \$99,999.....	278	258	20	...	...	...	...	...	...	...	278	258	20
\$100,000 or more.....	221	218	3	45	45	...	...	...	...	...	176	173	3
Not reported.....	1,076	1,048	28	39	27	...	12	36	36	...	1,000	984	16
Median market value.....dollars..	10,200	10,100	11,300	10,600	10,500	...	...	10,300	10,200	...	10,100	10,000	...

RESIDENTIAL FINANCING

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	76,903	322,688	6,482	33,514	15,097	99,745	55,327	189,429
Average debt per property.....	...	4.2	...	5.2	...	6.6	...	3.4
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	9,042	8,211	...	...	69	49	8,974	8,162
\$2,000 to \$2,999.....	10,787	18,548	212	303	509	950	10,066	17,295
\$3,000 to \$3,999.....	10,172	23,982	432	837	712	1,807	9,028	21,338
\$4,000 to \$4,999.....	10,906	35,884	1,682	5,625	1,362	4,922	7,862	25,337
\$5,000 to \$5,999.....	9,595	41,694	1,695	7,346	1,630	7,688	6,270	26,660
\$6,000 to \$6,999.....	7,673	40,536	600	3,179	2,071	11,873	5,003	25,484
\$7,000 to \$7,999.....	4,907	31,006	456	3,240	2,259	14,716	2,191	13,050
\$8,000 to \$8,999.....	5,183	38,303	573	4,649	2,259	17,220	2,348	16,434
\$9,000 to \$9,999.....	3,045	26,278	266	2,293	1,714	15,076	1,066	8,909
\$10,000 to \$10,999.....	2,541	23,838	159	1,572	1,700	16,239	682	6,027
\$11,000 to \$11,999.....	893	8,598	53	573	318	3,288	520	4,737
\$12,000 to \$14,999.....	1,831	21,061	352	3,897	493	5,917	985	11,247
\$15,000 to \$19,999.....	211	2,752	...	...	...	...	211	2,752
\$20,000 or more.....	121	1,997	...	...	...	...	121	1,997
Median loan.....dollars..	4,700	...	5,500	...	7,500	...	3,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	19,599	21,459	379	401	441	400	18,780	20,658
\$2,000 to \$2,999.....	11,384	27,774	531	1,312	744	1,866	10,109	24,596
\$3,000 to \$3,999.....	11,171	38,282	1,753	6,128	1,150	3,997	8,268	28,157
\$4,000 to \$4,999.....	8,581	38,071	1,148	5,050	1,663	7,509	5,769	25,512
\$5,000 to \$5,999.....	6,652	36,290	700	3,708	1,921	10,534	4,029	22,048
\$6,000 to \$6,999.....	6,084	39,198	387	2,487	2,404	15,506	3,292	21,205
\$7,000 to \$7,999.....	4,419	32,953	403	3,039	2,017	15,007	1,997	14,907
\$8,000 to \$8,999.....	3,331	28,070	403	3,383	1,865	15,772	1,064	8,915
\$9,000 to \$9,999.....	2,658	25,093	319	2,994	1,734	16,366	606	5,733
\$10,000 to \$10,999.....	1,538	15,863	336	3,486	771	7,928	431	4,449
\$11,000 to \$11,999.....	350	4,100	...	...	122	1,441	228	2,659
\$12,000 to \$14,999.....	1,051	13,777	122	1,526	265	3,419	664	8,832
\$15,000 to \$19,999.....	53	834	...	...	...	...	53	834
\$20,000 or more.....	37	924	...	...	...	...	37	924
Median debt.....dollars..	3,600	...	4,500	...	6,600	...	2,800	...

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Total outstanding debt.....	314,472	293,255	21,217	132,026	25,403	6,040	99,477	182,969	169,915	13,054	8,220	1,336	6,884
Average debt per mortgage.....	4.1	4.1	4.4	4.9	4.6	7.5	6.6	3.3	3.3	3.5	1.7	1.7	1.7
Amount of outstanding debt (thousands of dollars)													
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	37,763	34,821	2,942	6,333	6,234	99	14,806	16,624	13,852	2,772	606	9	597
Mutual savings bank.....	142,404	132,037	10,367	19,024	13,607	4,902	58,789	64,591	60,483	4,108	1,201	1,095	106
Savings and loan association.....	59,402	55,331	4,071	3,498	3,122	308	19,044	36,860	33,165	3,695	411	101	310
Life insurance company.....	21,796	21,065	731	3,053	2,322	731	6,211	12,532	12,532	...	131	131	...
Mortgage company.....	...	...	...	...	...	...	...	...	...	...	2	...	2
Federal National Mortgage Association.....	627	...	627	...	...	...	627	...	...	...	...	...	...
Individual.....	48,876	47,224	1,652	...	...	...	...	48,876	47,224	1,652	5,227	...	5,227
Other.....	3,604	2,777	827	118	118	...	...	3,486	2,659	827	642	...	642
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	40,942	36,306	4,636	3,997	2,863	1,134	8,062	28,883	25,381	3,502	1,566	153	1,413
1949.....	72,626	66,811	5,815	5,525	3,202	2,323	28,815	38,286	35,819	2,467	1,641	461	1,180
1948.....	71,535	66,586	4,949	7,611	5,028	2,583	29,252	34,672	32,750	1,922	2,675	722	1,953
1947.....	52,720	50,473	2,247	3,532	3,315	...	20,372	28,816	26,786	2,030	404	...	404
1946.....	30,746	29,392	1,354	1,818	1,664	...	12,744	16,184	15,055	1,129	558	...	558
1942 to 1945.....	28,837	27,032	1,805	5,528	5,316	...	232	23,077	21,484	1,593	153	...	153
1940 to 1941.....	6,377	6,359	18	2,902	2,902	...	...	3,475	3,457	18	71	...	71
1935 to 1939.....	3,852	3,852	...	1,113	1,113	...	...	2,739	2,739	...	272	...	272
1930 to 1934.....	1,665	1,665	...	...	...	...	...	1,665	1,665	...	186	...	186
1929 or earlier.....	5,172	4,779	393	...	...	...	...	5,172	4,779	393	694	...	694

¹ Includes 583 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	76,903	72,030	4,873	16,482	5,502	808	15,097	55,327	51,638	3,688	4,886	808	4,077
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	9,393	8,714	679	1,561	1,545	16	2,935	4,896	4,249	647	330	16	315
Mutual savings bank.....	29,778	27,766	2,012	3,411	2,633	617	8,247	18,121	17,023	1,098	848	617	230
Savings and loan association.....	15,242	14,089	1,153	895	830	53	3,067	11,279	10,191	1,088	443	53	389
Life insurance company.....	4,539	4,417	122	600	478	122	794	3,147	3,147	...	122	122	...
Mortgage company.....	...	...	...	...	...	...	...	...	...	...	12	...	12
Federal National Mortgage Association.....	53	...	53	...	...	...	53	...	...	...	...	...	...
Individual.....	16,467	15,774	693	...	...	...	...	16,467	15,774	693	2,859	...	2,859
Other.....	1,432	1,270	162	16	16	...	...	1,416	1,254	162	272	...	272
FORM OF DEBT													
Mortgage or deed of trust.....	75,668	70,794	4,874	6,482	5,502	808	15,096	54,090	50,402	3,688	4,870	808	4,061
Contract to purchase.....	1,236	1,236	...	...	...	...	...	1,236	1,236	...	16	...	16
AMORTIZATION													
Fully amortized.....	49,390	46,402	2,988	6,482	5,502	808	15,096	27,814	26,011	1,803	2,598	808	1,790
Partially amortized.....	17,105	15,858	1,247	...	...	...	...	17,105	15,858	1,247	634	...	634
Not amortized.....	5,846	5,480	366	...	...	...	...	5,846	5,480	366	607	...	607
On demand.....	4,564	4,291	273	...	...	...	...	4,564	4,291	273	1,046	...	1,046
Regular principal payments required.....	1,678	1,572	106	...	...	...	...	1,678	1,572	106	159	...	159
No regular principal payments required.....	2,886	2,719	167	...	...	...	...	2,886	2,719	167	887	...	887
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	72,347	67,719	4,628	6,199	5,218	808	14,673	51,476	48,034	3,442	4,132	808	3,324
Delinquent:													
Foreclosure in process.....	159	159	...	...	...	...	159	...	...	...	...	...	...
Foreclosure not in process.....	2,789	2,543	246	283	283	...	264	2,242	1,996	246	277	...	277
No regular payments required.....	1,609	1,609	...	...	...	...	...	1,609	1,609	...	476	...	476
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	9,911	8,970	941	521	400	122	1,043	8,347	7,528	819	620	122	498
1949.....	14,399	13,462	937	775	425	350	3,917	9,707	9,227	480	1,096	350	746
1948.....	14,090	13,065	1,025	1,080	743	336	4,056	8,956	8,351	605	1,255	336	919
1947.....	11,292	10,736	556	667	602	...	3,271	7,354	6,863	491	561	...	561
1946.....	8,183	7,701	482	514	460	...	2,634	5,035	4,622	413	492	...	492
1942 to 1945.....	11,719	11,121	598	1,558	1,505	...	1,75	9,986	9,441	545	212	...	212
1940 to 1941.....	2,895	2,718	177	830	830	...	...	2,065	1,888	177	177	...	177
1935 to 1939.....	1,755	1,755	...	538	538	...	...	1,217	1,217	...	69	...	69
1930 to 1934.....	605	605	...	...	...	...	...	605	605	...	106	...	106
1929 or earlier.....	2,057	1,898	159	...	...	...	...	2,057	1,898	159	299	...	299
TERM OF MORTGAGE													
On demand.....	4,563	4,290	273	...	...	...	...	4,563	4,290	273	1,047	...	1,047
Less than 5 years.....	10,081	9,463	618	...	...	...	...	10,081	9,463	618	601	...	601
5 to 9 years.....	10,980	10,398	582	...	...	...	122	10,858	10,276	582	933	...	933
10 to 12 years.....	13,103	11,861	1,242	53	53	...	525	12,525	11,283	1,242	1,120	...	1,120
13 to 14 years.....	903	903	...	...	...	...	65	837	837	...	53	...	53
15 years.....	9,867	9,159	708	266	212	...	2,534	7,067	6,465	602	246	...	246
16 to 19 years.....	2,858	2,793	65	159	106	...	951	1,749	1,749	...	24	...	24
20 years.....	13,812	13,216	596	3,020	2,641	368	5,200	5,591	5,379	212	421	368	53
21 to 24 years.....	1,345	1,292	53	283	283	...	681	381	328	53	53	...	53
25 years.....	8,296	7,665	631	2,700	2,207	440	5,002	593	593	...	387	...	387
26 years or more.....	1,096	1,096	...	...	...	...	16	1,081	975	106	...	...	...
Median term..... years..	15	15	...	20	20	...	20	11	11	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	4,563	4,290	273	...	...	...	...	4,563	4,290	273	1,047	...	1,047
Fully amortized.....	49,391	46,404	2,987	6,481	5,502	809	15,096	27,811	26,010	1,801	2,596	809	1,788
Past due.....	281	281	...	...	...	...	...	281	281	...	...	...	...
1950 to 1951.....	1,794	1,794	...	...	...	...	...	1,794	1,794	...	130	...	130
1952 to 1953.....	1,952	1,722	230	...	...	...	53	1,899	1,669	230	604	...	604
1954 to 1955.....	2,141	2,125	16	159	159	...	53	1,928	1,912	16	212	...	212
1956 to 1957.....	3,849	3,668	181	219	219	...	228	3,401	3,220	181	336	...	336
1958 to 1959.....	4,188	4,017	171	53	53	...	297	3,838	3,667	171	77	...	77
1960 to 1964.....	11,524	10,574	950	1,145	1,027	...	2,505	7,874	7,095	779	352	...	352
1965 to 1969.....	15,199	14,550	649	3,481	3,114	368	5,931	5,786	5,521	265	444	368	77
1970 to 1974.....	7,460	6,845	615	1,111	739	319	5,675	674	568	106	319	...	319
1975 or later.....	1,003	828	175	313	191	122	354	336	283	53	122	...	122
Partially or not amortized.....	22,949	21,337	1,612	...	...	...	...	22,949	21,337	1,612	1,240	...	1,240
Past due.....	811	811	...	...	...	...	...	811	811	...	16	...	16
1950 to 1951.....	8,211	7,699	512	...	...	...	...	8,211	7,699	512	308	...	308
1952 to 1953.....	5,478	4,807	671	...	...	...	...	5,478	4,807	671	175	...	175
1954 to 1955.....	3,617	3,577	40	...	...	...	...	3,617	3,577	40	175	...	175
1956 to 1957.....	1,926	1,590	336	...	...	...	...	1,926	1,590	336	389	...	389
1958 to 1959.....	1,297	1,244	53	...	...	...	...	1,297	1,244	53	...	...	...
1960 to 1964.....	989	989	...	...	...	...	...	989	989	...	177	...	177
1965 to 1969.....	514	514	...	...	...	...	...	514	514	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	106	106	...	...	...	...	...	106	106	...	...	...	...

¹ Includes 172 FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

(Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100)

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	1,010	1,010	...	...	...	...	...	1,010	1,010	...	342	...	342
4.0 percent.....	22,143	21,485	658	825	546	265	15,096	6,224	6,049	175	1,142	808	334
4.1 to 4.4 percent.....	35	33	...	...	...	...	...	33	33	...	...	...	...
4.5 percent.....	30,929	28,430	2,499	5,366	4,683	543	...	25,543	23,746	1,797	813	...	813
4.6 to 5.0 percent.....	19,374	18,063	1,311	273	273	...	...	19,102	17,791	1,311	1,842	...	1,842
5.1 to 5.5 percent.....	251	251	...	...	...	...	...	251	251	...	53	...	53
5.6 to 6.0 percent.....	3,164	2,759	405	...	...	...	...	3,164	2,759	405	695	...	695
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	...	4.5	4.5	...	4.0	4.5	4.5	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	9,804	8,973	831	...	...	...	69	9,735	8,904	831	2,628	525	2,103
\$2,000 to \$2,999.....	10,748	10,451	297	212	212	...	509	10,026	9,729	297	1,167	53	1,114
\$3,000 to \$3,999.....	10,533	9,643	890	485	379	...	712	9,336	8,552	784	508	230	277
\$4,000 to \$4,999.....	11,216	10,402	814	1,804	1,682	69	1,362	8,052	7,359	693	122	...	122
\$5,000 to \$5,999.....	9,522	9,021	501	1,627	1,573	53	1,729	6,166	5,818	348	460	...	460
\$6,000 to \$6,999.....	7,098	6,720	378	669	478	191	2,055	4,374	4,187	187	...	...	...
\$7,000 to \$7,999.....	4,888	4,770	118	468	403	53	2,175	2,244	2,191	53	...	...	...
\$8,000 to \$8,999.....	5,139	4,697	442	493	440	53	2,313	2,332	1,996	336	...	...	...
\$9,000 to \$9,999.....	2,976	2,817	159	265	212	53	1,714	997	891	106	...	...	...
\$10,000 to \$10,999.....	2,506	2,276	230	283	53	230	1,646	576	...	...	...	...	...
\$11,000 to \$11,999.....	934	828	106	159	53	106	318	455	455	...	...	...	...
\$12,000 to \$14,999.....	1,263	1,157	106	16	16	...	493	754	701	53	...	...	...
\$15,000 to \$19,999.....	158	158	...	...	...	...	...	158	158	...	...	...	...
\$20,000 or more.....	121	121	...	...	...	...	...	121	121	...	...	...	...
Median loan.....dollars..	4,600	4,600	...	5,400	5,300	...	7,500	3,800	3,800	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	20,268	19,194	1,074	379	379	...	441	19,449	18,375	1,074	3,292	578	2,714
\$2,000 to \$2,999.....	11,737	11,064	673	637	531	...	744	10,358	9,791	567	906	230	675
\$3,000 to \$3,999.....	11,175	10,172	1,003	1,699	1,699	...	1,150	8,326	7,323	1,003	228	...	228
\$4,000 to \$4,999.....	8,484	8,022	462	1,217	1,042	122	1,678	5,589	5,317	272	...	...	...
\$5,000 to \$5,999.....	6,679	6,306	373	632	567	53	1,989	4,058	3,834	224	460	...	460
\$6,000 to \$6,999.....	5,823	5,579	244	509	372	138	2,320	2,993	2,887	106	...	...	...
\$7,000 to \$7,999.....	4,231	3,789	442	580	297	283	2,070	1,580	1,474	106	...	...	...
\$8,000 to \$8,999.....	3,546	3,210	336	440	334	106	1,865	1,241	1,011	230	...	...	...
\$9,000 to \$9,999.....	2,499	2,446	53	212	212	...	1,681	606	553	53	...	...	...
\$10,000 to \$10,999.....	1,308	1,255	53	106	53	53	771	431	431	...	...	...	...
\$11,000 to \$11,999.....	403	297	106	53	...	53	175	175	175	...	...	...	...
\$12,000 to \$14,999.....	714	661	53	16	16	...	212	486	433	53	...	...	...
\$15,000 to \$19,999.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$20,000 or more.....	37	37	...	...	...	...	...	37	37	...	...	...	...
Median debt.....dollars..	3,500	3,500	...	4,400	4,100	...	6,600	2,700	2,700	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	67,562	63,242	4,340	6,480	5,502	808	15,095	46,008	42,853	3,155	3,370	808	2,561
Less than \$20.....	19,688	18,424	1,264	390	378	...	2,293	17,005	15,890	1,115	2,283	808	1,474
\$20 to \$24.....	8,353	8,022	331	637	637	...	1,324	6,392	6,061	331	281	...	281
\$25 to \$29.....	8,565	7,757	808	2,226	1,892	175	1,389	4,950	4,476	474	230	...	230
\$30 to \$34.....	6,452	5,726	726	1,326	990	336	1,284	3,843	3,453	390	106	...	106
\$35 to \$39.....	5,055	4,774	281	724	602	122	1,765	2,567	2,408	159	177	...	177
\$40 to \$44.....	5,259	4,891	368	562	494	69	2,265	2,431	2,148	283	...	...	...
\$45 to \$49.....	3,270	3,111	159	281	228	53	1,541	1,448	1,342	106	...	...	...
\$50 to \$54.....	4,381	4,328	53	69	69	...	1,530	2,783	2,730	53	187	...	187
\$55 to \$59.....	1,735	1,629	106	53	53	...	580	1,102	1,049	53	...	...	...
\$60 to \$64.....	1,640	1,571	69	212	159	53	531	897	881	16	...	...	...
\$65 to \$69.....	893	840	53	...	...	...	281	612	559	53	...	...	...
\$70 to \$79.....	943	874	69	...	...	...	259	683	614	69	53	...	53
\$80 to \$99.....	752	752	...	...	...	...	53	699	699	...	...	...	...
\$100 to \$119.....	564	511	53	...	...	...	...	564	511	53	53	...	53
\$120 or more.....	32	32	...	...	...	...	...	32	32	...	...	...	...
Median payment.....dollars..	28	28	...	29	29	...	38	24	24	...	...	...	...

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	76,903	72,030	4,873	6,482	5,502	808	171	15,097	14,891	206	55,327	51,638	3,688
STRUCTURES ON PROPERTY													
1 structure.....	75,383	70,590	4,793	6,463	5,495	808	159	14,834	14,628	206	54,087	50,467	3,620
2 structures or more.....	1,520	1,440	80	19	7	...	12	262	262	...	1,240	1,171	68
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	53,001	50,096	2,905	5,633	5,002	472	159	10,700	10,631	69	36,670	34,465	2,205
2 dwelling units.....	20,033	18,255	1,778	830	494	336	...	3,888	3,804	84	15,315	13,957	1,358
3 dwelling units.....	3,021	2,884	137	12	...	...	12	302	302	...	2,707	2,582	125
4 dwelling units.....	848	795	53	7	7	...	...	206	153	53	634	634	...
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	74,618	69,916	4,702	6,482	5,502	808	171	14,937	14,731	206	53,200	49,683	3,517
Less than half.....	2,286	2,115	171	...	...	...	...	159	159	...	2,127	1,954	171
YEAR STRUCTURE BUILT													
1950 (part).....	1,091	1,075	16	222	207	16	...	401	401	...	468	468	...
1949.....	2,933	2,499	434	456	159	297	...	1,200	1,200	...	1,277	1,140	138
1948.....	4,472	3,923	549	602	265	336	...	2,262	2,262	...	1,608	1,396	212
1947.....	2,733	2,627	106	266	266	...	...	1,253	1,253	...	1,215	1,109	106
1946.....	1,618	1,618	...	...	...	...	...	1,040	1,040	...	578	578	...
1942 to 1945.....	3,673	3,390	283	1,611	1,505	53	53	706	706	...	1,355	1,178	177
1940 to 1941.....	4,219	4,007	212	1,591	1,485	53	53	796	743	53	1,831	1,778	53
1930 to 1939.....	7,761	7,222	539	956	902	...	53	1,353	1,284	69	5,452	5,034	417
1929 or earlier.....	46,893	44,224	2,669	778	713	53	12	5,792	5,708	84	40,322	37,803	2,520
Not reported.....	1,512	1,447	65	...	...	...	...	293	293	...	1,219	1,154	65
YEAR STRUCTURE ACQUIRED													
1950 (part).....	3,105	2,782	323	468	400	69	...	1,027	1,027	...	1,610	1,356	254
1949.....	9,607	8,842	765	828	425	403	...	3,687	3,581	106	5,093	4,837	256
1948.....	9,529	8,697	832	1,027	690	336	...	4,142	4,058	84	4,359	3,948	412
1947.....	9,341	8,904	437	667	602	...	65	3,377	3,377	...	5,297	4,926	371
1946.....	7,543	7,114	429	336	283	...	53	2,529	2,513	16	4,679	4,318	360
1942 to 1945.....	17,758	16,534	1,224	1,735	1,682	...	53	281	281	...	15,742	14,570	1,171
1940 to 1941.....	5,603	5,426	177	883	883	...	...	53	53	...	4,667	4,490	177
1930 to 1939.....	5,365	5,206	159	485	485	...	...	...	...	...	4,881	4,722	159
1929 or earlier.....	8,946	8,419	527	53	53	...	...	...	...	...	8,892	8,365	527
Not reported.....	106	106	...	...	...	...	...	...	...	...	106	106	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	20,448	19,081	1,367	3,739	3,143	596	...	5,414	5,414	...	11,296	10,525	771
Previously occupied.....	56,455	52,948	3,507	2,743	2,360	212	171	9,682	9,476	206	44,031	41,114	2,917
PURCHASE PRICE													
Less than \$2,000.....	2,030	2,030	...	...	...	...	...	69	69	...	1,962	1,962	...
\$2,000 to \$2,999.....	3,783	3,661	122	...	...	...	...	175	175	...	3,608	3,486	122
\$3,000 to \$3,999.....	6,908	6,589	319	159	159	...	...	594	594	...	6,155	5,836	319
\$4,000 to \$4,999.....	7,601	7,142	459	761	761	...	...	656	656	...	6,183	5,724	459
\$5,000 to \$5,999.....	8,306	7,737	569	989	921	69	...	838	839	...	6,478	5,978	500
\$6,000 to \$6,999.....	9,159	8,538	621	1,589	1,414	69	106	1,686	1,586	100	5,884	5,537	346
\$7,000 to \$7,999.....	7,128	6,764	364	531	478	...	53	1,908	1,908	...	4,689	4,379	311
\$8,000 to \$8,999.....	5,973	5,456	517	596	425	159	12	2,070	2,070	...	3,306	2,961	346
\$9,000 to \$9,999.....	5,987	5,759	228	334	266	69	...	2,598	2,598	...	3,056	2,897	159
\$10,000 to \$10,999.....	5,358	5,040	318	578	525	53	...	2,029	1,976	53	2,750	2,538	212
\$11,000 to \$11,999.....	2,670	2,617	53	106	53	53	...	766	766	...	1,798	1,798	...
\$12,000 to \$12,999.....	5,959	5,168	791	532	424	106	...	1,127	1,074	53	4,301	3,669	632
\$13,000 to \$13,999.....	2,726	2,337	389	299	69	230	...	388	388	...	2,041	1,882	159
\$14,000 to \$14,999.....	577	577	...	...	...	...	...	53	53	...	524	524	...
\$15,000 or more.....	394	394	...	...	...	...	...	16	16	...	378	378	...
Property not acquired by purchase.....	1,660	1,644	16	7	7	...	...	...	...	...	1,653	1,637	16
Not reported.....	682	576	106	...	...	...	...	122	122	...	560	454	106
Median purchase price.....dollars..	6,900	6,900	...	6,800	6,600	...	...	8,700	8,700	...	6,300	6,300	...
MARKET VALUE													
Less than \$2,000.....	549	549	...	53	53	...	...	106	106	...	389	389	...
\$2,000 to \$2,999.....	788	735	53	...	...	...	...	16	16	...	772	719	53
\$3,000 to \$3,999.....	1,379	1,379	...	...	...	...	...	244	244	...	1,135	1,135	...
\$4,000 to \$4,999.....	1,792	1,546	246	...	...	...	...	175	175	...	1,618	1,371	246
\$5,000 to \$5,999.....	3,744	3,655	89	53	...	53	...	753	753	...	2,938	2,902	36
\$6,000 to \$6,999.....	6,458	6,096	362	493	425	69	...	1,015	1,015	...	4,949	4,656	293
\$7,000 to \$7,999.....	4,995	4,643	352	496	443	...	53	835	835	...	3,664	3,365	299
\$8,000 to \$8,999.....	7,524	7,158	366	511	496	16	...	1,702	1,702	...	5,309	4,960	350
\$9,000 to \$9,999.....	8,705	8,427	278	883	724	159	...	1,741	1,741	...	6,080	5,961	118
\$10,000 to \$10,999.....	10,997	10,433	564	1,202	1,095	106	...	2,976	2,907	69	6,819	6,431	389
\$11,000 to \$11,999.....	4,563	4,267	296	387	281	53	53	1,568	1,484	84	2,608	2,502	106
\$12,000 to \$12,999.....	13,132	12,142	990	1,500	1,325	122	53	2,837	2,784	53	8,794	8,033	762
\$13,000 to \$13,999.....	7,484	6,323	1,161	761	531	230	...	698	698	...	6,024	5,093	930
\$14,000 to \$14,999.....	2,425	2,372	53	122	122	...	...	281	281	...	2,022	1,969	53
\$15,000 or more.....	1,856	1,803	53	7	7	...	...	122	122	...	1,728	1,674	53
Not reported.....	518	506	12	12	...	...	...	28	28	...	477	477	...
Median market value.....dollars..	10,200	10,100	...	10,600	10,500	...	...	10,300	10,200	...	10,000	10,000	...

RESIDENTIAL FINANCING

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	14,980	14,522	458	485	485	...	...	266	266	...	14,230	13,772	45
20 to 39 percent.....	26,937	26,147	790	2,177	2,124	...	53	950	950	...	23,808	23,073	73
40 to 59 percent.....	17,290	15,845	1,445	1,554	1,448	...	106	3,970	3,870	100	11,766	10,527	1,23
60 to 69 percent.....	7,264	6,520	744	1,092	845	246	...	3,252	3,252	...	2,920	2,422	49
70 to 79 percent.....	4,827	4,529	298	372	372	69	...	3,287	3,287	...	1,169	872	29
80 to 84 percent.....	2,029	1,677	352	244	175	69	...	1,368	1,368	...	417	134	28
85 to 89 percent.....	1,632	1,282	350	175	...	175	...	1,123	1,070	53	334	212	12
90 to 94 percent.....	775	510	265	212	...	212	...	548	495	53	16	16	..
95 to 99 percent.....	293	187	106	106	...	106	...	187	187	...	...	...	..
100 percent or more.....	358	305	53	53	...	53	...	118	118	...	187	134	5
Market value not reported.....	518	506	12	12	...	...	12	28	28	...	477	477	..
Median percent.....	37	36	...	47	42	...	...	67	67	...	31	30	..
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	555	449	106	...	...	...	...	53	53	...	502	396	10
\$2.50 to \$4.99.....	592	309	283	...	...	...	...	16	16	...	576	293	28
\$5.00 to \$7.49.....	2,498	2,482	16	106	106	...	...	372	372	...	2,020	2,004	16
\$7.50 to \$9.99.....	3,682	3,629	53	478	478	...	...	1,004	1,004	...	2,201	2,148	53
\$10.00 to \$12.49.....	7,814	7,232	582	945	892	...	53	2,372	2,356	16	4,496	3,983	513
\$12.50 to \$14.99.....	8,740	8,138	602	920	814	53	53	2,286	2,233	53	5,532	5,089	443
\$15.00 to \$17.49.....	9,722	9,338	384	1,381	1,381	...	...	1,426	1,426	...	6,916	6,531	384
\$17.50 to \$19.99.....	6,455	6,182	273	478	425	...	53	1,248	1,248	...	4,730	4,510	220
\$20.00 to \$24.99.....	14,772	13,698	1,074	1,043	759	283	...	2,331	2,194	137	11,399	10,745	654
\$25.00 or more.....	15,728	14,744	984	387	228	159	...	2,184	2,184	...	13,156	12,331	825
Taxes not payable in 1949 ¹	4,290	3,840	450	732	419	313	...	1,707	1,707	...	1,852	1,714	138
Taxes or value not reported.....	2,056	1,991	65	12	...	...	12	97	97	...	1,947	1,894	53
Median taxes.....dollars..	18.15	18.12	...	15.76	15.46	...	...	15.95	15.89	...	19.36	19.48	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	582	582	...	...	...	...	...	69	69	...	513	513	...
\$20 to \$39.....	643	635	8	...	...	...	...	65	65	...	576	568	8
\$40 to \$59.....	3,449	3,315	134	...	...	...	...	604	604	...	2,846	2,712	134
\$60 to \$79.....	6,137	5,773	364	166	166	...	...	1,316	1,316	...	4,657	4,293	364
\$80 to \$99.....	7,508	6,695	813	543	478	53	12	1,835	1,782	53	5,131	4,435	695
\$100 to \$119.....	8,263	7,694	569	549	549	...	...	1,973	1,957	16	5,742	5,189	553
\$120 to \$139.....	8,605	8,104	501	1,098	1,044	...	53	2,464	2,380	84	5,044	4,679	364
\$140 to \$159.....	9,265	8,681	584	708	602	...	106	1,634	1,634	...	6,923	6,445	478
\$160 to \$199.....	12,122	11,449	673	1,753	1,363	389	...	1,661	1,608	53	8,709	8,478	230
\$200 to \$249.....	6,578	6,472	106	600	600	...	...	979	979	...	5,000	4,894	106
\$250 to \$299.....	3,284	2,895	389	228	175	53	...	425	425	...	2,632	2,296	336
\$300 or more.....	4,568	4,340	228	106	106	...	...	297	297	...	4,166	3,937	228
Taxes not payable in 1949.....	4,290	3,840	450	732	419	313	...	1,707	1,707	...	1,852	1,714	138
Taxes not reported.....	1,608	1,555	53	...	...	...	...	69	69	...	1,539	1,486	53
Median taxes.....dollars..	136	136	...	150	...	...	...	121	121	...	139	141	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	54,377	50,795	3,582	6,270	5,289	808	171	14,578	14,372	206	33,531	31,134	2,397
Mortgage refinanced or renewed.....	17,101	16,159	942	159	159	...	...	465	465	...	16,477	15,535	942
To increase loan for improvements or repairs.....	4,126	3,852	274	...	...	...	...	...	...	...	4,125	3,852	274
To increase loan for other reasons.....	1,537	1,378	159	...	...	...	...	...	...	...	1,484	1,325	159
To secure better terms.....	3,489	3,330	159	159	159	...	...	69	69	...	3,262	3,102	159
To renew or extend loan without increasing amount.....	6,154	5,820	334	...	...	...	...	7	7	...	6,147	5,813	334
For other purpose.....	1,795	1,779	16	...	...	...	...	336	336	...	1,459	1,443	16
Mortgage placed later than acquisition of property.....	5,425	5,077	348	53	53	...	...	53	53	...	5,319	4,971	348
To make improvements or repairs.....	2,841	2,776	65	...	...	...	...	53	53	...	2,788	2,723	65
To invest in other properties.....	240	240	...	...	...	...	...	...	...	...	240	240	...
To invest in business other than real estate.....	772	772	...	...	...	...	...	...	...	...	772	772	...
For other purpose.....	1,572	1,289	283	53	53	...	...	...	...	...	1,519	1,236	283
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	17,101	16,159	942	159	159	...	...	465	465	...	16,477	15,535	942
Same lender.....	12,239	11,643	596	...	...	...	...	166	166	...	12,072	11,477	596
Different lender.....	4,862	4,516	346	159	159	...	...	299	299	...	4,405	4,058	346

¹ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	54,378	50,796	3,582	6,269	5,289	808	171	14,578	14,372	206	33,534	31,136	2,396
Less than 50 percent.....	7,236	6,586	650	106	53	...	53	281	281	...	6,848	6,251	596
50 to 59 percent.....	7,153	6,495	658	212	212	...	...	441	441	...	6,500	5,842	658
60 to 64 percent.....	4,787	4,423	364	496	443	...	53	494	494	...	3,798	3,487	311
65 to 69 percent.....	5,512	5,017	495	549	265	230	53	521	521	...	4,443	4,231	212
70 to 74 percent.....	4,725	4,426	299	615	599	16	...	751	751	...	3,359	3,076	283
75 to 79 percent.....	3,911	3,699	212	828	722	106	...	859	859	...	2,225	2,119	106
80 to 84 percent.....	5,413	5,104	309	1,619	1,379	228	12	1,944	1,875	69	1,851	1,851	...
85 to 89 percent.....	4,985	4,543	442	1,432	1,219	212	...	2,019	1,966	53	1,534	1,357	177
90 to 94 percent.....	3,579	3,563	16	405	390	16	...	2,583	2,583	...	590	590	...
95 to 99 percent.....	2,126	2,042	84	...	...	...	...	2,060	1,976	84	65	65	...
100 percent or more.....	4,100	4,100	...	...	...	...	...	2,503	2,503	...	1,598	1,598	...
Purchase price not reported or property not acquired by purchase.....	851	798	53	7	7	...	...	122	122	...	723	669	53
Median percent.....	72	73	...	81	81	...	...	90	90	...	64	65	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	54,378	50,796	3,582	6,269	5,289	808	171	14,578	14,372	206	33,535	31,136	2,396
Less than 50 percent.....	6,708	6,586	122	53	53	...	...	281	281	...	6,374	6,251	122
50 to 59 percent.....	6,778	6,495	283	265	212	...	53	441	441	...	6,072	5,842	230
60 to 64 percent.....	4,492	4,423	69	443	443	...	...	494	494	...	3,556	3,487	69
65 to 69 percent.....	5,176	5,017	159	265	265	...	...	521	521	...	4,390	4,231	159
70 to 74 percent.....	4,601	4,426	175	599	599	...	...	751	751	...	3,251	3,076	175
75 to 79 percent.....	3,870	3,699	171	722	722	...	...	859	859	...	2,290	2,119	171
80 to 84 percent.....	5,287	5,104	183	1,379	1,379	...	...	1,875	1,875	...	2,034	1,851	183
85 to 89 percent.....	5,175	4,543	632	1,556	1,219	230	106	1,966	1,966	...	1,652	1,357	295
90 to 94 percent.....	4,085	3,563	522	486	390	85	12	2,583	2,583	...	1,015	590	425
95 to 99 percent.....	2,307	2,042	265	212	...	212	...	1,976	1,976	...	118	65	53
100 percent or more.....	5,063	4,100	963	281	...	281	...	2,709	2,503	206	2,074	1,598	476
Purchase price not reported or property not acquired by purchase.....	851	798	53	7	7	...	...	122	122	...	723	669	53
Median percent.....	74	73	...	83	81	...	...	90	90	...	65	65	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	20,687	18,979	1,708	927	106	755	65	13,958	13,836	122	5,803	5,037	766
Veteran of World War I only.....	5,352	5,000	352	336	336	...	...	16	16	...	5,001	4,648	352
Other Service or nonveteran.....	50,864	48,051	2,813	5,218	5,059	53	106	1,122	1,038	84	44,524	41,953	2,571

RESIDENTIAL FINANCING

Table 6.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	53,001	224,325	5,633	26,599	10,700	72,096	36,670	125,630
Average debt per property.....	...	4.2	...	4.7	...	6.7	...	3.4
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	6,012	5,084	...	...	69	49	5,944	5,035
\$2,000 to \$2,999.....	7,574	13,265	212	303	403	690	6,959	12,272
\$3,000 to \$3,999.....	6,832	15,929	425	827	594	1,481	5,813	13,621
\$4,000 to \$4,999.....	7,912	26,065	1,629	5,407	706	2,576	5,578	18,082
\$5,000 to \$5,999.....	6,055	26,884	1,536	6,635	1,019	4,827	3,500	15,422
\$6,000 to \$6,999.....	5,218	28,265	547	2,860	1,493	8,670	3,179	16,735
\$7,000 to \$7,999.....	3,491	22,223	456	3,240	1,434	9,545	1,601	9,438
\$8,000 to \$8,999.....	4,040	30,375	403	3,303	1,863	14,373	1,773	12,699
\$9,000 to \$9,999.....	2,625	22,817	266	2,293	1,483	13,096	877	7,428
\$10,000 to \$10,999.....	1,723	16,305	106	1,030	1,090	10,509	527	4,766
\$11,000 to \$11,999.....	562	5,273	...	...	212	2,205	349	3,068
\$12,000 to \$14,999.....	806	9,493	53	701	334	4,075	418	4,717
\$15,000 to \$19,999.....	53	834	...	...	...	...	53	834
\$20,000 or more.....	100	1,513	...	...	...	...	100	1,513
Median loan.....dollars..	4,700	...	5,300	...	7,700	...	3,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	12,993	13,939	372	391	441	400	12,180	13,148
\$2,000 to \$2,999.....	8,077	19,649	531	1,312	466	1,174	7,080	17,163
\$3,000 to \$3,999.....	7,572	25,916	1,700	5,942	600	2,054	5,272	17,920
\$4,000 to \$4,999.....	5,467	24,166	1,042	4,588	1,072	4,797	3,353	14,781
\$5,000 to \$5,999.....	4,899	26,885	635	3,356	1,231	6,818	3,032	16,711
\$6,000 to \$6,999.....	4,255	27,564	334	2,168	1,589	10,274	2,332	15,122
\$7,000 to \$7,999.....	3,396	25,424	350	2,651	1,704	12,713	1,341	10,060
\$8,000 to \$8,999.....	2,690	22,670	297	2,496	1,501	12,688	893	7,486
\$9,000 to \$9,999.....	1,872	17,668	319	2,994	1,182	11,159	372	3,515
\$10,000 to \$10,999.....	983	10,113	...	...	633	6,523	350	3,590
\$11,000 to \$11,999.....	297	3,468	...	...	122	1,441	175	2,027
\$12,000 to \$14,999.....	433	5,589	53	701	159	2,055	221	2,833
\$15,000 to \$19,999.....	53	834	...	...	...	...	53	834
\$20,000 or more.....	16	440	...	...	...	...	16	440
Median debt.....dollars..	3,700	...	4,200	...	6,900	...	2,800	...

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	219,808	208,093	11,715	125,884	22,109	3,260	71,975	121,949	114,478	7,471	4,520	566	3,954
Average debt per mortgage.....	4.1	4.2	4.0	4.6	4.4	6.9	6.7	3.3	3.3	3.4	1.6	1.2	1.6
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	27,787	26,905	882	5,675	5,576	99	10,138	11,974	11,262	712	606	9	597
Mutual savings bank.....	95,749	90,211	5,538	13,927	11,290	2,122	43,424	38,398	35,895	2,503	431	325	106
Savings and loan association.....	44,524	41,417	3,107	3,430	3,122	308	13,621	27,473	24,674	2,799	340	101	239
Life insurance company.....	17,675	16,944	731	2,734	2,003	731	4,792	10,149	...	...	131	131	...
Mortgage company.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	32,971	31,514	1,457	...	...	...	...	32,971	31,514	1,457	2,906	...	2,906
Other.....	1,102	1,102	...	118	118	...	...	984	984	...	106	...	106
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	26,672	23,874	2,798	3,809	2,675	1,134	5,767	17,096	15,432	1,664	423	153	270
1949.....	55,814	51,827	3,987	4,181	2,315	1,866	25,174	26,459	24,736	1,723	1,125	376	749
1948.....	51,567	49,786	1,781	4,190	3,930	260	22,427	24,950	23,429	1,521	1,596	37	1,559
1947.....	33,532	32,571	961	2,539	2,390	...	11,242	19,731	18,939	792	160	...	160
1946.....	18,496	17,459	1,037	1,818	1,664	...	7,133	9,545	8,733	812	480	...	480
1942 to 1945.....	21,386	20,215	1,171	5,342	5,130	...	232	15,812	14,854	959	63	...	63
1940 to 1941.....	5,172	5,172	...	2,902	2,902	...	...	2,270	2,270	...	...	...	...
1935 to 1939.....	3,289	3,289	...	1,103	1,103	...	...	2,186	2,186	...	...	...	...
1930 to 1934.....	1,110	1,110	...	...	...	...	...	1,110	1,110	...	186	...	186
1929 or earlier.....	2,790	2,790	...	...	...	...	...	2,790	2,790	...	487	...	487

¹ Includes 515 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	53,001	50,096	2,905	15,633	5,002	472	10,699	36,670	34,465	2,205	2,905	472	2,433
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	7,090	6,706	384	1,448	1,432	16	2,033	3,608	3,256	352	330	16	315
Mutual savings bank.....	18,419	17,323	1,096	2,740	2,299	281	5,877	9,802	9,200	602	334	281	53
Savings and loan association.....	10,994	10,270	724	883	830	53	2,171	7,940	7,269	671	266	53	212
Life insurance company.....	3,683	3,561	122	547	425	122	618	2,519	...	...	122	122	...
Mortgage company.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	12,220	11,640	580	...	...	...	...	12,220	11,640	580	1,800	...	1,800
Other.....	596	596	...	16	16	...	...	...	580	...	53	...	53
FORM OF DEBT													
Mortgage or deed of trust.....	52,264	49,359	2,905	5,633	5,002	472	10,699	35,932	33,727	2,205	2,889	472	2,417
Contract to purchase.....	737	737	...	...	...	...	...	737	737	...	16	...	16
AMORTIZATION													
Fully amortized.....	36,190	34,469	1,721	5,633	5,002	472	10,699	19,859	18,838	1,021	1,546	472	1,074
Partially amortized.....	9,936	9,265	671	...	...	...	...	9,936	9,265	671	390	...	390
Not amortized.....	4,098	3,744	354	...	...	...	...	4,098	3,744	354	175	...	175
On demand.....	2,777	2,618	159	...	...	...	...	2,777	2,618	159	794	...	794
Regular principal payments required.....	936	883	53	...	...	...	...	936	883	53	159	...	159
No regular principal payments required.....	1,841	1,735	106	...	...	...	...	1,841	1,735	106	635	...	635
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	49,563	46,904	2,659	5,350	4,718	472	10,418	33,796	31,837	1,959	2,624	472	2,152
Delinquent:													
Foreclosure in process.....	53	53	...	...	...	...	53	...	...	...	...	...	...
Foreclosure not in process.....	2,150	1,904	246	283	283	...	228	1,639	1,393	246	212	...	212
No regular payments required.....	1,235	1,235	...	...	...	...	...	1,235	1,235	...	69	...	69
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	6,221	5,656	565	505	384	122	745	4,971	4,528	443	313	122	191
1949.....	11,056	10,356	700	616	319	297	3,418	7,023	6,673	350	859	297	562
1948.....	10,014	9,465	549	637	584	53	2,964	6,414	5,918	496	779	53	726
1947.....	7,163	6,844	319	496	443	...	1,879	4,788	4,522	266	159	...	159
1946.....	5,099	4,694	405	514	460	...	1,518	3,067	2,731	336	390	...	390
1942 to 1945.....	8,585	8,217	368	1,505	1,452	...	...	6,905	6,590	315	106	...	106
1940 to 1941.....	2,176	2,176	...	830	830	...	...	1,346	1,346	...	...	...	...
1935 to 1939.....	1,388	1,388	...	531	531	...	...	857	857	...	...	...	...
1930 to 1934.....	190	190	...	...	...	...	...	190	190	...	106	...	106
1929 or earlier.....	1,111	1,111	...	...	...	...	...	1,111	1,111	...	193	...	193
TERM OF MORTGAGE													
On demand.....	2,777	2,618	159	...	...	...	...	2,777	2,618	159	795	...	795
Less than 5 years.....	6,071	5,575	496	...	...	...	...	6,071	5,575	496	387	...	387
5 to 9 years.....	7,641	7,326	315	...	...	...	122	7,519	7,204	315	425	...	425
10 to 12 years.....	7,896	7,369	527	53	53	...	366	7,477	6,950	527	511	...	511
13 to 14 years.....	6,110	6,110	...	...	...	...	31	578	...	...	53	...	53
15 years.....	6,919	6,264	655	266	212	...	1,377	5,316	4,767	549	246	...	246
16 to 19 years.....	2,111	2,058	53	159	106	...	653	1,299	1,299	...	16	...	16
20 years.....	10,154	9,894	260	2,293	2,209	85	3,440	4,419	4,260	159	85	...	85
21 to 24 years.....	1,158	1,158	...	283	283	...	669	206	206	...	53	...	53
25 years.....	7,237	6,796	441	2,578	2,138	387	4,065	593	593	...	334	...	334
26 years or more.....	429	429	...	...	...	...	16	414	414	...	...	...	...
Median term.....	15	15	...	21	...	...	20	11	11	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	2,777	2,618	159	...	...	...	...	2,777	2,618	159	795	...	795
Fully amortized.....	36,191	34,470	1,721	5,632	5,001	473	10,699	19,857	18,837	1,020	1,545	473	1,073
Past due.....	175	175	...	...	...	...	...	175	175	...	...	...	...
1950 to 1951.....	1,128	1,128	...	...	...	...	...	1,128	1,128	...	106	...	106
1952 to 1953.....	1,597	1,544	53	...	...	...	...	1,544	1,491	53	334	...	334
1954 to 1955.....	1,514	1,514	...	159	159	...	...	1,301	1,301	...	53	...	53
1956 to 1957.....	2,302	2,149	153	212	212	...	...	1,914	1,761	153	159	...	159
1958 to 1959.....	2,587	2,534	53	53	53	...	...	2,343	2,290	53	53	...	53
1960 to 1964.....	8,254	7,546	708	1,080	974	...	1,262	5,912	5,363	549	352	...	352
1965 to 1969.....	11,855	11,542	313	2,826	2,742	85	4,115	4,913	4,701	212	100	85	16
1970 to 1974.....	5,898	5,579	319	1,005	686	266	4,496	397	397	...	266	266	...
1975 or later.....	881	759	122	297	175	122	354	230	230	...	122	122	...
Partially or not amortized.....	14,033	13,008	1,025	...	...	...	...	14,033	13,008	1,025	564	...	564
Past due.....	336	336	...	...	...	...	...	336	336	...	16	...	16
1950 to 1951.....	4,764	4,321	443	...	...	...	...	4,764	4,321	443	106	...	106
1952 to 1953.....	3,659	3,376	283	...	...	...	...	3,659	3,376	283	...	...	...
1954 to 1955.....	2,560	2,544	16	...	...	...	...	2,560	2,544	16	159	...	159
1956 to 1957.....	1,060	830	230	...	...	...	...	1,060	830	230	283	...	283
1958 to 1959.....	733	680	53	...	...	...	...	733	680	53	...	...	...
1960 to 1964.....	624	624	...	...	...	...	...	624	624	...	...	...	...
1965 to 1969.....	297	297	...	...	...	...	...	297	297	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 159 FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

Table 7.—OWNER OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	586	586	...	...	...	...	...	586	586	...	265	...	265
4.0 percent.....	16,371	15,915	456	600	387	212	10,699	5,072	4,897	175	610	472	138
4.1 to 4.4 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
4.5 percent.....	19,865	18,614	1,251	4,768	4,349	260	...	15,097	14,265	832	514	...	514
4.6 to 5.0 percent.....	13,993	12,954	1,039	266	266	...	...	13,728	12,689	1,039	1,076	...	1,076
5.1 to 5.5 percent.....	159	159	...	...	...	...	...	159	159	...	53	...	53
5.6 to 6.0 percent.....	2,027	1,868	159	...	...	...	...	2,027	1,868	159	387	...	387
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	...	4.5	...	...	4.0	4.5	4.5	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	6,402	5,959	443	...	...	...	69	6,333	5,890	443	1,758	419	1,339
\$2,000 to \$2,999.....	7,712	7,468	244	212	212	...	403	7,096	6,852	244	810	53	757
\$3,000 to \$3,999.....	7,188	6,391	797	478	372	...	594	6,117	5,426	691	106	...	106
\$4,000 to \$4,999.....	7,998	7,435	562	1,751	1,629	69	706	5,543	5,102	441	53	...	53
\$5,000 to \$5,999.....	5,774	5,652	122	1,468	1,414	53	1,034	3,272	3,219	53	177	...	177
\$6,000 to \$6,999.....	5,004	4,691	313	616	425	191	1,477	2,911	2,789	122	...	...	...
\$7,000 to \$7,999.....	3,491	3,438	53	456	403	53	1,434	1,601	1,601	...	...	...	...
\$8,000 to \$8,999.....	3,847	3,688	159	334	281	53	1,917	1,596	1,543	53	...	...	...
\$9,000 to \$9,999.....	2,609	2,503	106	212	212	...	1,483	914	808	106	...	...	...
\$10,000 to \$10,999.....	1,564	1,564	...	53	53	...	1,036	474	474	...	...	...	...
\$11,000 to \$11,999.....	562	509	53	53	...	53	212	296	296	...	...	...	...
\$12,000 to \$14,999.....	752	699	53	...	...	...	334	418	365	53	...	...	...
\$15,000 to \$19,999.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$20,000 or more.....	100	100	...	...	...	...	...	100	100	...	...	...	...
Median loan.....dollars..	4,600	4,700	...	5,200	...	...	7,700	3,800	3,800	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	13,413	12,833	580	372	372	...	441	12,601	12,021	580	2,077	472	1,605
\$2,000 to \$2,999.....	8,537	7,864	673	637	531	...	466	7,435	6,868	567	545	...	545
\$3,000 to \$3,999.....	7,469	6,867	602	1,646	1,646	...	600	5,223	4,621	602	106	...	106
\$4,000 to \$4,999.....	5,355	5,080	275	1,111	936	122	1,087	3,157	3,072	85	...	...	...
\$5,000 to \$5,999.....	4,867	4,655	212	567	514	53	1,215	3,085	2,926	159	177	...	177
\$6,000 to \$6,999.....	4,078	3,887	191	456	319	138	1,589	2,033	1,980	53	...	...	...
\$7,000 to \$7,999.....	3,112	3,006	106	297	244	53	1,757	1,058	1,058	...	...	...	...
\$8,000 to \$8,999.....	2,728	2,622	106	281	228	53	1,501	946	893	53	...	...	...
\$9,000 to \$9,999.....	1,713	1,660	53	212	212	...	1,129	372	319	53	...	...	...
\$10,000 to \$10,999.....	983	983	...	...	...	...	633	350	350	...	...	...	...
\$11,000 to \$11,999.....	297	244	53	53	...	53	122	122	122	...	...	...	...
\$12,000 to \$14,999.....	433	380	53	...	...	...	159	274	221	53	...	...	...
\$15,000 to \$19,999.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$20,000 or more.....	16	16	...	...	...	...	...	16	16	...	...	...	...
Median debt.....dollars..	3,600	3,600	...	4,100	...	...	6,900	2,700	2,700	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	46,679	44,234	2,445	5,632	5,002	472	10,698	30,350	28,605	1,745	2,094	472	1,622
Less than \$20.....	6,191	5,925	266	159	159	...	297	5,735	5,469	266	1,178	472	706
\$20 to \$24.....	5,028	4,922	106	584	584	...	387	4,057	3,951	106	175	...	175
\$25 to \$29.....	6,634	6,038	596	2,014	1,733	122	578	4,042	3,727	315	230	...	230
\$30 to \$34.....	5,313	4,870	443	974	921	53	1,003	3,337	2,947	390	53	...	53
\$35 to \$39.....	4,696	4,415	281	724	602	122	1,499	2,474	2,315	159	177	...	177
\$40 to \$44.....	5,029	4,838	191	562	494	69	2,212	2,254	2,148	106	...	...	...
\$45 to \$49.....	3,128	2,969	159	281	228	53	1,488	1,359	1,253	106	...	...	...
\$50 to \$54.....	4,222	4,169	53	69	69	...	1,530	2,624	2,571	53	175	...	175
\$55 to \$59.....	1,682	1,576	106	53	53	...	580	1,049	996	53	...	...	...
\$60 to \$64.....	1,640	1,571	69	212	159	53	531	897	881	16	...	...	...
\$65 to \$69.....	893	840	53	...	...	...	281	612	559	53	...	...	...
\$70 to \$79.....	891	822	69	...	...	...	259	631	562	69	53	...	53
\$80 to \$99.....	752	752	...	...	...	...	53	699	699	...	...	...	...
\$100 to \$119.....	564	511	53	...	...	...	...	564	511	53	...	...	53
\$120 or more.....	16	16	...	...	...	...	...	16	16	...	...	...	...
Median payment.....dollars..	35	35	...	30	...	...	43	32	31	...	...	...	...

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	53,001	50,096	2,905	5,633	5,002	472	159	10,700	10,631	69	36,670	34,465	2,205
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	52,038	49,186	2,852	5,633	5,002	472	159	10,593	10,524	69	35,812	33,660	2,152
Less than half.....	964	911	53	...	...	...	...	106	106	...	858	804	53
TYPE OF STRUCTURE													
Detached.....	52,304	49,452	2,852	5,580	5,002	419	159	10,615	10,546	69	36,110	33,905	2,205
Semidetached and attached.....	697	644	53	53	...	53	...	85	85	...	560	560	...
NUMBER OF ROOMS													
Less than 4 rooms.....	722	675	47	16	...	16	...	138	122	16	568	553	16
4 rooms.....	7,363	6,801	562	1,501	1,166	228	106	2,645	2,645	...	3,218	2,989	228
5 rooms.....	9,976	9,445	531	1,556	1,344	159	53	3,343	3,343	...	5,077	4,758	319
6 rooms.....	17,174	16,840	334	1,786	1,770	16	...	2,668	2,615	53	12,720	12,454	266
7 rooms or more.....	15,490	14,182	1,308	600	600	...	...	1,534	1,534	...	13,357	12,048	1,308
Not reported.....	2,276	2,154	122	175	122	53	...	371	371	...	1,730	1,662	69
YEAR STRUCTURE BUILT													
1950 (part).....	1,060	1,044	16	206	191	16	...	385	385	...	468	468	...
1949.....	2,821	2,440	381	456	159	297	...	1,147	1,147	...	1,218	1,134	85
1948.....	4,002	3,736	266	266	212	53	...	2,209	2,209	...	1,527	1,315	212
1947.....	2,574	2,468	106	266	266	...	...	1,200	1,200	...	1,109	1,003	106
1946.....	1,534	1,534	...	...	...	...	...	956	956	...	578	578	...
1942 to 1945.....	3,354	3,071	283	1,505	1,399	53	53	547	547	...	1,302	1,125	177
1940 to 1941.....	4,044	3,885	159	1,538	1,432	53	53	690	690	...	1,815	1,762	53
1930 to 1939.....	5,751	5,454	297	797	743	...	53	771	702	69	4,183	4,008	175
1929 or earlier.....	27,301	25,957	1,344	600	600	...	...	2,636	2,636	...	24,065	22,721	1,344
Not reported.....	562	509	53	...	...	...	...	159	159	...	403	350	53
YEAR STRUCTURE ACQUIRED													
1950 (part).....	2,290	2,168	122	452	384	69	...	729	729	...	1,109	1,056	53
1949.....	7,578	6,984	594	669	319	350	...	3,188	3,135	53	3,722	3,531	191
1948.....	6,953	6,581	372	584	531	53	...	3,050	3,050	...	3,318	3,000	319
1947.....	5,914	5,702	212	496	443	...	53	1,932	1,932	...	3,487	3,328	159
1946.....	4,759	4,407	352	336	283	...	53	1,519	1,503	16	2,904	2,621	283
1942 to 1945.....	13,308	12,460	848	1,682	1,629	...	53	281	281	...	11,345	10,550	795
1940 to 1941.....	3,994	3,994	...	883	883	...	...	...	...	...	3,111	3,111	...
1930 to 1939.....	3,641	3,482	159	478	478	...	...	...	...	...	3,163	3,004	159
1929 or earlier.....	4,511	4,265	246	53	53	...	...	...	...	...	4,457	4,211	246
Not reported.....	53	53	...	...	...	...	...	...	...	...	53	53	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	18,088	17,164	924	3,387	3,074	313	...	5,280	5,280	...	9,422	8,810	612
Previously occupied.....	34,913	32,932	1,981	2,246	1,928	159	159	5,419	5,350	69	27,248	25,655	1,593
PURCHASE PRICE													
Less than \$2,000.....	1,555	1,555	...	...	...	...	...	69	69	...	1,487	1,487	...
\$2,000 to \$2,999.....	2,848	2,779	69	...	...	...	...	175	175	...	2,673	2,604	69
\$3,000 to \$3,999.....	5,077	4,778	299	159	159	...	...	435	435	...	4,483	4,184	299
\$4,000 to \$4,999.....	6,061	5,618	443	761	761	...	...	372	372	...	4,928	4,485	443
\$5,000 to \$5,999.....	5,618	5,443	175	989	921	69	...	494	494	...	4,135	4,029	106
\$6,000 to \$6,999.....	5,960	5,557	403	1,430	1,255	69	106	875	859	16	3,655	3,442	212
\$7,000 to \$7,999.....	4,330	4,047	283	478	425	...	53	1,262	1,262	...	2,590	2,360	230
\$8,000 to \$8,999.....	4,398	4,011	388	584	425	159	...	1,706	1,706	...	2,108	1,880	228
\$9,000 to \$9,999.....	4,985	4,810	175	334	266	69	...	2,130	2,130	...	2,521	2,415	106
\$10,000 to \$10,999.....	3,611	3,452	159	525	472	53	...	1,371	1,318	53	1,715	1,662	53
\$11,000 to \$11,999.....	1,902	1,902	...	53	53	...	...	...	...	...	1,322	1,322	...
\$12,000 to \$14,999.....	3,366	3,030	336	266	212	53	...	828	828	...	2,273	1,990	283
\$15,000 to \$19,999.....	1,815	1,709	106	53	53	...	...	319	319	...	1,444	1,338	106
\$20,000 to \$24,999.....	381	381	...	...	...	...	...	...	...	...	381	381	...
\$25,000 or more.....	215	215	...	...	...	...	...	16	16	...	199	199	...
Property not acquired by purchase.....	514	498	16	...	...	...	...	...	...	...	514	498	16
Not reported.....	365	312	53	...	...	...	...	122	122	...	243	190	53
Median purchase price.....dollars..	6,800	6,800	...	6,600	...	...	...	8,900	8,900	...	6,000	6,000	...
MARKET VALUE													
Less than \$2,000.....	496	496	...	53	53	...	...	106	106	...	336	336	...
\$2,000 to \$2,999.....	788	735	53	...	...	...	...	16	16	...	772	719	53
\$3,000 to \$3,999.....	1,270	1,270	...	...	...	...	...	244	244	...	1,026	1,026	...
\$4,000 to \$4,999.....	1,285	1,055	230	...	...	...	...	175	175	...	1,111	880	230
\$5,000 to \$5,999.....	2,833	2,780	53	53	...	...	...	456	456	...	2,324	2,324	...
\$6,000 to \$6,999.....	3,892	3,611	281	387	319	69	...	578	578	...	2,926	2,714	212
\$7,000 to \$7,999.....	3,676	3,324	352	496	443	...	53	547	547	...	2,633	2,334	299
\$8,000 to \$8,999.....	5,271	5,011	260	458	443	16	...	1,083	1,083	...	3,729	3,486	244
\$9,000 to \$9,999.....	6,493	6,227	266	883	724	159	...	1,253	1,253	...	4,356	4,250	106
\$10,000 to \$10,999.....	7,587	7,166	421	1,149	1,042	106	...	2,299	2,230	69	4,140	3,894	246
\$11,000 to \$11,999.....	3,333	3,227	106	334	281	...	53	1,217	1,217	...	1,782	1,729	53
\$12,000 to \$14,999.....	8,428	7,987	441	1,288	1,166	69	53	1,988	1,988	...	5,151	4,833	319
\$15,000 to \$19,999.....	4,301	3,965	336	425	425	...	...	425	425	...	3,451	3,115	336
\$20,000 to \$24,999.....	1,784	1,731	53	106	106	...	...	228	228	...	1,450	1,397	53
\$25,000 or more.....	1,434	1,381	53	...	...	...	...	69	69	...	1,366	1,312	53
Not reported.....	131	131	...	...	...	...	...	16	16	...	115	115	...
Median market value.....dollars..	10,000	10,000	...	10,400	...	...	...	10,300	10,300	...	9,700	9,700	...

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	9,823	9,664	159	478	478	...	...	266	266	...	9,080	8,921	159
20 to 39 percent.....	18,171	17,730	441	2,124	2,071	...	53	472	472	...	15,574	15,187	387
40 to 59 percent.....	12,505	11,449	1,056	1,379	1,273	...	106	2,714	2,698	16	8,412	7,478	934
60 to 69 percent.....	4,970	4,689	281	702	686	...	16	2,077	2,077	...	2,192	1,926	266
70 to 79 percent.....	3,343	3,290	53	319	319	...	...	2,431	2,431	...	594	541	53
80 to 84 percent.....	1,497	1,198	299	191	122	69	...	970	970	...	336	106	230
85 to 89 percent.....	1,457	1,107	350	175	...	175	...	1,001	948	53	281	159	122
90 to 94 percent.....	662	503	159	159	...	159	...	488	488	...	16	16	...
95 to 99 percent.....	212	159	53	53	...	53	...	159	159	...	...	...	...
100 percent or more.....	228	175	53	53	...	53	...	106	106	...	69	16	53
Market value not reported.....	131	131	...	...	...	...	...	16	16	...	115	115	...
Median percent.....	38	37	...	43	...	...	...	69	69	...	32	31	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	433	327	106	...	...	...	...	53	53	...	380	274	106
\$2.50 to \$4.99.....	568	285	283	...	...	...	...	...	...	...	568	285	283
\$5.00 to \$7.49.....	2,372	2,356	16	106	106	...	...	372	372	...	1,894	1,878	16
\$7.50 to \$9.99.....	3,291	3,238	53	478	478	...	...	867	867	...	1,946	1,893	53
\$10.00 to \$12.49.....	6,442	6,267	175	938	885	...	53	2,238	2,222	16	3,265	3,159	106
\$12.50 to \$14.99.....	7,486	6,884	602	867	761	53	...	1,929	1,876	53	4,689	4,246	443
\$15.00 to \$17.49.....	7,908	7,749	159	1,328	1,328	...	...	1,125	1,125	...	5,456	5,296	159
\$17.50 to \$19.99.....	4,311	4,205	106	319	266	...	53	753	753	...	3,240	3,187	53
\$20.00 to \$24.99.....	7,682	7,310	372	600	547	53	...	966	966	...	6,116	5,797	319
\$25.00 or more.....	7,368	6,786	582	281	228	53	...	673	673	...	6,413	5,884	529
Taxes not payable in 1949 ¹	4,093	3,696	397	716	403	313	...	1,638	1,638	...	1,739	1,655	85
Taxes or value not reported.....	1,048	995	53	...	...	...	...	85	85	...	963	910	53
Median taxes.....dollars..	16.06	16.08	...	...	...	...	...	13.74	13.75	...	16.94	16.99	...
REAL ESTATE TAXES													
Less than \$20.....	505	505	...	...	...	...	...	53	53	...	452	452	...
\$20 to \$39.....	378	378	...	...	...	...	...	53	53	...	324	324	...
\$40 to \$59.....	1,569	1,447	122	...	...	...	...	244	244	...	1,325	1,203	122
\$60 to \$79.....	3,101	2,765	336	...	...	...	...	669	669	...	2,433	2,097	336
\$80 to \$99.....	3,744	3,585	159	531	478	53	...	934	934	...	2,280	2,173	106
\$100 to \$119.....	4,416	4,117	299	443	443	...	...	1,074	1,058	16	2,900	2,617	283
\$120 to \$139.....	5,247	5,264	283	1,045	991	53	...	1,729	1,729	...	2,774	2,543	230
\$140 to \$159.....	6,577	6,099	478	602	496	...	106	1,292	1,292	...	4,683	4,311	372
\$160 to \$199.....	9,089	8,930	159	1,363	1,310	53	...	1,369	1,316	53	6,358	6,304	53
\$200 to \$249.....	5,649	5,596	53	600	600	...	...	908	908	...	4,142	4,089	53
\$250 to \$299.....	3,098	2,762	336	228	175	53	...	372	372	...	2,499	2,216	283
\$300 or more.....	4,316	4,088	228	106	106	...	...	297	297	...	3,914	3,685	228
Taxes not payable in 1949.....	4,093	3,696	397	716	403	313	...	1,638	1,638	...	1,739	1,655	85
Taxes or value not reported.....	917	864	53	...	...	...	...	69	69	...	848	795	53
Median taxes.....dollars..	149	150	...	...	...	...	...	132	132	...	154	157	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	38,457	36,522	1,935	5,421	4,789	472	159	10,294	10,225	69	22,743	21,508	1,235
Mortgage refinanced or renewed.....	10,734	10,048	686	159	159	...	...	352	352	...	10,224	9,537	686
To increase loan for improvements or repairs.....	2,478	2,232	246	...	...	...	...	...	...	...	2,478	2,232	246
To increase loan for other reasons.....	958	852	106	...	...	...	...	53	53	...	905	799	106
To secure better terms.....	2,884	2,778	106	159	159	...	...	69	69	...	2,657	2,550	106
To renew or extend loan without increasing amount.....	3,535	3,323	212	...	...	...	...	...	...	...	3,535	3,323	212
For other purpose.....	879	863	16	...	...	...	...	230	230	...	649	633	16
Mortgage placed later than acquisition of property.....	3,810	3,527	283	53	53	...	...	53	53	...	3,704	3,421	283
To make improvements or repairs.....	1,887	1,887	...	...	...	...	...	53	53	...	1,834	1,834	...
To invest in other properties.....	228	228	...	...	...	...	...	...	...	...	228	228	...
To invest in business other than real estate.....	613	613	...	...	...	...	...	...	...	...	613	613	...
For other purpose.....	1,082	799	283	53	53	...	...	...	...	...	1,029	746	283
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	10,734	10,048	686	159	159	...	...	352	352	...	10,224	9,537	686
Same lender.....	7,329	6,871	458	...	...	...	...	106	106	...	7,223	6,765	458
Different lender.....	3,405	3,177	228	159	159	...	...	246	246	...	3,001	2,772	228

¹ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	38,456	36,521	1,935	5,421	4,789	472	159	10,295	10,226	69	22,745	21,509	1,234
Less than 50 percent.....	4,706	4,440	266	106	53	...	53	122	122	...	4,478	4,265	212
50 to 59 percent.....	4,911	4,490	421	159	159	...	...	441	441	...	4,311	3,890	421
60 to 64 percent.....	3,321	3,268	53	496	443	...	...	372	372	...	2,454	2,454	...
65 to 69 percent.....	4,044	3,832	212	266	212	...	...	456	456	...	3,323	3,164	159
70 to 74 percent.....	3,133	2,834	299	403	387	16	...	478	478	...	2,252	1,969	283
75 to 79 percent.....	3,220	3,061	159	706	653	53	...	669	669	...	1,846	1,740	106
80 to 84 percent.....	4,375	4,078	297	1,607	1,379	228	...	1,210	1,141	69	1,559	1,559	...
85 to 89 percent.....	3,440	3,281	159	1,273	1,113	159	...	1,268	1,268	...	899	899	...
90 to 94 percent.....	2,625	2,609	16	405	390	16	...	1,816	1,816	...	403	403	...
95 to 99 percent.....	1,683	1,683	...	...	...	...	...	1,683	1,683	...	...	...	...
100 percent or more.....	2,587	2,587	...	...	...	...	...	1,658	1,658	...	930	930	...
Purchase price not reported or property not acquired by purchase.....	411	358	53	...	...	...	...	122	122	...	290	236	53
Median percent.....	73	74	...	82	...	...	...	90	90	...	65	65	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	38,456	36,521	1,935	5,421	4,789	472	159	10,295	10,226	69	22,745	21,509	1,234
Less than 50 percent.....	4,493	4,440	53	53	53	...	...	122	122	...	4,319	4,265	53
50 to 59 percent.....	4,596	4,490	106	212	159	...	...	441	441	...	3,943	3,890	53
60 to 64 percent.....	3,337	3,268	69	443	443	...	...	372	372	...	2,523	2,454	69
65 to 69 percent.....	3,885	3,832	53	212	212	...	...	456	456	...	3,217	3,164	53
70 to 74 percent.....	2,940	2,834	106	387	387	...	...	478	478	...	2,075	1,969	106
75 to 79 percent.....	3,114	3,061	53	653	653	...	...	669	669	...	1,793	1,740	53
80 to 84 percent.....	4,184	4,078	106	1,379	1,379	...	...	1,141	1,141	...	1,665	1,559	106
85 to 89 percent.....	3,671	3,281	390	1,220	1,113	...	106	1,268	1,268	...	1,182	899	283
90 to 94 percent.....	2,977	2,609	368	474	390	85	...	1,816	1,816	...	686	403	283
95 to 99 percent.....	1,895	1,683	212	159	...	159	...	1,683	1,683	...	53	...	53
100 percent or more.....	2,953	2,587	366	228	...	228	...	1,727	1,658	69	998	930	69
Purchase price not reported or property not acquired by purchase.....	411	358	53	...	...	...	...	122	122	...	290	236	53
Median percent.....	75	74	...	83	...	...	...	90	90	...	66	65	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	14,448	13,465	983	578	106	419	53	10,105	10,036	69	3,765	3,322	443
Veteran of World War I only.....	4,042	3,849	193	336	336	...	...	16	16	...	3,690	3,497	193
Other service or nonveteran.....	34,512	32,783	1,729	4,718	4,559	53	106	578	578	...	29,215	27,645	1,570
COLOR OF OWNER													
White.....	49,524	46,825	2,699	5,379	4,833	387	159	9,855	9,786	69	34,289	32,206	2,083
Nonwhite.....	717	664	53	...	...	...	...	228	228	...	489	436	53
Not reported.....	2,760	2,607	153	254	169	85	...	616	616	...	1,891	1,823	69
SEX AND AGE OF OWNER													
Male.....	46,674	43,939	2,735	5,379	4,832	388	159	10,104	10,035	69	31,192	29,071	2,120
Under 35 years.....	12,847	12,017	830	921	549	266	106	7,243	7,174	69	4,684	4,295	390
35 to 44 years.....	16,989	16,340	649	2,777	2,655	122	...	2,474	2,474	...	11,738	11,211	527
45 to 54 years.....	9,805	9,044	761	1,469	1,469	...	...	334	334	...	8,002	7,240	761
55 to 64 years.....	4,901	4,742	159	159	159	...	...	53	53	...	4,689	4,529	159
65 years and over.....	2,132	1,796	336	53	...	...	...	...	...	...	2,079	1,796	283
Female.....	4,898	4,776	122	106	53	53	...	265	265	...	4,526	4,437	69
Under 45 years.....	1,649	1,580	69	53	53	...	...	159	159	...	1,436	1,367	69
45 to 64 years.....	2,310	2,257	53	53	...	53	...	106	106	...	2,151	2,151	...
65 years and over.....	939	939	...	...	...	...	...	...	...	...	939	939	...
Sex or age not reported.....	1,430	1,383	47	147	116	31	...	330	330	...	953	937	16
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD													
Owner is—													
Primary individual.....	1,177	1,018	159	...	...	...	...	193	193	...	985	825	159
Head of primary family.....	47,693	45,010	2,683	5,379	4,780	441	159	9,747	9,678	69	32,566	30,552	2,014
Not head but a member of primary family	3,354	2,338	16	106	106	...	...	403	403	...	1,844	1,829	16
One or more owners not in primary family.....	348	348	...	...	...	...	...	27	27	...	322	322	...
Not reported.....	1,430	1,383	47	147	116	31	...	330	330	...	953	937	16
Properties with owner who is head of household or related to head...	51,224	48,366	2,858	5,485	4,885	440	159	10,344	10,275	69	35,396	33,207	2,188
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS													
Primary individual.....	1,177	1,018	159	...	...	...	...	193	193	...	985	825	159
Primary family:													
2 persons.....	9,622	8,774	848	832	726	53	53	1,965	1,965	...	6,825	6,083	742
3 persons.....	11,878	11,170	708	1,806	1,540	266	...	2,545	2,545	...	7,527	7,085	443
4 persons.....	12,663	12,313	350	1,449	1,328	69	53	3,267	3,267	...	7,947	7,719	228
5 persons.....	8,810	8,460	350	743	690	53	...	1,227	1,211	16	6,840	6,559	281
6 persons.....	4,186	3,850	336	266	212	...	53	796	743	53	3,125	2,895	230
7 persons or more.....	2,886	2,780	106	390	390	...	...	350	350	...	2,147	2,041	106

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA				Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual, or no child in family.....	16,608	15,335	1,273	1,204	1,045	106	53	2,689	2,689	...	12,715	11,602	1,113
1 child.....	12,606	11,951	655	1,806	1,540	266	...	2,561	2,561	...	8,240	7,850	390
2 children.....	11,919	11,638	281	1,434	1,381	...	53	3,495	3,495	...	6,991	6,763	228
3 children.....	6,370	6,110	260	600	531	69	...	1,052	1,036	16	4,718	4,543	175
4 children or more.....	3,721	3,331	390	443	390	...	53	547	494	53	2,731	2,448	283
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	3,352	3,140	212	460	407	...	53	283	283	...	2,609	2,450	159
\$2,000 to \$2,499.....	1,695	1,359	336	...	...	...	...	106	106	...	1,589	1,253	336
\$2,500 to \$2,999.....	4,194	3,680	514	283	177	106	...	1,186	1,186	...	2,724	2,317	407
\$3,000 to \$3,499.....	6,712	6,606	106	531	531	...	...	2,089	2,089	...	4,093	3,987	106
\$3,500 to \$3,999.....	5,231	4,965	266	867	761	53	53	1,268	1,268	...	3,095	2,935	159
\$4,000 to \$4,499.....	5,733	5,542	191	759	637	122	...	1,397	1,381	16	3,577	3,324	253
\$4,500 to \$4,999.....	3,216	2,988	228	602	549	53	...	478	478	...	2,136	1,961	175
\$5,000 to \$5,999.....	6,098	5,673	425	890	743	106	...	1,184	1,131	53	4,064	3,799	266
\$6,000 to \$7,999.....	5,155	5,102	53	708	708	...	...	793	793	...	3,654	3,601	53
\$8,000 to \$9,999.....	1,929	1,699	230	...	...	...	...	319	319	...	1,611	1,381	230
\$10,000 or more.....	2,570	2,517	53	106	106	...	...	319	319	...	2,146	2,092	53
Not reported.....	5,339	5,095	244	319	266	...	53	922	922	...	4,098	3,907	191
Median income.....dollars..	4,100	4,100	...	...	...	...	...	3,900	3,800	...	4,200	4,200	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	45,490	42,863	2,627	5,485	4,886	440	159	10,343	10,274	69	29,663	27,705	1,959
Less than 5 percent.....	3,683	3,577	106	106	106	...	...	138	138	...	3,440	3,334	106
5 to 9 percent.....	14,848	14,689	159	2,815	2,762	53	...	2,667	2,667	...	9,367	9,261	106
10 to 14 percent.....	9,324	8,724	600	1,292	1,027	212	53	2,740	2,724	16	5,293	4,974	319
15 to 19 percent.....	5,949	5,192	757	334	212	122	...	2,637	2,584	53	2,977	2,395	582
20 to 24 percent.....	2,231	1,788	443	53	...	53	...	584	584	...	1,593	1,204	390
25 to 29 percent.....	919	866	53	407	407	...	...	...	...	...	511	458	53
30 to 34 percent.....	312	...	...	...	...	...	...	53	53	...	259	...	...
35 to 39 percent.....	106	53	53	...	...	...	...	...	...	...	106	53	53
40 percent or more.....	1,013	854	159	53	...	...	53	283	283	...	677	571	106
Income \$10,000 or more.....	2,296	2,243	53	106	106	...	...	319	319	...	1,872	1,819	53
Income not reported.....	4,809	4,565	244	319	266	...	53	922	922	...	3,568	3,377	191
Median percent.....	10	10	...	...	...	...	...	13	13	...	10	9	...
Properties with owner who is head of household.....	48,870	46,027	2,843	5,381	4,778	440	159	9,941	9,872	69	33,552	31,379	2,172
INCOME OF OWNER													
Less than \$2,000.....	5,624	5,181	443	514	460	...	53	283	283	...	4,827	4,437	390
\$2,000 to \$2,499.....	2,027	1,815	212	53	...	53	...	266	266	...	1,709	1,550	159
\$2,500 to \$2,999.....	4,981	4,434	547	390	283	106	...	1,839	1,839	...	2,752	2,291	460
\$3,000 to \$3,499.....	7,882	7,601	281	743	690	53	...	2,333	2,333	...	4,806	4,578	228
\$3,500 to \$3,999.....	6,000	5,628	372	974	814	106	53	1,503	1,503	...	3,524	3,312	212
\$4,000 to \$4,499.....	5,888	5,750	138	600	591	69	...	1,131	1,115	16	4,157	4,104	53
\$4,500 to \$4,999.....	2,759	2,653	106	655	655	...	...	584	584	...	1,520	1,414	106
\$5,000 to \$5,999.....	4,075	3,809	266	531	478	53	...	602	549	53	2,942	2,783	159
\$6,000 to \$7,999.....	2,191	2,191	...	602	602	...	...	212	212	...	1,377	1,377	...
\$8,000 to \$9,999.....	1,057	880	177	...	...	...	...	159	159	...	898	721	177
\$10,000 or more.....	1,849	1,796	53	53	53	...	...	266	266	...	1,531	1,478	53
Not reported.....	4,537	4,309	228	266	212	...	53	763	763	...	3,509	3,334	175
Median income.....dollars..	3,600	3,600	...	...	...	...	...	3,400	3,400	...	3,600	3,600	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	4,505	4,346	159	549	496	53	...	1,133	1,133	...	2,824	2,717	106
Self-employed.....	1,442	1,212	230	230	230	...	...	443	390	53	770	592	177
Managers, officials, and proprietors, including farm:													
Salaried.....	4,489	4,436	53	1,027	974	...	53	494	494	...	2,969	2,969	...
Self-employed.....	3,326	3,220	106	...	...	...	...	175	175	...	3,152	3,045	106
Clerical and kindred workers.....	3,186	2,920	266	372	266	106	...	547	547	...	2,267	2,108	159
Sales workers.....	3,394	3,235	159	212	212	...	...	1,221	1,221	...	1,960	1,801	159
Craftsmen, foremen, and kindred workers..	11,832	11,146	686	1,290	1,115	122	53	2,698	2,698	...	7,845	7,333	511
Operatives and kindred workers.....	9,530	9,074	456	1,381	1,328	53	...	2,842	2,826	16	5,307	4,920	387
Service workers, including private household.....	2,220	2,043	177	53	53	...	...	212	212	...	1,954	1,777	177
Laborers, except mine.....	1,301	1,142	159	53	53	...	...	175	175	...	1,073	967	106
Occupation not reported.....	3,643	3,253	390	212	106	53	53	...	...	...	3,430	3,147	283

¹ Income of primary families and individuals.

Table 9.—TOTAL RENTAL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	8,090	82,069	320	21,191	590	5,445	7,178	55,433
Average debt per property.....	...	10.1	...	66.2	...	9.2	...	7.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	1,166	1,052	...	...	...	...	1,166	1,052
\$2,000 to \$3,999.....	2,123	4,671	31	12	47	151	2,045	4,508
\$4,000 to \$5,999.....	1,708	6,239	16	64	136	525	1,597	5,640
\$6,000 to \$7,999.....	1,226	8,652	210	1,359	150	2,483	866	4,810
\$8,000 to \$9,999.....	789	6,077	8	62	165	1,283	617	4,732
\$10,000 to \$11,999.....	215	1,925	...	...	32	350	183	1,575
\$12,000 to \$14,999.....	216	2,136	...	...	61	643	155	1,493
\$15,000 to \$19,999.....	143	1,870	...	...	...	...	143	1,870
\$20,000 to \$24,999.....	80	1,474	...	...	...	...	80	1,474
\$25,000 to \$29,999.....	19	389	...	...	...	...	19	389
\$30,000 to \$49,999.....	182	5,458	...	...	...	...	182	5,458
\$50,000 to \$74,999.....	22	1,185	...	...	...	...	22	1,185
\$75,000 to \$99,999.....	4	310	...	...	...	...	4	310
\$100,000 to \$199,999.....	137	15,347	17	2,650	...	...	120	12,697
\$200,000 to \$499,999.....	50	13,854	34	8,874	...	...	16	4,980
\$500,000 or more.....	11	13,430	5	8,170	...	...	6	3,260
Median loan.....dollars..	4,800	...	...	...	...	...	4,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	2,080	2,208	31	12	...	...	2,049	2,196
\$2,000 to \$3,999.....	2,226	6,371	16	60	140	490	2,070	5,821
\$4,000 to \$5,999.....	1,286	6,114	63	335	74	369	1,150	5,410
\$6,000 to \$7,999.....	1,224	8,567	148 ¹	1,028	189	1,309	890	6,230
\$8,000 to \$9,999.....	...	3,396	8	62	63	542	316	2,792
\$10,000 to \$11,999.....	162	1,730	...	...	85	892	78	838
\$12,000 to \$14,999.....	173	2,219	...	...	8	101	165	2,118
\$15,000 to \$19,999.....	131	2,256	...	...	...	...	131	2,256
\$20,000 to \$24,999.....	33	741	...	...	...	...	33	741
\$25,000 to \$29,999.....	37	1,016	...	...	...	...	37	1,016
\$30,000 to \$49,999.....	98	3,711	...	...	...	...	98	3,711
\$50,000 to \$74,999.....	51	2,799	...	...	31	1,742	20	1,057
\$75,000 to \$99,999.....	25	2,236	...	...	...	...	25	2,236
\$100,000 to \$199,999.....	121	14,371	19	2,900	...	...	103	11,471
\$200,000 to \$499,999.....	47	14,044	33	9,084	...	...	14	4,960
\$500,000 or more.....	8	10,290	4	7,710	...	...	4	2,580
Median debt.....dollars..	3,700	...	...	...	...	...	3,300	...

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	80,844	77,316	3,528	21,093	20,620	5,389	54,362	51,484	2,878	1,226
Average debt per mortgage.....	10.0	10.1	8.4	65.9	84.9	9.1	7.6	7.5	9.5	2.9
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	13,256	13,055	201	2,197	2,197	2,763	8,296	8,126	170	...
Mutual savings bank.....	30,472	29,088	1,384	13,577	13,104	1,974	14,976	14,076	845	98
Savings and loan association.....	3,907	3,827	80	182	182	414	3,311	3,311	...	...
Life insurance company.....	17,481	16,055	1,426	...	...	137	17,344	15,918	1,426	...
Mortgage company.....	1,440	1,440	...	...	...	...	1,440	1,440	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	8,519	8,082	437	...	...	101	8,418	7,981	437	1,065
Other.....	5,769	5,769	...	5,137	5,137	...	632	632	...	63
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	15,565	13,992	1,573	1,995	1,627	2,709	10,861	9,656	1,205	586
1949.....	16,318	16,115	203	8,825	8,720	435	7,058	6,991	67	133
1948.....	23,444	22,992	452	5,975	5,975	1,025	16,444	15,992	452	54
1947.....	11,062	10,400	662	2,850	2,850	566	7,646	6,984	662	46
1946.....	3,295	2,906	329	...	...	654	2,581	2,398	183	261
1942 to 1945.....	4,928	4,751	177	631	631	...	4,297	4,120	177	77
1940 to 1941.....	1,111	1,061	50	250	250	...	861	811	50	40
1935 to 1939.....	3,755	3,689	66	567	567	...	3,188	3,122	66	16
1930 to 1934.....	3,438	3,438	...	...	...	...	438	438	...	3
1929 or earlier.....	988	972	16	...	...	...	988	972	16	10

¹ Includes 473 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage.

RESIDENTIAL FINANCING

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
Total mortgages.....	8,090	7,670	420	1,320	243	590	7,178	6,875	303	424
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	1,252	1,220	32	21	21	245	987	963	24	...
Mutual savings bank.....	3,070	2,836	234	216	139	258	2,598	2,456	142	77
Savings and loan association.....	1,011	995	16	31	31	63	916	916	...	...
Life insurance company.....	378	347	31	...	...	16	363	332	31	...
Mortgage company.....	43	43	...	...	...	...	43	43	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	2,146	2,039	107	...	...	8	2,138	2,031	107	331
Other.....	189	189	...	53	53	...	135	135	...	16
FORM OF DEBT										
Mortgage or deed of trust.....	8,078	7,659	419	320	243	589	7,168	6,865	303	423
Contract to purchase.....	11	11	...	...	...	...	11	11	...	...
AMORTIZATION										
Fully amortized.....	3,930	3,675	255	320	243	589	3,021	2,882	139	178
Partially amortized.....	2,910	2,791	119	...	...	...	2,910	2,791	119	129
Not amortized.....	568	532	36	...	...	...	568	532	36	24
On demand.....	682	671	11	...	...	...	682	671	11	93
Regular principal payments required.....	188	188	...	...	...	...	188	188	...	...
No regular principal payments required....	494	483	11	...	...	...	494	483	11	93
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments... Delinquent:	7,603	7,275	328	238	230	590	6,778	6,497	281	346
Foreclosure in process.....	16	...	16	16	...	...	...	...	...	16
Foreclosure not in process.....	310	233	77	69	16	...	241	217	24	55
No regular payments required.....	163	163	...	...	...	...	163	163	...	7
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	2,135	1,984	151	78	17	181	1,876	1,786	90	118
1949.....	1,394	1,342	52	82	66	70	1,241	1,213	28	94
1948.....	1,322	1,298	24	16	16	116	1,190	1,166	24	24
1947.....	638	580	58	1	1	91	547	489	58	24
1946.....	668	589	79	...	...	131	536	489	47	50
1942 to 1945.....	1,006	975	31	110	110	...	896	865	31	62
1940 to 1941.....	214	205	9	2	2	...	212	203	9	4
1935 to 1939.....	282	266	16	33	33	...	248	232	16	16
1930 to 1934.....	110	110	...	...	...	...	110	110	...	3
1929 or earlier.....	324	321	3	...	...	...	324	321	3	31
TERM OF MORTGAGE										
On demand.....	682	671	11	...	...	...	682	671	11	93
Less than 5 years.....	1,543	1,453	90	...	...	...	1,543	1,453	90	97
5 to 9 years.....	1,890	1,788	102	...	...	...	1,890	1,788	102	107
10 to 12 years.....	1,569	1,557	12	...	...	77	1,492	1,488	4	36
13 to 14 years.....	186	186	...	...	...	...	186	186	...	...
15 years.....	652	588	64	...	...	86	566	502	64	...
16 to 19 years.....	369	300	69	77	16	67	226	218	8	68
20 years.....	663	613	50	63	63	233	366	348	18	...
21 to 24 years.....	62	62	...	...	...	32	32	32	...	8
25 years.....	365	342	23	125	110	94	144	137	7	16
26 years or more.....	110	110	...	55	55	...	55	55	...	...
Median term.....years..	10	10	...	...	...	...	9	9	...	...
YEAR MORTGAGE DUE										
On demand.....	682	671	11	...	...	...	682	671	11	93
Fully amortized.....	3,933	3,676	257	321	243	590	3,024	2,884	140	179
Past due.....	86	65	21	...	...	...	86	65	21	...
1950 to 1951.....	208	208	...	...	...	...	208	208	...	31
1952 to 1953.....	236	220	16	...	...	...	236	220	16	16
1954 to 1955.....	351	351	...	...	...	...	351	351	...	16
1956 to 1957.....	326	326	...	31	31	...	295	295	...	24
1958 to 1959.....	426	390	36	...	...	8	418	390	28	...
1960 to 1964.....	1,147	1,096	51	...	...	92	1,055	1,004	51	7
1965 to 1969.....	742	632	110	188	126	285	270	253	17	61
1970 to 1974.....	351	328	23	50	34	197	105	98	7	24
1975 or later.....	60	60	...	52	52	8	...	...	...	...
Partially or not amortized.....	3,479	3,324	155	...	...	...	3,479	3,324	155	154
Past due.....	206	194	12	...	...	...	206	194	12	...
1950 to 1951.....	1,295	1,232	63	...	...	...	1,295	1,232	63	55
1952 to 1953.....	706	664	42	...	...	...	706	664	42	58
1954 to 1955.....	679	679	...	...	...	...	679	679	...	25
1956 to 1957.....	127	91	36	...	...	...	127	91	36	12
1958 to 1959.....	261	261	...	...	...	...	261	261	...	...
1960 to 1964.....	136	136	...	...	...	...	136	136	...	4
1965 to 1969.....	67	67	...	...	...	...	67	67	...	...
1970 to 1974.....	2	...	2	...	...	...	2	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

1 Includes 77 FHA-insured first mortgages with VA-guaranteed second mortgage.

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
INTEREST RATE										
Less than 3.0 percent.....	25	25	...	...	...	...	25	25	...	...
3.0 percent.....	34	34	...	1	1	...	33	33	...	...
3.1 to 3.5 percent.....	28	28	...	4	4	...	24	24	...	...
3.6 to 3.9 percent.....	...	...	...	...	...	...	...	...	...	...
4.0 percent.....	1,718	1,654	64	151	143	589	977	960	17	109
4.1 to 4.4 percent.....	32	32	...	...	...	...	32	32	...	...
4.5 percent.....	3,710	3,419	291	133	64	...	3,578	3,356	222	59
4.6 to 5.0 percent.....	1,929	1,884	45	31	31	...	1,897	1,852	45	116
5.1 to 5.5 percent.....	16	16	...	...	...	...	16	16	...	16
5.6 to 6.0 percent.....	583	564	19	...	...	...	583	564	19	126
6.1 percent or more.....	16	16	...	...	...	...	16	16	...	...
Median interest rate.....percent..	4.5	4.5	...	...	...	...	4.5	4.5	...	...
MORTGAGE LOAN										
Less than \$2,000.....	1,197	1,166	31	...	...	...	1,197	1,166	31	251
\$2,000 to \$3,999.....	2,134	2,060	74	31	31	47	2,057	1,983	74	98
\$4,000 to \$5,999.....	1,763	1,627	136	16	16	159	1,589	1,477	112	24
\$6,000 to \$7,999.....	1,209	1,087	122	218	141	143	849	820	29	35
\$8,000 to \$9,999.....	730	730	...	...	...	149	581	581	...	...
\$10,000 to \$11,999.....	226	215	11	...	...	32	194	183	11	4
\$12,000 to \$14,999.....	198	190	8	...	...	61	137	129	8	...
\$15,000 to \$19,999.....	139	135	4	...	...	...	139	135	4	8
\$20,000 to \$24,999.....	76	76	...	...	...	...	76	76	...	...
\$25,000 to \$29,999.....	19	19	...	...	...	...	19	19	...	...
\$30,000 to \$49,999.....	181	150	31	...	...	...	181	150	31	...
\$50,000 to \$74,999.....	18	18	...	...	...	...	18	18	...	...
\$75,000 to \$99,999.....	4	4	...	...	...	...	4	4	...	2
\$100,000 to \$199,999.....	137	137	...	17	17	...	120	120	...	1
\$200,000 to \$499,999.....	50	47	3	34	34	...	16	13	3	...
\$500,000 or more.....	11	11	...	5	5	...	6	6	...	...
Median loan.....dollars..	4,700	4,600	...	...	...	...	4,300	4,300	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	2,087	2,048	39	31	31	...	2,056	2,017	39	306
\$2,000 to \$3,999.....	2,295	2,171	124	16	16	140	2,140	2,016	124	59
\$4,000 to \$5,999.....	1,312	1,205	107	63	63	106	1,142	1,075	67	24
\$6,000 to \$7,999.....	1,164	1,059	105	156	79	158	852	824	28	20
\$8,000 to \$9,999.....	378	371	7	...	...	63	315	308	7	...
\$10,000 to \$11,999.....	155	155	...	...	...	85	72	72	...	4
\$12,000 to \$14,999.....	153	153	...	...	...	8	145	145	...	...
\$15,000 to \$19,999.....	131	127	4	...	...	...	121	121	4	8
\$20,000 to \$24,999.....	33	33	...	...	...	...	33	33	...	...
\$25,000 to \$29,999.....	37	21	16	...	...	...	37	21	16	...
\$30,000 to \$49,999.....	99	83	16	...	...	...	99	83	16	...
\$50,000 to \$74,999.....	47	47	...	...	...	31	16	16	...	...
\$75,000 to \$99,999.....	25	25	...	...	...	...	25	25	...	2
\$100,000 to \$199,999.....	121	121	...	19	19	...	103	103	...	1
\$200,000 to \$499,999.....	47	44	3	33	33	...	14	11	3	...
\$500,000 or more.....	8	8	...	4	4	...	4	4	...	...
Median debt.....dollars..	3,600	3,500	...	...	...	...	3,300	3,200	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	6,997	6,623	374	321	244	588	6,086	5,829	257	308
Less than \$20.....	4,191	3,930	261	90	82	253	3,848	3,619	229	307
\$20 to \$24.....	587	563	24	47	47	84	455	431	24	1
\$25 to \$29.....	550	550	...	...	...	79	471	471	...	...
\$30 to \$34.....	437	437	...	18	18	16	403	403	...	...
\$35 to \$39.....	352	336	16	94	78	31	226	226	...	...
\$40 to \$44.....	286	213	73	72	19	31	183	179	4	...
\$45 to \$49.....	188	188	...	...	...	63	125	125	...	...
\$50 to \$54.....	110	110	...	...	...	...	110	110	...	...
\$55 to \$59.....	126	126	...	...	...	31	95	95	...	...
\$60 to \$64.....	16	16	...	...	...	...	16	16	...	...
\$65 to \$69.....	31	31	...	...	...	...	31	31	...	...
\$70 to \$79.....	16	16	...	...	...	...	16	16	...	...
\$80 to \$99.....	32	32	...	...	...	...	32	32	...	...
\$100 to \$119.....	...	...	...	...	...	...	...	...	...	...
\$120 or more.....	75	75	...	...	...	...	75	75	...	...
Median payment.....dollars..	16	16	...	...	...	...	15	16	...	...

RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	8,090	7,670	420	320	243	77	590	7,178	6,875	303
STRUCTURES ON PROPERTY										
1 structure.....	6,862	6,555	307	257	188	69	543	6,062	5,856	206
2 structures or more.....	1,228	1,115	113	63	55	8	47	1,116	1,019	97
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	1,993	1,908	85	163	94	69	204	1,625	1,625	...
2 to 4 dwelling units.....	4,357	4,160	197	102	94	8	300	3,955	3,789	165
5 to 49 dwelling units.....	1,687	1,552	135	45	45	...	85	1,558	1,422	135
50 to 99 dwelling units.....	41	41	...	6	6	...	...	36	36	...
100 dwelling units or more.....	11	8	3	5	5	...	...	6	3	3
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	6,648	6,314	334	320	243	77	582	5,745	5,519	225
Less than half.....	1,440	1,355	85	...	...	...	8	1,433	1,355	77
YEAR STRUCTURE BUILT ¹										
1950 (part).....	63	63	...	...	...	...	32	31	31	...
1949.....	208	208	...	51	51	...	...	158	158	...
1948.....	161	108	53	28	5	53	31	71	71	...
1947.....	123	123	...	13	13	...	...	79	79	...
1946.....	47	47	...	...	...	...	16	32	32	...
1942 to 1945.....	213	213	...	110	110	...	...	103	103	...
1940 to 1941.....	52	52	...	2	2	...	...	51	51	...
1930 to 1939.....	414	343	71	18	18	...	71	325	270	55
1929 or earlier.....	6,543	6,247	296	71	47	24	354	6,118	5,871	249
Not reported.....	267	267	...	...	...	...	56	212	212	...
YEAR STRUCTURE ACQUIRED ¹										
1950 (part).....	830	744	86	78	17	61	150	603	579	25
1949.....	851	815	36	82	66	16	70	699	687	12
1948.....	776	752	24	16	16	...	116	643	620	24
1947.....	581	507	74	1	1	...	91	488	415	74
1946.....	833	786	47	...	...	...	140	694	678	16
1942 to 1945.....	1,290	1,259	31	110	110	...	8	1,173	1,142	31
1940 to 1941.....	449	429	20	2	2	...	...	447	428	20
1930 to 1939.....	770	723	47	33	33	...	...	738	690	47
1929 or earlier.....	1,665	1,608	57	...	...	...	16	1,649	1,592	57
Not reported.....	48	48	...	...	...	...	...	48	48	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ¹										
New.....	1,365	1,311	54	164	164	...	95	1,106	1,052	54
Previously occupied.....	6,725	6,359	366	156	80	77	496	6,073	5,824	250
PURCHASE PRICE										
Less than \$2,000.....	241	241	...	...	...	...	...	241	241	...
\$2,000 to \$3,999.....	858	858	...	31	31	...	...	826	826	...
\$4,000 to \$5,999.....	1,311	1,295	16	...	...	...	124	1,186	1,170	16
\$6,000 to \$7,999.....	1,510	1,347	163	116	47	69	92	1,305	1,234	71
\$8,000 to \$9,999.....	1,039	1,003	36	78	78	...	165	796	775	20
\$10,000 to \$11,999.....	691	644	47	16	16	...	110	564	517	47
\$12,000 to \$14,999.....	612	574	38	8	...	8	40	565	534	31
\$15,000 to \$19,999.....	456	433	23	...	...	...	53	403	380	23
\$20,000 to \$24,999.....	84	76	8	...	...	...	...	84	76	8
\$25,000 to \$29,999.....	89	89	...	...	...	...	...	89	89	...
\$30,000 to \$49,999.....	273	211	62	...	...	...	...	273	211	62
\$50,000 to \$74,999.....	123	103	20	...	...	...	...	123	103	20
\$75,000 to \$99,999.....	8	8	...	...	...	...	...	8	8	...
\$100,000 to \$199,999.....	28	28	...	8	8	...	...	20	20	...
\$200,000 to \$499,999.....	131	131	...	32	32	...	...	99	99	...
\$500,000 or more.....	12	9	3	5	5	...	...	7	4	3
Property not acquired by purchase.....	275	275	...	...	...	...	...	275	275	...
Not reported.....	37	352	5	27	27	...	8	322	317	5
Median purchase price.....dollars..	7,700	7,600	...	...	...	...	...	7,500	7,300	...
MARKET VALUE										
Less than \$2,000.....	16	16	...	...	...	...	...	16	16	...
\$2,000 to \$3,999.....	390	382	8	...	...	...	...	390	382	8
\$4,000 to \$5,999.....	810	810	...	...	...	...	48	763	763	...
\$6,000 to \$7,999.....	1,048	905	143	69	69	...	69	929	854	74
\$8,000 to \$9,999.....	954	938	16	63	63	...	187	704	696	8
\$10,000 to \$11,999.....	1,169	1,127	42	63	63	...	103	1,005	962	42
\$12,000 to \$14,999.....	944	865	79	55	47	8	102	787	748	39
\$15,000 to \$19,999.....	1,083	1,063	20	...	...	...	77	1,006	986	20
\$20,000 to \$24,999.....	223	211	12	...	...	...	16	207	196	12
\$25,000 to \$29,999.....	200	180	20	...	...	...	...	198	180	20
\$30,000 to \$49,999.....	307	265	42	...	...	...	...	307	265	42
\$50,000 to \$74,999.....	137	117	20	...	...	...	...	137	117	20

¹ For properties with more than one structure, reported for structure most recently built.

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE—Con.										
\$75,000 to \$99,999.....	36	36	...	...	...	...	...	36	36	...
\$100,000 to \$199,999.....	84	84	...	5	5	...	...	79	79	...
\$200,000 to \$499,999.....	38	38	...	35	35	...	...	3	3	...
\$500,000 or more.....	99	96	3	5	5	...	...	94	91	3
Not reported.....	558	542	16	27	27	...	8	523	507	16
Median market value.....dollars..	10,700	10,700	...	...	...	...	...	10,800	10,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	1,556	1,514	42	31	31	...	...	1,524	1,483	42
20 to 39 percent.....	2,498	2,391	107	16	16	...	31	2,451	2,344	107
40 to 59 percent.....	2,389	2,270	119	118	111	8	171	2,099	2,019	80
60 to 69 percent.....	533	518	15	...	...	...	136	397	390	7
70 to 79 percent.....	187	166	21	3	3	...	118	67	46	21
80 to 84 percent.....	124	124	...	5	5	...	47	71	71	...
85 to 89 percent.....	112	100	12	37	37	...	47	28	16	12
90 to 94 percent.....	5	5	...	5	5	...	...	...	...	...
95 to 99 percent.....	91	10	81	79	10	69	...	12	...	12
100 percent or more.....	42	34	8	...	...	...	31	11	3	8
Market value not reported.....	558	542	16	27	27	...	8	523	507	16
Median percent.....	38	37	...	...	...	...	...	35	35	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	4,943	4,685	258	321	245	77	568	4,054	3,913	141
Less than 50 percent.....	949	855	94	...	...	...	16	933	839	94
50 to 59 percent.....	692	668	24	24	16	8	16	652	636	16
60 to 64 percent.....	366	366	...	...	...	...	32	336	336	...
65 to 69 percent.....	586	554	32	16	16	...	48	522	506	16
70 to 74 percent.....	422	406	16	...	...	...	100	322	322	...
75 to 79 percent.....	339	331	8	47	47	...	8	284	276	8
80 to 84 percent.....	301	240	61	54	1	53	20	227	227	...
85 to 89 percent.....	344	321	23	82	67	16	94	166	159	7
90 to 94 percent.....	294	294	...	52	52	...	171	71	71	...
95 to 99 percent.....	73	73	...	2	2	...	39	31	31	...
100 percent or more.....	337	337	...	18	18	...	24	296	296	...
Purchase price not reported or property not acquired by purchase.....	240	240	...	26	26	...	...	214	214	...
Median percent.....	68	68	...	...	...	...	...	65	65	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	4,943	4,685	258	321	245	77	568	4,054	3,913	141
Less than 50 percent.....	900	855	45	...	...	...	16	884	839	45
50 to 59 percent.....	672	668	4	16	16	...	16	639	636	4
60 to 64 percent.....	374	366	8	...	...	8	...	336	336	...
65 to 69 percent.....	554	554	...	16	16	...	...	506	506	...
70 to 74 percent.....	430	406	24	...	...	...	84	346	322	24
75 to 79 percent.....	351	331	20	47	47	...	8	295	276	20
80 to 84 percent.....	269	240	29	1	1	...	12	256	227	29
85 to 89 percent.....	337	321	16	67	67	...	110	159	159	...
90 to 94 percent.....	314	294	20	52	52	...	187	75	71	4
95 to 99 percent.....	150	73	77	71	2	69	39	39	31	8
100 percent or more.....	352	337	15	18	18	...	32	302	296	7
Purchase price not reported or property not acquired by purchase.....	240	240	...	26	26	...	...	214	214	...
Median percent.....	69	68	...	...	...	...	...	66	65	...
TYPE OF OWNER										
Individual.....	7,143	6,765	378	155	79	77	558	6,429	6,168	261
Partnership.....	176	172	4	16	16	...	16	146	142	4
Corporation.....	771	733	38	149	149	...	16	605	567	38
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	4,938	4,682	256	319	242	77	566	4,053	3,914	139
Mortgage refinanced or renewed.....	2,056	1,891	165	1	1	...	24	2,030	1,866	165
To increase loan for improvements or repairs.....	336	320	16	...	...	...	8	327	312	16
To increase loan for other reasons.....	168	152	16	...	...	...	...	168	152	16
To secure better terms.....	453	416	37	...	...	...	...	437	400	37
To renew or extend loan without increasing amount.....	963	867	96	...	...	...	...	963	867	96
For other purpose.....	136	136	...	1	1	...	...	135	135	...
Mortgage placed later than acquisition of property.....	1,101	1,101	...	...	...	...	...	1,101	1,101	...
To make improvements or repairs.....	358	358	...	...	...	...	...	358	358	...
To invest in other properties.....	209	209	...	...	...	...	...	209	209	...
To invest in business other than real estate.....	154	154	...	...	...	...	...	154	154	...
For other purpose.....	380	380	...	...	...	...	...	380	380	...

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	2,056	1,891	165	1	1	...	24	2,030	1,866	165
Same lender.....	1,648	1,530	118	...	...	...	24	1,623	1,506	118
Different lender.....	408	361	47	1	1	...	...	407	360	47
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....	5,676	5,409	267	133	133	...	217	5,326	5,083	244
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	134	134	...	...	...	...	16	118	118	...
\$2.50 to \$4.99.....	32	32	...	...	...	...	...	32	32	...
\$5.00 to \$7.49.....	35	35	...	3	3	...	...	32	32	...
\$7.50 to \$9.99.....	108	108	...	...	...	...	...	108	108	...
\$10.00 to \$12.49.....	174	174	...	5	5	...	8	161	161	...
\$12.50 to \$14.99.....	416	358	58	33	33	...	...	383	326	58
\$15.00 to \$17.49.....	374	366	8	...	...	...	32	342	335	8
\$17.50 to \$19.99.....	318	300	18	...	...	...	48	270	268	2
\$20.00 to \$24.99.....	1,028	992	36	48	48	...	24	957	928	29
\$25.00 or more.....	2,535	2,403	132	17	17	...	82	2,435	2,304	132
Taxes not payable in 1949 ²	18	18	...	...	...	...	...	17	17	...
Taxes or value not reported.....	507	491	16	27	27	...	8	472	456	16
Median taxes.....dollars..	24.78	24.75	...	...	...	...	...	25.00+	24.98	...
MONTHLY TOTAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	328	323	5	...	...	...	8	320	315	5
\$20 to \$29.....	1,021	987	34	...	...	...	51	971	944	27
\$30 to \$39.....	1,629	1,528	101	...	...	...	47	1,582	1,481	101
\$40 to \$49.....	990	970	20	3	3	...	56	932	912	20
\$50 to \$59.....	658	642	16	63	63	...	8	587	571	16
\$60 to \$69.....	262	229	33	36	36	...	...	226	193	33
\$70 to \$79.....	377	377	...	28	28	...	31	317	317	...
\$80 to \$89.....	209	209	...	2	2	...	...	207	207	...
\$90 to \$99.....	17	17	...	1	1	...	...	16	16	...
\$100 or more.....	185	127	58	...	...	...	16	168	127	42
Median receipts.....dollars..	39	39	...	...	...	...	...	38	38	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	475	462	13	...	...	...	16	459	454	5
\$20 to \$29.....	1,431	1,389	42	...	...	...	43	1,388	1,346	42
\$30 to \$39.....	1,637	1,532	105	...	...	...	47	1,589	1,485	105
\$40 to \$49.....	946	915	31	3	3	...	56	890	859	31
\$50 to \$59.....	576	558	18	63	63	...	8	505	488	18
\$60 to \$69.....	157	157	...	36	36	...	...	121	121	...
\$70 to \$79.....	175	175	...	28	28	...	31	115	115	...
\$80 to \$89.....	171	171	...	2	2	...	...	169	169	...
\$90 to \$99.....	17	17	...	1	1	...	...	16	16	...
\$100 or more.....	90	32	58	...	...	...	16	74	32	42
Median receipts.....dollars..	35	35	...	...	...	...	...	35	34	...
TOTAL RENTAL RECEIPTS¹ AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	284	284	...	...	...	...	...	284	284	...
5 to 9 percent.....	2,277	2,192	85	21	21	...	145	2,110	2,050	61
10 to 14 percent.....	1,780	1,682	98	86	86	...	47	1,649	1,550	98
15 to 19 percent.....	477	474	3	...	...	...	...	477	474	3
20 to 24 percent.....	327	269	58	...	...	...	16	310	253	58
25 to 29 percent.....	27	27	...	...	...	...	...	27	27	...
30 to 34 percent.....	32	32	...	...	...	...	...	32	32	...
35 to 39 percent.....	16	16	...	...	...	...	...	16	16	...
40 percent or more.....	8	...	8	...	...	...	...	8	...	8
Market value not reported.....	448	432	16	27	27	...	8	413	397	16
Median percent.....	10	10	...	...	...	...	...	10	10	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 50 percent.....	478	454	24	...	...	...	8	469	454	16
50 to 79 percent.....	454	438	16	...	...	...	...	454	438	16
80 to 89 percent.....	15	6	9	...	...	...	...	15	6	9
90 to 99 percent.....	6	...	2	...	...	...	...	6	...	2
100 percent.....	4,721	4,504	217	132	132	...	208	4,381	4,180	201

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.² Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	4,733	4,512	221	133	133	...	211	4,389	4,187	205
Less than \$20.....	40	40	...	...	...	...	...	40	40	...
\$20 to \$39.....	83	83	...	...	...	...	...	83	83	...
\$40 to \$59.....	612	604	8	...	...	...	40	572	564	8
\$60 to \$79.....	711	708	3	3	3	...	20	688	685	3
\$80 to \$99.....	596	572	24	20	20	...	55	521	498	24
\$100 to \$119.....	593	472	121	2	2	...	16	574	455	121
\$120 to \$139.....	753	729	24	65	65	...	32	656	632	24
\$140 to \$159.....	400	375	25	...	...	...	...	400	375	25
\$160 to \$199.....	379	379	...	25	25	...	16	339	339	...
\$200 to \$299.....	355	339	16	17	17	...	32	306	306	...
\$300 or more.....	130	130	...	...	...	...	...	130	130	...
Taxes not payable in 1949.....	18	18	...	1	1	...	...	17	17	...
Taxes not reported.....	63	63	...	...	...	...	...	63	63	...
Median taxes.....dollars..	105	104	...	...	...	...	...	104	103	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Properties with both interest and principal in first mortgage payments.....	4,807	4,565	242	133	133	...	217	4,455	4,238	218
Less than 30 percent.....	1,409	1,367	42	1	1	...	32	1,376	1,334	42
30 to 39 percent.....	1,046	977	69	97	97	...	...	949	880	69
40 to 49 percent.....	736	668	68	5	5	...	16	715	647	68
50 to 59 percent.....	433	401	32	30	30	...	63	340	324	16
60 to 69 percent.....	697	697	...	...	...	...	55	642	642	...
70 to 79 percent.....	149	141	8	...	...	...	27	121	113	8
80 to 89 percent.....	167	152	15	...	...	...	16	150	136	15
90 to 99 percent.....	52	52	...	...	...	...	...	52	52	...
100 percent or more.....	118	110	8	...	...	...	8	110	110	...
Median percent.....	40	39	...	...	...	...	...	39	39	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹ LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	4,807	4,565	242	133	133	...	217	4,455	4,238	218
Less than 30 percent.....	904	862	42	...	...	...	32	872	830	42
30 to 39 percent.....	443	427	16	17	17	...	...	426	410	16
40 to 49 percent.....	656	634	22	66	66	...	...	590	568	22
50 to 59 percent.....	586	539	47	23	23	...	...	563	516	47
60 to 69 percent.....	560	508	52	27	27	...	47	488	435	52
70 to 79 percent.....	516	484	32	...	...	...	48	468	452	16
80 to 89 percent.....	275	275	...	...	...	...	16	259	259	...
90 to 99 percent.....	241	241	...	...	...	...	24	218	218	...
100 percent or more.....	562	531	31	...	...	...	51	510	488	23
Taxes not payable in 1949 or not reported.....	63	63	...	...	...	...	...	63	63	...
Median percent.....	56	56	...	...	...	...	...	55	55	...

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

Chapter 7

CHICAGO
ILLINOIS
STANDARD METROPOLITAN AREA

ALL PROPERTIES

<i>Table</i>		<i>Page</i>
1.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		253
2.—Property characteristics, by government insurance status of first mortgage: 1950.....		253

TOTAL OWNER-OCCUPIED PROPERTIES

3.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	254
4.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	254
5.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	257

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

6.—Mortgage loan and outstanding debt on property, by government insurance status of mortgage: 1950.....	260
7.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	260
8.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	263

TOTAL RENTAL PROPERTIES

9.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	267
10.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	267
11.—Property characteristics, by government insurance status of first mortgage: 1950.....	270

RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE

12.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	274
13.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	274
14.—Property characteristics, by government insurance status of first mortgage: 1950.....	276

CHICAGO
STANDARD METROPOLITAN AREA

The Chicago Standard Metropolitan Area comprises Cook, Du Page, Kane, Lake, and Will Counties in Illinois; Lake County in Indiana.

Table 1.—ALL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	298,532	1,809,211	45,208	297,344	27,434	181,438	225,895	1,330,429
Average debt per property.....	...	6.1	...	6.6	...	6.6	...	5.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	81,077	146,718	4,552	7,956	1,739	4,250	74,787	134,512
\$4,000 to \$5,999.....	74,430	263,249	16,688	56,062	3,975	16,767	53,769	190,420
\$6,000 to \$7,999.....	57,939	310,468	7,384	42,220	11,502	66,008	39,054	202,240
\$8,000 to \$9,999.....	35,085	259,332	9,937	81,189	4,384	34,763	20,767	143,380
\$10,000 to \$11,999.....	20,088	179,631	4,106	37,784	4,457	41,165	11,528	100,676
\$12,000 to \$14,999.....	10,218	116,978	1,875	22,112	1,005	12,770	7,339	82,096
\$15,000 to \$19,999.....	10,521	143,262	623	8,140	308	4,457	9,551	130,665
\$20,000 to \$49,999.....	7,599	161,236	...	...	70	1,258	7,530	159,978
\$50,000 to \$99,999.....	834	47,229	23	1,609	...	...	811	45,620
\$100,000 or more.....	750	181,108	24	40,266	...	...	726	140,842
Median loan.....dollars..	5,800	...	6,300	...	7,400	...	5,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	134,162	285,133	16,506	41,155	3,821	11,054	113,840	232,924
\$4,000 to \$5,999.....	63,301	309,519	8,726	41,365	7,973	41,198	46,603	226,956
\$6,000 to \$7,999.....	42,586	292,266	8,691	61,576	7,802	51,684	26,095	179,006
\$8,000 to \$9,999.....	26,309	234,941	8,090	73,325	5,458	48,294	12,762	113,322
\$10,000 to \$11,999.....	9,769	105,887	1,744	19,537	1,085	11,583	6,960	74,767
\$12,000 to \$14,999.....	11,312	152,394	1,359	17,764	1,055	13,720	8,898	120,910
\$15,000 to \$19,999.....	5,185	87,537	50	747	242	3,905	4,894	82,885
\$20,000 to \$49,999.....	4,676	126,403	...	...	...	...	4,676	126,403
\$50,000 to \$99,999.....	694	54,651	23	1,609	...	...	671	53,042
\$100,000 or more.....	524	160,480	24	40,266	...	...	500	120,214
Median debt.....dollars..	4,400	...	4,900	...	6,300	...	3,900	...

Table 2.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	298,532	282,160	16,372	45,208	39,245	5,391	573	27,434	27,090	344	225,895	215,831	10,066
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	207,693	196,700	10,993	42,220	36,257	5,391	573	23,674	23,330	344	141,801	137,115	4,687
2 to 4 dwelling units.....	71,949	67,899	4,050	2,941	2,941	...	...	3,655	3,655	...	65,352	61,305	4,049
5 to 49 dwelling units.....	18,106	16,919	1,187	24	24	...	...	105	105	...	17,979	16,792	1,189
50 dwelling units or more.....	784	642	142	23	23	...	...	...	...	...	761	619	142
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	291,272	275,506	15,766	45,036	39,072	5,391	573	27,433	27,089	344	218,806	209,345	9,459
Less than half.....	7,262	6,656	606	172	172	...	...	...	...	...	7,090	6,484	606
YEAR STRUCTURE BUILT													
1950 (part).....	3,963	2,907	1,056	1,271	960	311	...	699	527	172	1,993	1,420	573
1949.....	16,375	14,654	1,721	2,995	1,964	1,031	...	1,250	1,250	...	12,128	11,440	690
1948.....	16,744	15,269	1,445	4,011	2,808	1,203	...	2,186	2,186	...	10,517	10,277	242
1947.....	10,124	8,290	1,834	1,654	967	688	...	3,405	3,405	...	5,064	3,918	1,146
1946.....	6,686	6,514	172	933	761	172	...	1,916	1,916	...	3,837	3,837	...
1942 to 1945.....	20,001	19,485	516	7,647	7,303	344	...	3,334	3,334	...	9,021	8,849	172
1940 to 1941.....	19,526	18,436	1,090	7,757	6,840	917	...	2,391	2,391	...	9,380	9,207	173
1930 to 1939.....	27,027	26,097	930	3,066	2,894	172	...	4,307	4,135	172	19,657	19,071	586
1929 or earlier.....	175,333	167,979	7,354	15,757	14,701	483	573	7,947	7,947	...	151,630	145,332	6,298
Not reported.....	2,789	2,533	256	120	50	70	...	...	...	...	2,668	2,483	186
MARKET VALUE													
Less than \$4,000.....	4,048	3,704	344	172	...	172	...	414	414	...	3,462	3,290	172
\$4,000 to \$5,999.....	12,107	12,107	...	344	...	...	...	1,159	1,159	...	10,606	10,606	...
\$6,000 to \$7,999.....	33,314	31,849	1,465	2,208	1,864	344	...	3,807	3,807	...	27,300	26,180	1,121
\$8,000 to \$9,999.....	38,315	35,434	2,881	5,718	3,872	1,846	...	5,540	5,368	172	27,056	26,195	863
\$10,000 to \$11,999.....	47,348	44,363	2,985	8,874	7,633	1,241	...	5,692	5,692	...	32,781	31,037	1,744
\$12,000 to \$14,999.....	68,510	65,324	3,186	15,236	13,791	1,445	...	6,191	6,019	172	47,083	45,514	1,569
\$15,000 to \$19,999.....	50,148	47,555	2,593	8,305	7,388	344	573	3,180	3,180	...	38,661	36,985	1,676
\$20,000 to \$49,999.....	37,475	35,384	2,091	4,308	4,308	...	...	1,382	1,382	...	31,785	29,695	2,091
\$50,000 to \$99,999.....	4,118	3,821	297	23	23	...	...	...	...	...	4,096	3,799	297
\$100,000 or more.....	1,988	1,604	384	19	19	...	...	...	...	...	1,969	1,585	384
Not reported.....	1,180	1,027	153	5	5	...	...	70	70	...	1,106	953	153
Median market value.....dollars..	12,500	12,600	12,400	13,000	13,200	...	...	10,700	10,700	...	12,700	12,600	...

RESIDENTIAL FINANCING

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	265,466	1,305,767	44,327	251,909	26,483	174,845	194,658	879,013
Average debt per property.....	...	4.9	...	5.7	...	6.6	...	4.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	12,109	11,316	172	206	...	...	11,937	11,110
\$2,000 to \$2,999.....	24,536	39,080	929	1,146	...	...	23,607	37,334
\$3,000 to \$3,999.....	38,204	82,736	3,311	6,381	1,483	3,578	33,410	72,777
\$4,000 to \$4,999.....	31,266	91,595	6,791	19,242	2,006	7,409	22,470	64,944
\$5,000 to \$5,999.....	38,430	155,576	9,410	34,999	1,899	8,997	27,121	111,580
\$6,000 to \$6,999.....	30,037	142,800	4,322	21,538	4,952	25,702	20,762	95,560
\$7,000 to \$7,999.....	23,261	143,386	2,922	19,750	6,271	38,548	14,068	85,088
\$8,000 to \$8,999.....	19,610	136,011	5,438	40,628	2,763	20,828	11,412	74,555
\$9,000 to \$9,999.....	12,217	101,988	4,431	39,977	1,551	13,462	6,235	48,549
\$10,000 to \$10,999.....	12,219	106,668	3,451	30,492	2,361	20,415	6,408	55,761
\$11,000 to \$11,999.....	5,849	54,833	655	7,298	1,887	18,679	3,308	28,856
\$12,000 to \$14,999.....	8,474	101,609	1,875	22,112	1,005	12,770	5,595	66,727
\$15,000 to \$19,999.....	7,217	99,823	623	8,140	308	4,457	6,287	87,226
\$20,000 or more.....	2,040	38,346	...	...	...	...	2,040	38,346
Median loan.....dollars..	5,600	...	6,300	...	7,400	...	5,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	53,450	63,142	4,420	5,041	...	...	49,030	58,101
\$2,000 to \$2,999.....	37,840	91,603	5,351	13,382	1,826	4,472	30,664	73,749
\$3,000 to \$3,999.....	31,890	107,176	6,385	22,022	1,740	5,910	23,765	79,244
\$4,000 to \$4,999.....	33,026	146,552	5,902	26,023	3,234	14,959	23,889	105,970
\$5,000 to \$5,999.....	25,982	141,798	2,546	14,008	4,634	25,691	18,802	102,099
\$6,000 to \$6,999.....	20,533	131,309	3,238	20,720	4,878	30,428	12,417	80,161
\$7,000 to \$7,999.....	17,973	133,491	5,313	39,924	2,611	19,212	10,050	74,355
\$8,000 to \$8,999.....	12,230	103,485	2,791	23,644	2,914	24,323	6,524	55,518
\$9,000 to \$9,999.....	11,442	107,996	5,229	49,097	2,405	22,609	3,809	36,290
\$10,000 to \$10,999.....	4,710	48,789	516	5,363	602	6,310	3,592	37,116
\$11,000 to \$11,999.....	3,414	39,259	1,228	14,174	413	4,564	1,773	20,521
\$12,000 to \$14,999.....	9,651	130,006	1,359	17,764	1,055	13,720	7,237	98,522
\$15,000 to \$19,999.....	2,419	40,407	50	747	172	2,647	2,197	37,013
\$20,000 or more.....	910	20,754	...	...	...	...	910	20,754
Median debt.....dollars..	4,200	...	5,000	...	6,300	...	3,700	...

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	1,279,457	1,189,380	90,077	1,242,885	199,913	37,871	1,744,449	862,123	817,579	44,544	26,302	7,420	18,882
Average debt per mortgage.....	4.8	4.7	6.4	5.5	5.2	7.1	6.6	4.4	4.4	5.6	1.8	1.4	2.0
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	190,957	181,714	9,243	68,623	61,941	1,581	53,242	69,092	68,147	945	679	...	679
Mutual savings bank.....	2,418	2,418	...	1,891	1,891	...	...	527	527	...	809	568	241
Savings and loan association.....	480,351	443,410	36,941	22,965	16,646	6,319	74,678	382,708	353,031	29,677	5,623	1,336	4,287
Life insurance company.....	278,159	248,428	29,731	138,472	109,343	29,129	32,892	106,795	106,193	602	4,674	...	...
Mortgage company.....	9,915	9,915	...	5,019	5,019	...	...	591	4,305	...	...	...	...
Federal National Mortgage Association.....	7,088	6,246	842	842	...	842	6,246	...	...	...	842	842	...
Individual.....	256,442	248,022	8,420	...	...	...	...	256,442	248,022	8,420	12,197	...	12,197
Other.....	34,127	49,227	4,900	5,073	5,073	...	6,800	42,254	37,354	4,900	1,478	...	1,478
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	195,627	180,997	14,630	29,064	20,750	8,314	22,454	144,109	139,409	4,700	2,798	1,545	1,253
1949.....	287,406	262,889	24,517	53,956	41,839	12,117	33,017	200,433	188,033	12,400	10,534	2,269	8,265
1948.....	301,436	273,123	28,313	53,238	38,952	14,286	28,156	220,042	206,015	14,027	10,122	3,096	7,026
1947.....	188,496	172,431	16,065	19,615	12,538	1,976	45,723	123,158	114,170	8,988	1,805	224	1,581
1946.....	122,990	120,347	2,643	5,319	4,391	928	44,827	72,844	72,074	770	258	223	35
1942 to 1945.....	119,741	116,434	3,307	47,855	47,605	250	272	71,614	68,557	3,057	785	63	722
1940 to 1941.....	44,329	43,727	602	27,698	27,698	...	...	16,631	16,029	602	...	...	...
1935 to 1939.....	15,410	15,410	...	6,140	6,140	...	...	9,270	9,270	...	...	...	...
1930 to 1934.....	3,850	3,850	...	...	...	...	...	3,850	3,850	...	...	...	...
1929 or earlier.....	172	172	...	...	...	...	...	172	172	...	...	...	...

¹ Includes 5,101 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	265,466	251,292	14,174	144,327	38,433	5,321	26,483	194,658	186,722	7,937	14,748	5,321	9,428
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	42,020	40,862	1,158	14,915	14,100	241	8,053	19,053	18,881	172	311	...	311
Mutual savings bank.....	585	585	...	344	344	...	...	242	242	...	585	413	172
Savings and loan association.....	101,931	95,793	6,138	5,240	4,413	827	11,338	85,353	80,214	5,139	3,689	827	2,863
Life insurance company.....	44,370	40,117	4,253	22,112	18,032	4,081	4,847	17,410	17,238	172	3,909	3,909	...
Mortgage company.....	1,514	1,514	...	688	688	...	70	757	757	...	...	...	...
Federal National Mortgage Association.....	1,490	1,318	172	172	...	172	1,318	...	...	...	172	172	...
Individual.....	62,945	60,904	2,041	...	...	...	...	62,945	60,904	2,041	5,566	...	5,566
Other.....	10,613	10,199	414	856	856	...	855	8,901	8,487	414	516	...	516
FORM OF DEBT													
Mortgage or deed of trust.....	238,921	225,320	13,601	44,327	38,433	5,321	26,483	168,112	160,748	7,364	13,086	5,321	7,765
Contract to purchase.....	26,546	25,973	573	...	...	...	...	26,546	25,973	573	1,662	...	1,662
AMORTIZATION													
Fully amortized.....	229,488	216,978	12,510	44,327	38,433	5,321	26,483	158,679	152,407	6,272	11,375	5,321	6,054
Partially amortized.....	22,331	21,103	1,228	...	...	...	...	22,331	21,103	1,228	1,607	...	1,607
Not amortized.....	10,851	10,587	264	...	...	...	...	10,851	10,587	264	1,112	...	1,112
On demand.....	2,796	2,624	172	...	...	...	...	2,796	2,624	172	655	...	655
Regular principal payments required.....	786	786	...	...	...	...	...	786	786	...	...	...	...
No regular principal payments required.....	2,010	1,838	172	...	...	...	...	2,010	1,838	172	655	...	655
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	252,750	239,161	13,589	43,238	37,516	5,149	25,541	183,973	176,449	7,524	12,602	5,149	7,454
Delinquent:													
Foreclosure in process.....	270	270	...	...	...	...	...	270	270	...	...	...	...
Foreclosure not in process.....	9,789	9,376	413	1,089	917	172	942	7,758	7,517	241	917	172	745
No regular payments required.....	2,657	2,485	172	...	...	...	...	2,657	2,485	172	1,228	...	1,228
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	29,307	26,851	2,456	3,481	2,356	1,125	2,686	23,139	21,981	1,158	2,307	1,125	1,181
1949.....	48,435	44,995	3,440	6,749	5,202	1,547	4,259	37,425	35,533	1,892	5,687	1,547	4,139
1948.....	53,802	49,995	3,807	7,200	5,137	2,063	4,167	42,434	40,690	1,744	4,884	2,063	2,821
1947.....	37,198	35,278	1,920	3,037	2,120	344	7,221	26,940	25,937	1,003	1,044	344	700
1946.....	30,648	29,891	757	1,359	1,187	172	8,100	21,188	20,775	413	2,441	172	70
1942 to 1945.....	36,105	34,482	1,623	10,594	10,524	70	50	25,463	23,909	1,554	585	70	516
1940 to 1941.....	20,695	20,523	172	9,201	9,201	...	...	11,494	11,322	172	...	...	...
1935 to 1939.....	7,628	7,628	...	2,705	2,705	...	...	4,922	4,922	...	...	...	...
1930 to 1934.....	1,479	1,479	...	...	...	...	...	1,479	1,479	...	...	...	...
1929 or earlier.....	172	172	...	...	...	...	...	172	172	...	...	...	...
TERM OF MORTGAGE													
On demand.....	2,796	2,624	172	...	...	...	...	2,796	2,624	172	655	...	655
Less than 5 years.....	7,059	6,989	70	...	...	...	...	7,059	6,989	70	2,144	...	2,144
5 to 9 years.....	47,373	45,432	1,941	241	241	...	...	47,131	45,190	1,941	3,666	...	3,666
10 to 12 years.....	57,752	55,378	2,374	996	996	...	2,076	54,682	52,308	2,374	2,448	344	2,104
13 to 14 years.....	8,877	8,705	172	...	...	...	1,605	7,272	7,100	172	172	...	172
15 years.....	45,938	43,519	2,419	3,921	3,852	70	4,580	37,437	35,087	2,350	827	655	172
16 to 19 years.....	16,482	15,622	860	1,981	1,809	172	2,915	11,586	11,070	516	516	344	172
20 years.....	53,259	50,725	2,534	20,257	18,068	1,617	10,873	22,128	21,784	344	2,546	2,374	172
21 to 24 years.....	3,883	3,883	...	1,032	1,032	...	1,584	1,269	1,269	...	516	516	...
25 years.....	21,559	17,925	3,634	15,899	12,436	3,463	2,851	2,809	2,809	...	1,089	1,089	...
26 years or more.....	491	491	...	...	...	...	...	491	491	...	172	...	172
Median term.....years..	15	15	...	20	20	...	20	12	12	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	2,796	2,624	172	...	...	...	...	2,796	2,624	172	655	...	655
Fully amortized.....	229,491	216,980	12,511	44,327	38,433	5,320	26,484	158,682	152,408	6,274	11,375	5,321	6,055
Past due.....													
1950 to 1951.....	5,553	5,381	172	...	...	...	...	5,553	5,381	172	688	...	688
1952 to 1953.....	14,494	14,322	172	684	684	...	...	13,810	13,638	172	585	...	585
1954 to 1955.....	19,112	18,594	518	1,695	1,695	...	...	17,417	16,899	518	1,474	...	1,474
1956 to 1957.....	22,370	21,199	1,171	929	929	...	745	20,695	19,524	1,171	1,089	...	917
1958 to 1959.....	25,061	24,717	344	1,596	1,596	...	930	22,535	22,191	344	1,359	...	1,187
1960 to 1964.....	67,142	63,761	3,381	10,270	10,270	...	6,566	50,307	47,098	3,209	1,547	...	860
1965 to 1969.....	54,340	51,393	2,947	19,798	17,539	1,686	12,743	21,800	21,112	688	2,959	...	1,72
1970 to 1974.....	19,063	16,313	2,750	7,310	4,559	2,750	5,189	6,565	6,565	...	1,101	...	929
1975 or later.....	2,356	1,300	1,056	2,045	1,161	884	311	...	...	...	573	...	573
Partially or not amortized.....	33,184	31,691	1,493	...	...	...	...	33,184	31,691	1,493	2,719	...	2,719
Past due.....													
1950 to 1951.....	7,593	7,352	241	...	...	...	...	7,593	7,352	241	745	...	745
1952 to 1953.....	8,936	8,843	93	...	...	...	...	8,936	8,843	93	711	...	711
1954 to 1955.....	9,061	7,972	1,089	...	...	...	...	9,061	7,972	1,089	518	...	518
1956 to 1957.....	2,553	2,483	70	...	...	...	...	2,553	2,483	70	...	...	...
1958 to 1959.....	3,413	3,413	...	...	...	...	...	3,413	3,413	...	573	...	573
1960 to 1964.....	1,406	1,406	...	...	...	...	...	1,406	1,406	...	172	...	172
1965 to 1969.....	222	...	...	...	...	...	...	222	...	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 573 FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	6,091	5,747	344	...	...	...	...	6,091	5,747	344	757	...	757
4.0 percent.....	53,918	51,614	2,304	5,019	3,300	1,719	26,483	22,418	22,005	413	6,077	5,321	757
4.1 to 4.4 percent.....	3,164	2,452	712	954	241	712	...	2,210	2,210	...	...	...	757
4.5 percent.....	76,157	71,411	4,746	36,824	33,361	2,889	...	39,334	38,282	1,112	344	...	344
4.6 to 5.0 percent.....	85,926	81,506	4,420	1,531	1,531	...	...	84,395	79,975	4,420	4,677	...	4,677
5.1 to 5.5 percent.....	10,702	10,432	270	...	...	...	...	10,702	10,432	270	614	...	614
5.6 to 6.0 percent.....	28,102	27,068	1,034	...	...	...	...	28,102	27,068	1,034	2,277	...	2,277
6.1 percent or more.....	1,406	1,062	344	...	...	...	...	1,406	1,062	344	...	...	...
Median interest rate.....percent..	4.5	4.5	...	4.5	4.5	...	4.0	5.0	5.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	12,281	12,109	172	172	172	...	...	12,109	11,937	172	8,112	4,494	3,618
\$2,000 to \$2,999.....	25,121	24,364	757	929	929	...	...	24,192	23,435	757	2,971	483	2,488
\$3,000 to \$3,999.....	38,204	37,762	442	3,311	3,311	...	1,483	33,410	32,968	442	1,886	172	1,714
\$4,000 to \$4,999.....	31,578	30,681	897	7,204	6,791	413	2,006	22,368	21,885	483	919	...	919
\$5,000 to \$5,999.....	40,041	37,431	2,610	2,610	2,610	216	1,899	28,630	26,536	2,094	344	172	172
\$6,000 to \$6,999.....	31,367	28,604	2,763	5,137	3,979	1,158	5,124	21,106	19,673	1,433	344	...	344
\$7,000 to \$7,999.....	24,040	22,847	1,193	3,336	2,751	585	6,099	14,606	13,998	608	...	...	...
\$8,000 to \$8,999.....	18,984	16,692	2,292	5,239	3,692	1,547	2,763	10,982	10,237	745	...	...	...
\$9,000 to \$9,999.....	12,044	10,427	1,617	4,157	3,228	929	1,723	6,164	5,648	516	...	...	...
\$10,000 to \$10,999.....	10,076	9,331	745	3,336	2,591	172	2,361	4,380	4,380	...	172	...	172
\$11,000 to \$11,999.....	5,092	5,092	...	241	241	...	1,715	3,136	...	...	...	...	...
\$12,000 to \$14,999.....	7,598	7,386	172	1,130	1,130	...	1,005	5,423	5,251	172	...	...	...
\$15,000 to \$19,999.....	7,217	6,873	344	623	623	...	308	6,287	5,943	344	...	...	...
\$20,000 or more.....	1,868	1,696	172	...	...	...	...	1,868	1,696	172	...	...	...
Median loan.....dollars..	5,600	5,500	...	6,200	5,800	...	7,400	5,100	5,100	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	53,966	53,037	929	4,420	4,420	...	...	49,546	48,617	929	9,958	4,735	5,223
\$2,000 to \$2,999.....	38,082	37,398	684	5,351	5,351	...	1,826	30,906	30,222	684	2,472	241	2,231
\$3,000 to \$3,999.....	33,031	31,374	1,657	6,626	6,385	241	1,740	24,666	23,250	1,416	713	172	541
\$4,000 to \$4,999.....	33,977	32,543	1,034	6,176	5,661	516	3,234	24,166	23,648	518	1,089	172	919
\$5,000 to \$5,999.....	26,898	24,479	2,419	2,718	2,374	344	4,806	19,374	17,471	1,903	344	...	344
\$6,000 to \$6,999.....	20,446	18,772	1,674	3,880	2,722	1,158	4,706	11,861	11,345	516	172	...	172
\$7,000 to \$7,999.....	18,982	16,425	2,557	6,242	4,625	1,617	2,611	10,129	9,189	940	...	...	...
\$8,000 to \$8,999.....	11,575	10,314	1,261	2,652	1,391	688	2,914	6,009	6,009	...	...	...	...
\$9,000 to \$9,999.....	9,678	8,405	1,273	4,439	3,682	757	2,577	2,663	2,319	344	...	...	...
\$10,000 to \$10,999.....	4,171	4,171	...	172	172	...	430	3,569	3,569	...	...	...	...
\$11,000 to \$11,999.....	2,428	2,256	172	241	241	...	413	1,773	1,601	172	...	...	...
\$12,000 to \$14,999.....	9,651	9,307	344	1,359	1,359	...	1,055	7,237	6,893	344	...	...	...
\$15,000 to \$19,999.....	2,075	2,075	...	50	50	...	172	1,854	...	...	...	...	...
\$20,000 or more.....	910	738	172	...	...	...	...	910	738	172	...	...	...
Median debt.....dollars..	4,200	4,100	...	4,900	4,500	...	6,300	3,600	3,600	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....													
Less than \$20.....	249,942	236,202	13,740	44,327	38,443	5,321	26,484	179,134	171,632	7,502	12,810	5,321	7,489
\$20 to \$24.....	27,251	26,838	413	2,256	2,256	...	1,358	23,638	23,225	413	9,099	4,977	4,122
\$25 to \$29.....	19,860	18,599	1,261	2,890	2,890	...	737	16,234	14,973	1,261	344	172	172
\$30 to \$34.....	27,573	25,543	2,030	7,642	7,056	585	1,912	18,019	16,574	1,445	1,017	172	845
\$35 to \$39.....	28,825	27,826	999	7,879	7,535	344	2,677	18,269	17,614	655	344	...	344
\$40 to \$44.....	30,334	28,832	1,502	4,924	3,766	1,158	4,116	21,294	20,990	304	...	...	...
\$45 to \$49.....	23,056	21,165	1,891	4,621	3,246	1,375	3,713	14,722	14,206	516	172	...	172
\$50 to \$54.....	20,080	19,046	1,034	3,164	2,476	688	3,393	13,523	13,349	174	...	...	...
\$55 to \$59.....	19,153	17,753	1,400	2,897	2,242	655	3,184	13,072	12,499	573	573	...	573
\$60 to \$64.....	11,430	11,076	344	2,190	2,018	172	1,138	8,093	7,921	172	172	...	172
\$65 to \$69.....	10,344	9,255	1,089	3,266	2,350	344	774	6,304	6,132	172	172	...	172
\$70 to \$79.....	6,332	5,415	917	241	241	...	786	5,305	4,388	917	...	...	...
\$80 to \$89.....	10,113	9,941	172	998	998	...	1,777	7,338	7,166	172	573	...	573
\$90 to \$99.....	8,295	7,951	344	786	786	...	747	6,762	6,418	344	172	...	172
\$100 to \$119.....	3,115	2,943	172	573	573	...	172	2,370	2,198	172	...	...	...
\$120 or more.....	4,191	4,019	172	...	...	...	...	4,191	4,019	172	172	...	172
Median payment.....dollars..	38	38	...	36	34	...	43	38	38	...	...	...	...

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage								Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA				Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
Total properties.....	265,466	251,292	14,174	44,327	38,433	5,321	573	26,483	26,139	344	194,658	186,722	7,937	
STRUCTURES ON PROPERTY														
1 structure.....	261,639	247,488	14,151	44,178	38,284	5,321	573	26,284	25,940	344	191,177	183,263	7,914	
2 structures or more.....	3,827	3,804	23	149	149	...	...	198	198	...	3,481	3,458	23
DWELLING UNITS ON PROPERTY														
1 dwelling unit.....	200,224	189,509	10,715	41,525	35,631	5,321	573	22,979	22,635	344	135,721	131,244	4,478	
2 dwelling units.....	46,191	43,340	2,851	2,630	2,630	...	...	2,269	2,269	...	41,292	38,441	2,851
3 dwelling units.....	15,310	14,966	344	172	172	...	...	1,016	1,016	...	14,122	13,779	344
4 dwelling units.....	3,742	3,477	265	...	...	...	...	219	219	...	3,523	3,258	265
BUSINESS FLOOR SPACE ON PROPERTY														
None.....	263,315	249,210	14,105	44,155	38,261	5,321	573	26,483	26,139	344	192,679	184,811	7,867	
Less than half.....	2,152	2,082	70	172	172	...	...	...	...	...	1,979	1,910	70
YEAR STRUCTURE BUILT														
1950 (part).....	3,680	2,624	1,056	1,267	956	311	...	699	527	172	1,714	1,141	573	
1949.....	15,876	14,157	1,719	2,918	1,887	1,031	...	1,250	1,250	...	11,706	11,020	686	
1948.....	16,226	14,851	1,375	4,011	2,808	1,203	...	2,116	2,116	...	10,099	9,928	1,172	
1947.....	10,094	8,260	1,834	1,645	958	688	...	3,405	3,405	...	5,043	3,897	1,146	
1946.....	6,473	6,301	172	929	757	172	...	1,846	1,846	...	3,698	3,698	...	
1942 to 1945.....	19,043	18,527	516	7,347	7,003	344	...	3,264	3,264	...	8,432	8,260	172	
1940 to 1941.....	19,315	18,226	1,089	7,687	6,770	917	...	2,321	2,321	...	9,308	9,136	172	
1930 to 1939.....	25,387	24,458	929	2,857	2,685	172	...	4,237	4,065	172	18,295	17,710	585	
1929 or earlier.....	147,636	142,323	5,313	15,616	14,560	483	573	7,344	7,344	...	124,676	120,419	4,257	
Not reported.....	1,737	1,565	172	50	50	...	...	...	...	...	1,687	1,515	172
YEAR STRUCTURE ACQUIRED														
1950 (part).....	18,974	16,690	2,284	3,583	2,458	1,125	...	2,858	2,686	172	12,534	11,548	986	
1949.....	35,984	32,716	3,268	5,546	3,999	1,547	...	4,087	4,087	...	26,351	24,629	1,722	
1948.....	42,844	39,037	3,807	6,566	4,331	2,235	...	3,592	3,592	...	32,684	31,112	1,572	
1947.....	29,591	27,671	1,920	3,209	2,464	172	573	7,221	7,221	...	19,161	17,986	1,175	
1946.....	29,095	28,338	757	1,359	1,187	172	...	8,723	8,551	172	19,013	18,600	413	
1942 to 1945.....	43,468	42,039	1,429	10,327	10,257	70	...	...	...	...	33,141	31,782	1,359
1940 to 1941.....	26,556	26,040	516	9,156	9,156	...	...	...	...	...	17,400	16,885	516
1930 to 1939.....	15,160	15,137	23	3,058	3,058	...	...	...	...	...	12,102	12,079	23
1929 or earlier.....	23,624	23,452	172	1,523	1,523	...	...	...	...	...	22,102	21,931	172
Not reported.....	172	172	...	...	...	...	...	...	...	...	172	172	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED														
New.....	82,301	76,317	5,984	22,034	18,801	3,233	...	8,031	7,859	172	52,236	49,657	2,579	
Previously occupied.....	183,165	174,975	8,190	22,292	19,632	2,087	573	18,451	18,279	172	142,422	137,064	5,358	
PURCHASE PRICE														
Less than \$2,000.....	1,852	1,852	...	...	...	...	...	...	...	...	1,852	1,852	...
\$2,000 to \$2,999.....	8,504	8,504	...	172	172	...	...	172	172	...	8,160	8,160	...
\$3,000 to \$3,999.....	14,208	13,594	614	791	791	...	...	1,139	1,139	...	12,280	11,666	614
\$4,000 to \$4,999.....	14,816	14,300	516	1,524	1,524	...	...	344	344	...	12,949	12,434	516
\$5,000 to \$5,999.....	26,024	24,935	1,089	4,089	3,745	344	...	2,214	2,214	...	19,721	18,976	745	
\$6,000 to \$6,999.....	30,673	29,985	688	9,083	9,083	...	...	1,794	1,622	172	19,796	19,281	516
\$7,000 to \$7,999.....	24,065	23,387	678	3,475	3,062	413	...	4,670	4,670	...	15,919	15,654	265	
\$8,000 to \$8,999.....	23,330	21,013	2,317	4,924	3,594	1,330	...	2,390	2,390	...	16,015	15,029	986	
\$9,000 to \$9,999.....	15,985	15,297	688	2,235	1,891	344	...	3,033	3,033	...	10,718	10,374	344	
\$10,000 to \$10,999.....	18,521	16,474	2,047	3,508	1,891	1,617	...	3,150	3,150	...	11,863	11,433	430	
\$11,000 to \$11,999.....	12,113	11,425	688	2,810	2,123	688	...	1,789	1,789	...	7,515	7,515	...	
\$12,000 to \$12,999.....	35,346	33,015	2,331	7,654	6,668	413	573	3,253	3,081	172	24,439	23,266	1,172	
\$15,000 to \$19,999.....	20,809	18,975	1,834	2,566	2,394	172	...	1,433	1,433	...	16,809	15,147	1,662	
\$20,000 to \$24,999.....	7,113	6,597	516	1,089	1,089	...	...	711	711	...	5,313	4,797	516
\$25,000 or more.....	8,400	8,228	172	320	320	...	...	344	344	...	7,737	7,565	172
Property not acquired by purchase.....	2,076	2,076	...	90	90	...	...	50	50	...	1,936	1,936	...
Not reported.....	1,635	1,635	...	...	...	...	...	...	...	...	1,635	1,635	...
Median purchase price.....dollars..	8,400	8,300	...	8,600	8,200	...	...	9,100	9,100	...	8,300	8,200	...
MARKET VALUE														
Less than \$2,000.....	516	344	172	172	...	172	...	344	344	...	...	...	...
\$2,000 to \$2,999.....	1,367	1,367	...	...	...	...	...	...	...	...	1,367	1,367	...
\$3,000 to \$3,999.....	1,886	1,714	172	...	...	...	...	...	...	...	1,886	1,714	172
\$4,000 to \$4,999.....	5,639	5,639	...	172	172	...	...	573	573	...	4,894	4,894	...
\$5,000 to \$5,999.....	4,732	4,732	...	172	172	...	...	516	516	...	4,045	4,045	...
\$6,000 to \$6,999.....	16,084	15,642	442	1,089	917	172	...	2,464	2,464	...	12,531	12,261	270	
\$7,000 to \$7,999.....	14,457	13,540	917	1,049	877	172	...	1,273	1,273	...	12,136	11,391	745	
\$8,000 to \$8,999.....	20,524	18,678	1,846	3,205	2,046	1,158	...	2,992	2,820	172	14,327	13,811	516	
\$9,000 to \$9,999.....	15,791	14,931	860	2,304	1,617	688	...	2,362	2,362	...	11,124	10,952	172	
\$10,000 to \$10,999.....	28,722	26,737	1,985	4,674	4,019	655	...	3,234	3,234	...	20,814	19,484	1,330	
\$11,000 to \$11,999.....	15,470	14,610	860	3,921	3,405	516	...	2,179	2,179	...	9,369	9,025	344	
\$12,000 to \$14,999.....	65,257	62,210	3,046	15,028	13,583	1,445	...	6,052	5,880	172	44,177	42,747	1,430	
\$15,000 to \$19,999.....	46,115	43,765	2,350	8,235	7,318	344	573	3,180	3,180	...	34,698	33,265	1,433	
\$20,000 to \$24,999.....	12,599	11,831	768	1,339	1,339	...	...	796	796	...	10,463	9,695	768
\$25,000 or more.....	16,003	15,315	688	2,969	2,969	...	...	516	516	...	12,519	11,831	688
Not reported.....	311	241	70	...	...	...	...	...	...	...	311	241	70
Median market value.....dollars..	12,300	12,300	...	13,000	13,300	...	...	10,800	10,800	...	12,300	12,300	...

RESIDENTIAL FINANCING

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	60,332	59,747	585	7,662	7,662	...	...	185	185	...	52,485	51,900	585
20 to 39 percent.....	78,893	77,924	929	14,510	14,510	...	...	1,948	1,948	...	62,394	61,465	929
40 to 59 percent.....	68,284	64,295	3,959	9,276	9,035	241	...	8,070	8,070	...	50,908	47,191	3,717
60 to 69 percent.....	30,274	29,070	1,204	5,309	4,793	516	...	9,789	9,789	...	15,176	14,488	688
70 to 79 percent.....	14,936	11,486	3,450	3,248	1,402	1,273	573	4,470	4,470	...	7,219	5,614	1,605
80 to 84 percent.....	4,724	2,661	2,063	2,063	344	1,719	...	946	774	172	1,716	1,544	172
85 to 89 percent.....	2,868	1,939	929	1,101	344	757	...	559	559	...	1,207	1,036	172
90 to 94 percent.....	1,588	843	745	573	...	573	...	172	...	172	843	843	...
95 to 99 percent.....	553	483	70	241	172	70	...	...	...	...	311	311	...
100 percent or more.....	2,776	2,604	172	344	172	172	...	344	344	...	2,088	2,088	...
Market value not reported.....	311	241	70	...	...	...	...	...	...	...	311	241	70
Median percent.....	38	37	...	40	36	...	...	63	63	...	34	33	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	5,460	5,116	344	688	516	172	...	344	344	...	4,429	4,257	172
\$2.50 to \$4.99.....	7,304	7,304	...	1,101	1,101	...	...	1,032	1,032	...	5,171	5,171	...
\$5.00 to \$7.49.....	21,639	20,777	862	2,588	2,416	172	...	3,934	3,762	172	15,117	14,599	518
\$7.50 to \$9.99.....	31,322	29,280	2,042	4,690	3,704	413	573	3,074	3,074	...	22,559	22,502	1,056
\$10.00 to \$12.49.....	55,831	53,223	2,608	6,881	6,136	745	...	5,815	5,815	...	43,134	41,272	1,863
\$12.50 to \$14.99.....	56,212	54,130	2,082	11,838	10,565	1,273	...	5,224	5,224	...	39,151	38,342	809
\$15.00 to \$17.49.....	33,965	31,832	2,133	8,178	7,146	1,031	...	2,624	2,624	...	23,164	22,063	1,101
\$17.50 to \$19.99.....	14,044	13,299	745	2,088	2,088	...	...	1,388	1,388	...	10,569	9,824	745
\$20.00 to \$24.99.....	10,556	10,556	...	745	745	...	...	172	172	...	9,639	9,639	...
\$25.00 or more.....	6,519	6,175	344	1,175	1,003	172	...	172	172	...	5,173	5,001	172
Taxes not payable in 1949 ¹	18,638	16,035	2,603	4,357	3,015	1,342	...	1,949	1,777	172	12,332	11,244	1,089
Taxes or value not reported.....	3,981	3,567	414	...	...	...	...	757	757	...	3,222	2,810	414
Median taxes.....dollars..	12.49	12.51	...	13.35	13.41	...	...	11.51	11.54	...	12.39	12.41	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	3,828	3,828	...	344	344	...	...	...	...	...	3,484	3,484	...
\$20 to \$39.....	16,163	15,819	344	344	172	172	...	1,646	1,646	...	14,173	14,001	172
\$40 to \$59.....	25,669	23,993	1,676	1,720	1,548	172	...	2,898	2,726	172	21,051	19,719	1,332
\$60 to \$79.....	24,209	23,435	774	929	757	172	...	3,852	3,852	...	19,428	18,826	602
\$80 to \$99.....	22,683	21,563	1,120	1,711	1,469	241	...	2,812	2,812	...	18,160	17,281	879
\$100 to \$119.....	18,193	17,104	1,089	3,500	2,755	745	...	2,145	2,145	...	12,548	12,204	344
\$120 to \$139.....	16,107	15,763	344	3,663	3,320	344	...	2,190	2,190	...	10,254	10,254	...
\$140 to \$159.....	24,633	23,646	987	4,715	4,072	70	573	2,898	2,898	...	17,019	16,675	344
\$160 to \$199.....	43,530	41,238	2,292	12,193	10,990	1,203	...	2,971	2,971	...	28,365	27,276	1,089
\$200 to \$249.....	26,859	25,586	1,273	6,385	5,526	860	...	1,445	1,445	...	19,029	18,615	413
\$250 to \$299.....	8,136	7,792	344	2,047	2,047	...	...	232	232	...	5,858	5,514	344
\$300 or more.....	13,017	12,100	917	2,419	2,419	...	...	688	688	...	9,910	8,993	917
Taxes not payable in 1949.....	18,638	16,035	2,603	4,357	3,015	1,342	...	1,949	1,777	172	12,332	11,244	1,089
Taxes not reported.....	3,809	3,395	414	...	...	...	...	757	757	...	3,050	2,636	414
Median taxes.....dollars..	128	128	...	165	167	...	...	101	102	...	117	117	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	190,602	178,326	12,276	39,042	33,320	5,149	573	25,910	25,566	344	125,651	119,441	6,211
Mortgage refinanced or renewed.....	51,367	50,065	1,302	4,280	4,109	172	...	573	573	...	46,515	45,386	1,130
To increase loan for improvements or repairs.....	14,881	14,267	614	910	910	...	...	...	...	...	13,972	13,359	614
To increase loan for other reasons.....	7,229	6,885	344	860	860	...	...	...	...	...	6,369	6,025	344
To secure better terms.....	16,556	16,384	172	2,219	2,219	...	...	573	573	...	13,764	13,592	172
To renew or extend loan without increasing amount.....	8,800	8,800	...	50	50	...	...	...	...	...	8,750	8,750	...
For other purpose.....	3,901	3,729	172	241	70	172	...	...	...	...	3,660	3,660	...
Mortgage placed later than acquisition of property.....	23,501	22,905	596	1,007	1,007	...	...	...	...	...	22,494	21,898	596
To make improvements or repairs.....	10,957	10,361	596	663	663	...	...	...	...	...	10,294	9,698	596
To invest in other properties.....	2,348	2,348	...	...	...	...	...	...	...	...	2,348	2,348	...
To invest in business other than real estate.....	2,829	2,829	...	...	...	...	...	...	...	...	2,829	2,829	...
For other purpose.....	7,367	7,367	...	344	344	...	...	...	...	...	7,023	7,023	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	51,367	50,065	1,302	4,280	4,109	172	...	573	573	...	46,515	45,386	1,130
Same lender.....	29,299	28,169	1,130	1,426	1,426	...	...	...	...	...	27,873	26,744	1,130
Different lender.....	22,068	21,896	172	2,854	2,683	172	...	573	573	...	18,642	18,642	...

¹ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

CHICAGO STANDARD METROPOLITAN AREA

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA				VA		Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	190,606	178,328	12,278	39,043	33,321	5,149	573	25,912	25,568	344	125,656	119,446	6,212
Less than 50 percent.....	27,301	25,384	1,917	1,375	1,375	...	...	867	867	...	25,059	23,142	1,917
50 to 59 percent.....	28,960	27,601	1,359	3,008	2,836	172	...	1,502	1,502	...	24,450	23,263	1,187
60 to 64 percent.....	18,689	16,945	1,744	3,107	2,968	139	...	1,228	1,228	...	14,353	12,749	1,605
65 to 69 percent.....	22,586	21,039	1,547	6,414	5,383	1,031	...	892	892	...	15,280	14,765	516
70 to 74 percent.....	16,585	15,840	745	4,372	3,627	172	573	2,832	2,832	...	9,383	9,383	...
75 to 79 percent.....	20,310	18,808	1,502	7,114	5,784	1,330	...	3,766	3,594	172	9,432	9,432	...
80 to 84 percent.....	16,379	14,418	1,961	7,198	5,581	1,617	...	2,181	2,181	...	7,000	6,656	344
85 to 89 percent.....	13,331	12,643	688	3,336	2,648	688	...	3,467	3,467	...	6,528	6,528	...
90 to 94 percent.....	10,698	10,698	...	2,775	2,775	...	...	4,628	4,628	...	3,296	3,296	...
95 to 99 percent.....	2,841	2,841	...	172	172	...	...	877	877	...	1,793	1,793	...
100 percent or more.....	12,084	11,269	815	172	172	...	...	3,622	3,450	172	8,290	7,647	643
Purchase price not reported or property not acquired by purchase.....	842	842	...	...	...	...	...	50	50	...	792	792	...
Median percent.....	69	69	...	76	75	...	...	84	84	...	65	65	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	190,606	178,328	12,278	39,043	33,321	5,149	573	25,912	25,568	344	125,656	119,446	6,212
Less than 50 percent.....	25,625	25,384	241	1,375	1,375	...	...	867	867	...	23,384	23,142	241
50 to 59 percent.....	28,346	27,601	745	2,836	2,836	...	...	1,502	1,502	...	24,008	23,263	745
60 to 64 percent.....	17,256	16,945	311	2,968	2,968	...	...	1,228	1,228	...	13,060	12,749	311
65 to 69 percent.....	21,383	21,039	344	5,383	5,383	...	...	892	892	...	15,108	14,765	344
70 to 74 percent.....	16,931	15,840	1,091	3,627	3,627	...	...	2,832	2,832	...	10,473	9,383	1,091
75 to 79 percent.....	20,011	18,808	1,203	6,471	5,784	688	...	3,594	3,594	...	9,947	9,432	516
80 to 84 percent.....	15,245	14,418	827	5,892	5,581	311	...	2,181	2,181	...	7,171	6,656	516
85 to 89 percent.....	14,448	12,643	1,805	3,508	2,648	860	...	3,639	3,467	172	7,301	6,528	774
90 to 94 percent.....	13,232	10,698	2,534	4,793	2,775	2,018	...	4,628	4,628	...	3,812	3,296	516
95 to 99 percent.....	3,999	2,841	1,158	1,330	172	585	573	877	877	...	1,793	1,793	...
100 percent or more.....	13,287	11,269	2,018	860	172	688	...	3,622	3,450	172	8,806	7,647	1,159
Purchase price not reported or property not acquired by purchase.....	842	842	...	...	...	...	...	50	50	...	792	792	...
Median percent.....	71	69	...	78	75	...	...	85	84	...	66	65	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	76,499	68,432	8,067	12,549	7,228	5,321	...	24,166	23,822	344	39,785	37,383	2,402
Veteran of World War I only.....	19,649	19,235	414	4,085	4,085	...	...	...	...	...	15,563	15,150	414
Other service or nonveteran.....	169,320	163,626	5,694	27,693	27,120	...	573	2,317	2,317	...	139,310	134,190	5,121

RESIDENTIAL FINANCING

Table 6.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	200,224	1,013,781	41,525	239,413	22,979	149,210	135,721	625,158
Average debt per property.....	...	5.1	...	5.8	...	6.5	...	4.6
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	8,710	7,667	172	206	...	...	8,538	7,461
\$2,000 to \$2,999.....	16,822	27,490	929	1,146	...	...	15,893	26,344
\$3,000 to \$3,999.....	30,010	66,171	3,000	5,814	1,433	3,479	25,577	56,878
\$4,000 to \$4,999.....	22,703	66,707	5,996	18,105	1,834	6,756	14,873	43,846
\$5,000 to \$5,999.....	29,350	119,923	9,189	34,418	1,899	8,997	18,262	76,508
\$6,000 to \$6,999.....	22,994	112,385	4,064	20,730	4,645	23,934	14,283	67,721
\$7,000 to \$7,999.....	18,131	115,396	2,750	18,903	5,182	32,892	10,199	63,596
\$8,000 to \$8,999.....	14,529	107,430	5,006	38,048	2,713	20,546	6,811	48,836
\$9,000 to \$9,999.....	10,361	85,499	4,038	36,410	1,379	11,915	4,944	38,174
\$10,000 to \$10,999.....	9,107	82,154	3,279	28,825	1,605	13,936	4,224	39,393
\$11,000 to \$11,999.....	4,072	41,217	655	7,298	1,199	12,198	2,219	21,721
\$12,000 to \$14,999.....	6,698	80,209	1,875	22,112	919	11,910	3,905	46,187
\$15,000 to \$19,999.....	5,190	71,105	573	7,393	172	2,647	4,445	61,065
\$20,000 or more.....	1,548	29,428	...	...	...	...	1,548	29,428
Median loan.....dollars..	5,700	...	6,300	...	7,300	...	5,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	35,633	40,073	3,585	4,003	...	...	32,048	36,070
\$2,000 to \$2,999.....	29,056	70,001	4,822	12,161	1,776	4,373	22,458	53,467
\$3,000 to \$3,999.....	25,777	86,587	6,213	21,386	1,433	4,744	18,131	60,457
\$4,000 to \$4,999.....	22,343	99,444	5,681	24,983	2,489	11,383	14,173	63,078
\$5,000 to \$5,999.....	20,289	111,363	2,374	13,148	4,277	23,641	13,638	74,574
\$6,000 to \$6,999.....	15,020	96,143	2,980	19,000	4,534	28,348	7,506	48,795
\$7,000 to \$7,999.....	16,097	119,564	5,313	39,924	2,611	19,212	8,174	60,428
\$8,000 to \$8,999.....	10,306	87,179	2,570	21,693	2,742	22,913	4,993	42,573
\$9,000 to \$9,999.....	9,498	89,737	4,885	45,814	1,269	11,916	3,344	32,007
\$10,000 to \$10,999.....	3,594	37,315	516	5,363	516	5,450	2,562	26,502
\$11,000 to \$11,999.....	2,971	34,238	1,228	14,174	241	2,673	1,502	17,391
\$12,000 to \$14,999.....	7,407	99,403	1,359	17,764	919	11,910	5,129	69,729
\$15,000 to \$19,999.....	1,375	23,000	...	...	172	2,647	1,203	20,353
\$20,000 or more.....	860	19,734	...	...	...	...	860	19,734
Median debt.....dollars..	4,400	...	5,100	...	6,300	...	3,700	...

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional	
				Total FHA first mortgages	With no second mortgage								With VA guaranteed second mortgage
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	993,054	920,490	72,567	1,230,389	187,417	37,871	148,814	613,851	586,817	27,034	20,723	7,420	13,303
Average debt per mortgage.....	5.0	4.9	6.8	5.5	5.3	7.1	6.5	4.5	4.5	6.0	1.9	1.4	2.5
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	167,879	158,636	9,243	63,474	56,792	1,581	44,151	60,254	59,309	945	...	...	...
Mutual savings bank.....	1,954	1,954	...	1,891	1,891	...	...	63	63	...	809	568	241
Savings and loan association.....	350,613	324,241	26,372	21,621	15,302	6,319	61,039	267,933	248,845	19,108	2,557	1,336	1,221
Life insurance company.....	248,089	218,960	29,129	133,358	104,229	29,129	31,018	83,713	83,713	...	4,674	...	...
Mortgage company.....	9,151	9,151	...	5,019	5,019	...	591	3,541	3,541	...	...	...	...
Federal National Mortgage Association.....	6,057	5,215	842	...	842	...	5,215	...	...	...	842	842	...
Individual.....	170,488	168,046	2,442	...	...	...	...	170,488	168,046	2,442	10,363	...	10,363
Other.....	38,823	34,284	4,539	4,184	4,184	...	6,800	27,899	23,300	4,599	1,478	...	1,478
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	157,587	146,109	11,478	25,918	17,604	8,314	20,563	111,106	109,558	1,548	2,442	1,545	897
1949.....	229,624	210,220	19,404	51,868	39,751	12,117	25,504	152,252	144,965	7,287	7,925	2,269	5,656
1948.....	229,037	205,416	23,621	52,367	38,081	14,286	27,142	149,528	140,193	9,335	7,920	3,096	4,824
1947.....	146,829	132,130	14,699	19,615	12,338	1,976	37,029	90,185	82,563	7,622	1,393	224	1,169
1946.....	89,203	87,230	1,973	4,734	3,806	928	38,576	45,893	45,793	100	258	223	35
1942 to 1945.....	91,887	90,495	1,392	44,892	44,642	250	...	46,995	45,833	1,162	785	63	722
1940 to 1941.....	36,500	36,500	...	26,100	26,100	...	...	10,400	10,400	...	...	...	...
1935 to 1939.....	10,608	10,608	...	4,895	4,895	...	...	5,713	5,713	...	...	...	...
1930 to 1934.....	1,779	1,779	...	...	...	...	...	1,779	1,779	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 5,101 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

CHICAGO STANDARD METROPOLITAN AREA

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	200,224	189,509	10,715	141,525	35,631	5,321	22,979	135,721	131,244	4,478	10,716	5,321	5,396
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	36,101	34,943	1,158	14,006	13,191	241	6,657	15,439	15,267	172	...	...	...
Mutual savings bank.....	413	413	...	344	344	...	...	70	70	...	585	413	172
Savings and loan association.....	74,270	70,410	3,860	4,269	3,442	827	9,622	60,379	57,518	2,861	1,510	827	684
Life insurance company.....	39,519	35,438	4,081	21,461	17,381	4,081	4,628	13,429	13,429	...	3,909	...	...
Mortgage company.....	1,273	1,273	...	688	688	...	70	516	516	...	...	...	...
Federal National Mortgage Association.....	1,318	1,146	172	172	...	172	1,146	...	...	...	172	172	...
Individual.....	41,441	40,340	1,101	...	...	...	...	41,441	40,340	1,101	4,024	...	4,024
Other.....	5,890	5,546	344	585	585	...	833	4,449	4,105	344	516	...	516
FORM OF DEBT													
Mortgage or deed of trust.....	181,810	171,095	10,715	41,525	35,631	5,321	22,979	117,307	112,829	4,478	10,200	5,321	4,879
Contract to purchase.....	18,414	18,414	...	...	...	...	...	18,414	18,414	...	516	...	516
AMORTIZATION													
Fully amortized.....	177,399	167,510	9,889	41,525	35,631	5,321	22,979	112,895	109,244	3,651	9,144	5,321	3,823
Partially amortized.....	13,748	13,163	585	...	...	...	...	13,748	13,163	585	344	...	344
Not amortized.....	7,849	7,608	241	...	...	...	...	7,849	7,608	241	917	...	917
On demand.....	1,228	1,228	...	...	...	...	...	1,228	1,228	...	311	...	311
Regular principal payments required.....	344	344	...	...	...	...	...	344	344	...	...	...	...
No regular principal payments required.....	884	884	...	...	...	...	...	884	884	...	311	...	311
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	191,432	180,889	10,543	40,436	34,714	5,149	22,209	128,788	124,310	4,478	9,086	5,149	3,938
Delinquent:													
Foreclosure in process.....	270	270	...	...	...	...	...	270	270	...	...	...	...
Foreclosure not in process.....	7,143	6,971	172	1,089	917	172	770	5,284	5,284	...	745	172	573
No regular payments required.....	1,379	1,379	...	...	...	...	...	1,379	1,379	...	884	...	884
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	23,029	21,146	1,883	3,137	2,012	1,125	2,514	17,377	16,792	585	1,711	1,125	585
1949.....	38,768	36,189	2,579	6,528	4,981	1,547	3,467	28,772	27,741	1,031	4,069	1,547	2,521
1948.....	38,966	35,814	3,152	7,101	5,038	2,063	3,995	27,869	26,780	1,089	3,324	2,063	1,261
1947.....	28,651	26,989	1,662	3,037	2,120	344	5,775	19,839	19,094	745	786	344	442
1946.....	21,581	20,996	585	1,273	1,101	172	7,228	13,080	12,839	241	241	172	70
1942 to 1945.....	26,473	25,618	855	9,979	9,909	70	...	16,495	15,709	786	585	...	516
1940 to 1941.....	16,810	16,810	...	8,685	8,685	...	...	8,125	8,125	...	...	...	...
1935 to 1939.....	5,133	5,133	...	1,784	1,784	...	...	3,348	3,348	...	...	...	...
1930 to 1934.....	815	815	...	...	...	...	...	815	815	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE													
On demand.....	1,228	1,228	...	...	...	...	...	1,228	1,228	...	311	...	311
Less than 5 years.....	3,692	3,622	70	...	...	...	...	3,692	3,622	70	1,605	...	1,605
5 to 9 years.....	32,314	31,454	860	241	241	...	...	32,072	31,212	860	2,178	...	2,178
10 to 12 years.....	35,919	34,892	1,027	946	946	...	1,318	33,656	32,629	1,027	958	344	614
13 to 14 years.....	5,063	5,063	...	...	...	...	516	4,547	4,547	...	172	...	172
15 years.....	34,794	32,891	1,903	2,611	2,542	70	3,634	28,549	26,715	1,834	655	...	655
16 to 19 years.....	14,424	13,564	860	1,891	1,719	172	2,855	9,668	9,152	516	344	...	344
20 years.....	48,704	46,342	2,362	19,249	17,060	1,617	10,258	19,196	19,024	172	2,546	2,374	172
21 to 24 years.....	3,028	3,028	...	860	860	...	1,584	585	585	...	516	...	516
25 years.....	20,789	17,155	3,634	15,727	12,264	3,463	2,804	2,259	2,259	...	1,089	1,089	...
26 years or more.....	270	270	...	...	...	...	...	270	270	...	172	...	172
Median term.....years..	15	15	...	20	20	...	20	12	12	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	1,228	1,228	...	...	...	...	...	1,228	1,228	...	311	...	311
Fully amortized.....	177,401	167,512	9,889	41,525	35,631	5,320	22,980	112,896	109,244	3,652	9,144	5,321	3,824
Past due.....													
1950 to 1951.....	2,669	2,497	172	...	...	...	...	2,669	2,497	172	688	...	688
1952 to 1953.....	10,122	10,122	...	684	684	...	...	9,438	9,438	...	344	...	344
1954 to 1955.....	12,918	12,746	172	946	946	...	...	11,972	11,800	172	745	...	745
1956 to 1957.....	13,773	13,503	270	585	585	...	745	12,442	12,172	270	917	172	745
1958 to 1959.....	16,292	15,888	344	1,203	1,203	...	745	14,284	13,940	344	786	172	614
1960 to 1964.....	51,589	49,239	2,350	9,741	9,741	...	4,081	37,767	35,589	2,178	1,031	688	344
1965 to 1969.....	49,242	46,467	2,775	19,355	17,096	1,686	11,956	17,931	17,415	516	2,959	2,787	172
1970 to 1974.....	18,672	15,922	2,750	7,138	4,387	2,750	5,142	6,393	6,393	...	1,101	929	172
1975 or later.....	2,184	1,128	1,056	1,873	989	884	311	...	...	...	573	...	573
Partially or not amortized.....	21,598	20,771	827	...	...	...	...	21,598	20,771	827	1,261	...	1,261
Past due.....													
1950 to 1951.....	4,375	4,134	241	...	...	...	...	4,375	4,134	241	573	...	573
1952 to 1953.....	5,967	5,967	...	...	...	...	...	5,967	5,967	...	344	...	344
1954 to 1955.....	6,144	5,628	516	...	...	...	...	6,144	5,628	516	172	...	172
1956 to 1957.....	1,756	1,686	70	...	...	...	...	1,756	1,686	70	...	...	...
1958 to 1959.....	2,255	2,255	...	...	...	...	...	2,255	2,255	...	...	...	...
1960 to 1964.....	929	929	...	...	...	...	...	929	929	...	172	...	172
1965 to 1969.....	172	172	...	...	...	...	...	172	172	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 573 FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	5,317	4,973	344	...	...	...	...	5,317	4,973	344	585	...	585
4.0 percent.....	44,658	42,526	2,132	4,969	3,250	1,719	22,979	16,711	16,470	241	5,664	5,321	344
4.1 to 4.4 percent.....	3,164	2,452	712	953	241	712	...	2,210	2,210	...	...	...	...
4.5 percent.....	62,853	58,130	4,723	34,334	30,871	2,889	...	28,520	27,431	1,089	344	...	344
4.6 to 5.0 percent.....	55,864	54,190	1,674	1,269	1,269	...	...	54,595	52,921	1,674	2,075	...	2,075
5.1 to 5.5 percent.....	7,036	6,766	270	...	...	...	...	7,036	6,766	270	270	...	270
5.6 to 6.0 percent.....	20,575	19,687	688	...	...	...	...	20,575	19,687	688	1,776	...	1,776
6.1 percent or more.....	757	585	172	...	...	...	...	757	585	172	...	...	...
Median interest rate.....percent..	4.5	4.5	...	4.5	4.5	...	4.0	5.0	5.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	8,882	8,710	172	172	172	...	...	8,710	8,538	172	6,209	4,494	1,715
\$2,000 to \$2,999.....	17,407	16,650	757	929	929	...	...	16,478	15,721	757	1,641	483	1,158
\$3,000 to \$3,999.....	30,010	29,568	442	3,000	3,000	...	1,433	25,577	25,135	442	1,261	172	1,089
\$4,000 to \$4,999.....	22,945	22,118	827	6,409	5,996	413	1,834	14,701	14,288	413	745	...	745
\$5,000 to \$5,999.....	29,383	28,695	688	9,291	8,775	516	1,899	18,193	18,021	172	344	172	344
\$6,000 to \$6,999.....	24,553	22,306	2,247	4,879	3,721	1,158	4,817	14,858	13,941	917	...	...	344
\$7,000 to \$7,999.....	18,544	17,787	757	3,164	2,579	585	5,010	10,371	10,199	172	...	...	...
\$8,000 to \$8,999.....	14,734	12,614	2,120	4,809	3,262	1,547	2,713	7,212	6,639	573	...	...	...
\$9,000 to \$9,999.....	10,431	8,986	1,445	3,764	2,835	929	1,551	5,116	4,772	344	...	...	...
\$10,000 to \$10,999.....	7,503	6,758	745	3,164	2,419	172	1,605	2,734	2,734	...	172	...	172
\$11,000 to \$11,999.....	3,487	3,487	...	241	241	...	1,027	2,219	2,219	...	...	...	...
\$12,000 to \$14,999.....	5,610	5,610	...	1,130	1,130	...	919	3,561	3,561	...	...	...	...
\$15,000 to \$19,999.....	5,362	5,018	344	573	573	...	172	4,617	4,273	344	...	...	...
\$20,000 or more.....	1,376	1,204	172	...	...	...	...	1,376	1,204	172	...	...	...
Median loan.....dollars..	5,700	5,600	...	6,100	5,800	...	7,300	5,100	5,100	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	35,977	35,220	757	3,585	3,585	...	...	32,392	31,635	757	6,966	4,735	2,231
\$2,000 to \$2,999.....	29,470	28,786	684	4,822	4,822	...	1,776	22,872	22,188	684	1,801	241	1,560
\$3,000 to \$3,999.....	25,846	25,261	585	6,454	6,213	241	1,433	17,960	17,616	344	344	172	172
\$4,000 to \$4,999.....	22,720	22,032	688	5,955	5,440	516	2,489	14,276	14,104	172	1,089	172	917
\$5,000 to \$5,999.....	21,034	19,601	1,433	2,546	2,202	344	4,449	14,039	13,122	917	344	...	344
\$6,000 to \$6,999.....	15,662	14,332	1,330	3,622	2,464	1,158	4,362	7,678	7,506	172	172	...	172
\$7,000 to \$7,999.....	17,600	15,238	2,362	6,242	4,625	1,617	2,611	8,747	8,002	745	...	...	...
\$8,000 to \$8,999.....	9,823	8,562	1,261	2,431	1,170	688	2,742	4,650	4,650	...	...	...	...
\$9,000 to \$9,999.....	7,562	6,461	1,101	4,095	3,338	757	1,441	2,026	1,834	172	...	...	...
\$10,000 to \$10,999.....	3,078	3,078	...	172	172	...	344	2,562	2,562	...	...	...	...
\$11,000 to \$11,999.....	1,985	...	...	241	241	...	241	1,502	1,502	...	...	...	...
\$12,000 to \$14,999.....	7,579	7,235	344	1,359	1,359	...	919	5,301	4,957	344	...	...	...
\$15,000 to \$19,999.....	1,031	...	...	...	...	...	172	860	860	...	...	...	...
\$20,000 or more.....	860	688	172	...	...	...	...	860	688	172	...	...	...
Median debt.....dollars..	4,300	4,200	...	4,900	4,500	...	6,300	3,700	3,600	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....													
	190,705	180,230	10,475	41,525	35,631	5,321	22,981	126,202	121,965	4,237	9,317	5,321	3,996
Less than \$20.....	5,971	5,730	241	929	929	...	...	5,042	4,801	241	5,935	4,977	958
\$20 to \$24.....	7,355	7,011	344	2,288	2,288	...	516	4,552	4,208	344	344	172	172
\$25 to \$29.....	18,373	17,346	1,027	7,126	6,540	585	1,605	9,643	9,201	442	688	172	516
\$30 to \$34.....	22,986	22,470	516	7,572	7,228	344	2,505	12,909	12,737	172	344	...	344
\$35 to \$39.....	25,637	24,479	1,158	4,924	3,766	1,158	3,895	16,818	16,818	...	...	...	...
\$40 to \$44.....	20,166	18,447	1,719	4,621	3,246	1,375	3,148	12,397	12,053	344	172	...	172
\$45 to \$49.....	19,057	18,197	860	3,164	2,476	688	2,820	13,073	13,073	...	...	...	...
\$50 to \$54.....	18,489	17,089	1,400	2,847	2,192	655	3,184	12,458	11,885	573	573	...	573
\$55 to \$59.....	11,014	10,670	344	2,190	2,018	172	1,138	7,687	7,515	172	172	...	172
\$60 to \$64.....	10,159	9,070	1,089	3,266	2,350	344	688	6,205	6,033	172	172	...	172
\$65 to \$69.....	6,262	5,345	917	241	241	...	786	5,235	4,318	917	...	...	...
\$70 to \$79.....	9,807	9,635	172	998	998	...	1,777	7,032	6,860	172	573	...	573
\$80 to \$99.....	8,123	7,779	344	786	786	...	747	6,590	6,246	344	172	...	172
\$100 to \$119.....	3,115	2,943	172	573	573	...	172	2,370	2,198	172	...	...	...
\$120 or more.....	4,191	4,019	172	...	...	...	...	4,191	4,019	172	...	...	172
Median payment.....dollars..	43	43	...	37	36	...	44	45	45	...	...	...	...

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	200,224	189,509	10,715	41,525	35,631	5,321	573	22,979	22,635	344	135,721	131,244	4,478
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	198,710	188,064	10,646	41,353	35,459	5,321	573	22,979	22,635	344	134,379	129,970	4,408
Less than half.....	1,515	1,445	70	172	172	...	...	...	...	...	1,342	1,273	70
TYPE OF STRUCTURE													
Detached.....	192,009	182,555	9,454	39,163	34,530	4,060	573	22,291	21,947	344	130,555	126,078	4,478
Semidetached and attached.....	8,215	6,954	1,261	2,362	1,101	1,261	...	688	688	...	5,166	5,166	...
NUMBER OF ROOMS													
Less than 4 rooms.....	4,383	4,211	172	241	241	...	...	917	917	...	3,224	3,053	172
4 rooms.....	35,888	32,311	3,577	9,580	6,588	2,992	...	9,409	9,237	172	16,899	16,486	413
5 rooms.....	63,725	60,823	2,902	14,510	13,110	1,400	...	6,772	6,772	...	42,444	40,942	1,502
6 rooms.....	53,508	51,903	1,605	8,542	8,198	344	...	2,890	2,718	172	42,076	40,987	1,089
7 rooms or more.....	33,616	31,672	1,944	6,397	5,542	241	573	1,887	1,887	...	25,373	24,243	1,130
Not reported.....	9,106	8,590	516	2,296	1,952	344	...	1,105	1,105	...	5,705	5,533	172
YEAR STRUCTURE BUILT													
1950 (part).....	2,935	2,452	483	1,095	784	311	...	699	527	172	1,141	1,141	...
1949.....	15,316	13,941	1,375	2,918	1,887	1,031	...	1,203	1,203	...	11,194	10,551	344
1948.....	15,787	14,412	1,375	3,839	2,636	1,203	...	2,116	2,116	...	9,831	9,660	172
1947.....	9,975	8,141	1,834	1,645	958	688	...	3,405	3,405	...	4,924	3,778	1,146
1946.....	5,865	5,693	172	929	757	172	...	1,846	1,846	...	3,090	...	...
1942 to 1945.....	18,564	18,048	516	7,347	7,003	344	...	3,178	3,178	...	8,039	7,867	172
1940 to 1941.....	17,743	16,654	1,089	7,515	6,598	917	...	2,321	2,321	...	7,908	7,736	172
1930 to 1939.....	23,411	22,482	929	2,857	2,685	172	...	4,065	3,893	172	16,490	15,905	585
1929 or earlier.....	89,369	86,598	2,771	13,380	12,324	483	573	4,146	4,146	...	71,843	70,128	1,715
Not reported.....	1,261	1,089	172	...	...	...	...	...	...	...	1,261	1,089	172
YEAR STRUCTURE ACQUIRED													
1950 (part).....	16,271	14,560	1,711	3,239	2,114	1,125	...	2,686	2,514	172	10,346	9,933	413
1949.....	30,345	27,766	2,579	5,325	3,778	1,547	...	3,295	3,295	...	21,725	20,693	1,031
1948.....	32,585	29,261	3,324	6,516	4,281	2,235	...	3,420	3,420	...	22,647	21,558	1,089
1947.....	22,929	21,267	1,662	3,209	2,464	742	573	5,775	5,775	...	13,945	13,028	917
1946.....	22,298	21,713	585	1,273	1,101	172	...	7,801	7,629	172	13,224	12,983	241
1942 to 1945.....	31,659	30,975	684	9,934	9,864	70	...	...	...	...	21,111	21,111	614
1940 to 1941.....	21,112	20,940	172	8,468	8,468	...	...	...	...	...	12,644	12,472	172
1930 to 1939.....	11,317	11,317	...	2,300	2,300	...	...	...	...	...	9,017	9,017	...
1929 or earlier.....	11,710	11,710	...	1,261	1,261	...	...	...	...	...	10,450	10,450	...
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	73,251	68,184	5,067	21,346	18,113	3,233	...	7,984	7,812	172	43,921	42,259	1,662
Previously occupied.....	126,973	121,325	5,648	20,178	17,518	2,087	573	14,995	14,823	172	91,800	88,984	2,816
PURCHASE PRICE													
Less than \$2,000.....	1,498	1,498	...	...	...	...	...	...	...	...	1,498	1,498	...
\$2,000 to \$2,999.....	4,240	4,240	...	...	...	...	...	172	172	...	4,068	4,068	...
\$3,000 to \$3,999.....	12,082	11,468	614	741	741	...	...	1,089	1,089	...	10,253	9,639	614
\$4,000 to \$4,999.....	11,059	10,715	344	1,474	1,474	...	...	344	344	...	9,241	8,898	344
\$5,000 to \$5,999.....	19,466	18,950	516	4,089	3,745	344	...	2,042	2,042	...	13,335	13,163	172
\$6,000 to \$6,999.....	24,807	24,463	344	8,288	8,288	...	...	1,744	1,572	172	14,775	14,603	172
\$7,000 to \$7,999.....	17,751	17,338	413	3,045	2,632	413	...	4,498	4,498	...	10,207	10,207	...
\$8,000 to \$8,999.....	19,197	17,625	1,572	4,924	3,594	1,330	...	2,218	2,218	...	12,054	11,813	241
\$9,000 to \$9,999.....	12,836	12,148	688	2,063	1,719	344	...	2,947	2,947	...	7,482	7,482	344
\$10,000 to \$10,999.....	13,404	11,787	1,617	3,508	1,891	1,617	...	2,358	2,358	...	7,539	7,539	...
\$11,000 to \$11,999.....	9,064	8,376	688	2,638	1,951	688	...	1,445	1,445	...	4,981	4,981	...
\$12,000 to \$14,999.....	26,615	24,871	1,744	7,138	6,152	413	573	2,516	2,344	172	16,961	16,375	585
\$15,000 to \$19,999.....	15,148	13,486	1,662	2,289	2,087	172	...	688	688	...	12,201	10,711	1,490
\$20,000 to \$24,999.....	4,955	4,611	344	1,089	1,089	...	...	575	575	...	3,291	2,947	344
\$25,000 or more.....	6,431	6,259	172	270	270	...	...	344	344	...	5,817	5,645	172
Property not acquired by purchase.....	929	929	...	...	...	...	...	...	...	...	929	929	...
Not reported.....	745	745	...	...	...	...	...	...	...	...	745	745	...
Median purchase price.....dollars..	8,400	8,200	...	8,600	8,200	...	...	8,700	8,700	...	8,300	8,200	...
MARKET VALUE													
Less than \$2,000.....	516	344	172	172	...	172	...	344	344	...	...	...	...
\$2,000 to \$2,999.....	1,367	1,367	...	...	...	...	...	...	...	...	1,367	1,367	...
\$3,000 to \$3,999.....	1,138	966	172	...	...	...	...	...	...	...	1,138	966	172
\$4,000 to \$4,999.....	3,986	3,986	...	172	172	...	...	573	573	...	3,241	3,241	...
\$5,000 to \$5,999.....	3,495	3,495	...	172	172	...	...	516	516	...	2,808	2,808	...
\$6,000 to \$6,999.....	12,471	12,029	442	516	344	172	...	2,243	2,243	...	9,713	9,443	270
\$7,000 to \$7,999.....	11,080	10,736	344	999	827	172	...	1,273	1,273	...	8,808	8,636	172
\$8,000 to \$8,999.....	16,994	15,148	1,846	3,205	2,046	1,158	...	2,820	2,648	172	10,969	10,453	516
\$9,000 to \$9,999.....	12,075	11,387	688	2,304	1,617	688	...	2,190	2,190	...	7,580	7,580	...
\$10,000 to \$10,999.....	21,091	19,851	1,240	4,588	3,933	655	...	2,963	2,963	...	13,539	12,954	585
\$11,000 to \$11,999.....	13,044	12,356	688	3,749	3,233	516	...	2,132	2,132	...	7,163	6,991	172
\$12,000 to \$14,999.....	51,380	49,178	2,202	14,201	12,756	1,445	...	5,049	4,877	172	32,130	31,545	585
\$15,000 to \$19,999.....	31,532	29,698	1,834	7,670	6,753	344	573	1,784	1,784	...	22,077	21,160	917
\$20,000 to \$24,999.....	7,218	6,645	573	860	860	...	...	575	575	...	5,783	5,210	573
\$25,000 or more.....	12,841	12,325	516	2,919	2,919	...	...	516	516	...	9,406	8,890	516
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median market value.....dollars..	12,100	12,100	...	13,000	13,200	...	...	10,500	10,500	...	12,100	12,100	...

RESIDENTIAL FINANCING

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	40,283	39,870	413	6,434	6,434	...	...	...	...	...	33,849	33,436	413
20 to 39 percent.....	38,034	37,449	585	13,601	13,601	...	...	1,948	1,948	...	42,484	41,899	585
40 to 59 percent.....	54,725	52,551	2,174	9,127	8,886	241	...	6,273	6,273	...	38,325	37,393	1,932
60 to 69 percent.....	26,275	25,415	860	4,965	4,449	516	...	8,929	8,929	...	12,381	12,037	344
70 to 79 percent.....	10,905	8,200	2,705	3,076	1,230	1,273	573	3,905	3,905	...	3,925	3,065	860
80 to 84 percent.....	4,404	2,341	2,063	2,063	344	1,719	...	896	724	172	1,445	1,273	172
85 to 89 percent.....	1,670	1,670	929	1,101	344	757	...	512	512	...	986	815	172
90 to 94 percent.....	1,588	843	745	573	...	573	...	172	...	172	843	843	...
95 to 99 percent.....	381	311	70	241	172	70	...	...	...	...	139	139	...
100 percent or more.....	1,032	860	172	344	172	172	...	344	344	...	344	344	...
Market value not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median percent.....	41	39	...	42	37	...	...	64	63	...	36	35	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	4,723	4,379	344	516	344	172	...	172	172	...	4,036	3,864	172
\$2.50 to \$4.99.....	5,427	5,427	...	1,101	1,101	...	...	860	860	...	3,466	3,466	...
\$5.00 to \$7.49.....	14,989	14,301	688	2,448	2,276	172	...	3,663	3,491	172	8,877	8,533	344
\$7.50 to \$9.99.....	21,729	19,928	1,801	4,690	3,704	413	573	2,730	2,730	...	14,309	13,494	815
\$10.00 to \$12.49.....	40,399	39,982	917	6,610	5,865	745	...	4,812	4,812	...	29,477	29,305	172
\$12.50 to \$14.99.....	45,085	43,026	2,059	10,965	9,692	1,273	...	4,208	4,208	...	29,912	29,126	786
\$15.00 to \$17.49.....	26,490	24,701	1,789	8,006	6,974	1,031	...	2,403	2,403	...	16,082	15,325	757
\$17.50 to \$19.99.....	10,646	9,901	745	1,916	1,916	...	...	1,130	1,130	...	7,601	6,856	745
\$20.00 to \$24.99.....	6,393	6,393	...	745	745	...	...	172	172	...	5,476	5,476	...
\$25.00 or more.....	3,483	3,139	344	344	172	172	...	172	172	...	2,968	2,796	172
Taxes not payable in 1949.....	17,333	15,647	1,686	4,185	2,843	1,342	...	1,902	1,730	172	11,247	11,075	172
Taxes or value not reported.....	3,029	2,685	344	...	...	...	...	757	757	...	2,271	1,928	344
Median taxes.....dollars..	12.62	12.59	...	13.25	13.30	...	...	11.42	11.47	...	12.58	12.54	...
REAL ESTATE TAXES													
Less than \$20.....	1,813	1,813	...	172	172	...	...	...	...	...	1,641	1,641	...
\$20 to \$39.....	5,886	5,542	344	344	172	172	...	1,031	1,031	...	4,510	4,338	172
\$40 to \$59.....	10,724	10,208	516	1,531	1,359	172	...	1,932	1,760	172	7,261	7,089	172
\$60 to \$79.....	13,739	13,567	172	929	757	172	...	3,422	3,422	...	9,388	9,388	...
\$80 to \$99.....	13,461	12,880	581	966	724	241	...	2,419	2,419	...	10,077	9,737	340
\$100 to \$119.....	12,742	11,653	1,089	2,763	2,018	745	...	1,400	1,400	...	8,579	8,235	344
\$120 to \$139.....	13,605	13,261	344	3,491	3,148	344	...	2,190	2,190	...	7,924	7,924	...
\$140 to \$159.....	20,023	19,208	815	4,322	3,679	70	573	2,812	2,812	...	12,889	12,717	172
\$160 to \$199.....	40,582	38,290	2,292	11,972	10,769	1,203	...	2,750	2,750	...	25,860	24,771	1,089
\$200 to \$249.....	26,257	24,984	1,273	6,385	5,526	860	...	1,445	1,445	...	18,427	18,013	413
\$250 to \$299.....	8,086	7,742	344	2,047	2,047	...	...	232	232	...	5,808	5,464	344
\$300 or more.....	12,947	12,030	917	2,419	2,419	...	...	688	688	...	9,840	8,923	917
Taxes not payable in 1949.....	17,333	15,647	1,686	4,185	2,843	1,342	...	1,902	1,730	172	11,247	11,075	172
Taxes not reported.....	3,029	2,685	344	...	...	...	...	757	757	...	2,271	1,928	344
Median taxes.....dollars..	153	152	...	169	171	...	...	114	115	...	153	152	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	151,690	142,162	9,528	36,773	31,051	5,149	573	22,406	22,062	344	92,511	89,049	3,463
Mortgage refinanced or renewed.....	33,731	33,117	614	4,008	3,837	172	...	573	573	...	29,150	28,708	442
To increase loan for improvements or repairs.....	8,551	8,109	442	688	688	...	...	...	...	...	7,863	7,421	442
To increase loan for other reasons.....	5,632	5,632	...	860	860	...	...	...	...	...	4,772	4,772	...
To secure better terms.....	12,357	12,357	...	2,219	2,219	...	...	573	573	...	9,565	9,565	...
To renew or extend loan without increasing amount.....	4,363	4,363	...	...	...	...	...	...	...	...	4,363	4,363	...
For other purpose.....	2,828	2,656	172	241	70	172	...	...	...	...	2,587	2,587	...
Mortgage placed later than acquisition of property.....	14,805	14,232	573	745	745	...	...	...	...	...	14,060	13,487	573
To make improvements or repairs.....	7,134	6,561	573	573	573	...	...	...	...	...	6,561	5,988	573
To invest in other properties.....	70	70	...	...	...	...	...	...	...	...	70	70	...
To invest in business other than real estate.....	2,313	2,313	...	...	...	...	...	...	...	...	2,313	2,313	...
For other purpose.....	5,288	5,288	...	172	172	...	...	...	...	...	5,116	5,116	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	33,731	33,117	614	4,008	3,837	172	...	573	573	...	29,150	28,708	442
Same lender.....	19,151	18,709	442	1,204	1,204	...	...	...	...	...	17,947	17,505	442
Different lender.....	14,580	14,408	172	2,804	2,633	172	...	573	573	...	11,203	11,203	...

¹ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	151,691	142,162	9,529	36,773	31,051	5,149	573	22,407	22,063	344	92,514	89,052	3,463
Less than 50 percent.....	22,440	20,766	1,674	1,375	1,375	...	...	867	867	...	20,198	18,524	1,674
50 to 59 percent.....	21,450	20,521	929	2,701	2,529	172	...	1,330	1,330	...	17,419	16,662	757
60 to 64 percent.....	14,248	13,421	827	3,057	2,918	139	...	483	483	...	10,707	10,020	688
65 to 69 percent.....	16,675	15,472	1,203	5,325	4,294	1,031	...	757	757	...	10,593	10,421	172
70 to 74 percent.....	12,027	11,282	745	4,322	3,577	172	573	1,951	1,951	...	5,755	5,735	...
75 to 79 percent.....	18,394	16,892	1,502	6,942	5,612	1,330	...	3,594	3,422	172	7,859	7,859	...
80 to 84 percent.....	14,045	12,256	1,789	6,596	4,979	1,617	...	1,923	1,923	...	5,354	5,354	172
85 to 89 percent.....	11,379	10,691	688	3,336	2,648	688	...	3,381	3,381	...	4,662	4,662	...
90 to 94 percent.....	9,127	9,127	...	2,775	2,775	...	...	3,893	3,893	...	2,460	2,460	...
95 to 99 percent.....	2,226	2,226	...	172	172	...	...	827	827	...	1,228	1,228	...
100 percent or more.....	9,164	8,992	172	172	172	...	...	3,401	3,229	172	5,591	5,591	...
Purchase price not reported or property not acquired by purchase.....	516	516	...	...	...	...	...	...	...	...	516	516	...
Median percent.....	70	70	...	76	76	...	...	85	85	...	64	65	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	151,691	142,162	9,529	36,773	31,051	5,149	573	22,407	22,063	344	92,514	89,052	3,463
Less than 50 percent.....	21,007	20,766	241	1,375	1,375	...	...	867	867	...	18,766	18,524	241
50 to 59 percent.....	21,266	20,521	745	2,529	2,529	...	...	1,330	1,330	...	17,407	16,662	745
60 to 64 percent.....	13,662	13,421	241	2,918	2,918	...	...	483	483	...	10,261	10,020	241
65 to 69 percent.....	15,472	15,472	...	4,294	4,294	...	...	757	757	...	10,421	10,421	...
70 to 74 percent.....	11,454	11,282	172	3,577	3,577	...	...	1,951	1,951	...	5,927	5,755	172
75 to 79 percent.....	18,095	16,892	1,203	6,299	5,612	688	...	3,422	3,422	...	8,374	7,859	516
80 to 84 percent.....	13,083	12,256	827	5,290	4,979	311	...	1,923	1,923	...	5,869	5,354	516
85 to 89 percent.....	12,238	10,691	1,547	3,508	2,648	860	...	3,553	3,381	172	5,177	4,662	516
90 to 94 percent.....	11,317	9,127	2,190	4,793	2,775	2,018	...	3,893	3,893	...	2,632	2,460	172
95 to 99 percent.....	3,384	2,226	1,158	1,330	172	585	573	827	827	...	1,228	1,228	...
100 percent or more.....	10,195	8,992	1,203	860	172	688	...	3,401	3,229	172	5,935	5,591	344
Purchase price not reported or property not acquired by purchase.....	516	516	...	...	...	...	...	...	...	...	516	516	...
Median percent.....	72	70	...	78	76	...	...	86	85	...	65	65	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	62,991	56,168	6,823	12,119	6,798	5,321	...	21,235	20,891	344	29,637	28,479	1,158
Veteran of World War I only.....	14,743	14,399	344	3,651	3,651	...	...	...	...	...	11,092	10,748	344
Other service or nonveteran.....	122,491	118,942	3,549	25,755	25,182	...	573	1,744	1,744	...	94,992	92,017	2,976
COLOR OF OWNER													
White.....	177,481	168,615	8,866	36,714	31,843	4,298	573	20,543	20,199	344	120,224	116,573	3,651
Nonwhite.....	3,922	3,406	516	512	512	...	...	...	...	...	3,410	2,894	516
Not reported.....	18,822	17,488	1,334	4,299	3,276	1,023	...	2,436	2,436	...	12,087	11,776	311
SEX AND AGE OF OWNER													
Male.....	176,268	167,117	9,151	36,652	32,182	4,470	...	21,668	21,324	344	117,950	113,610	4,339
Under 35 years.....	51,907	46,521	5,386	9,512	5,558	3,954	...	15,140	14,796	344	27,256	26,167	1,089
35 to 44 years.....	54,637	52,689	1,948	12,426	12,254	172	...	4,625	4,625	...	37,586	35,809	1,776
45 to 54 years.....	40,123	38,478	1,645	8,677	8,333	344	...	786	786	...	30,651	29,359	1,302
55 to 64 years.....	22,299	...	...	4,437	4,437	...	...	1,117	1,117	...	16,745	16,745	...
65 years and over.....	7,302	7,130	172	1,600	1,600	...	...	...	...	...	5,702	5,530	172
Female.....	11,096	10,523	573	2,075	1,502	...	573	...	...	...	9,021	9,021	...
Under 45 years.....	4,846	4,846	...	917	917	...	...	...	...	...	3,929	3,929	...
45 to 64 years.....	3,630	3,057	573	986	413	...	573	...	...	...	2,644	2,644	...
65 years and over.....	2,620	2,620	...	172	172	...	...	...	...	...	2,448	2,448	...
Sex or age not reported.....	12,859	11,869	990	2,797	1,946	851	...	1,310	1,310	...	8,751	8,612	139
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD													
Owner is—													
Primary individual.....	3,872	3,872	...	946	946	...	...	...	...	...	2,927	2,927	...
Head of primary family.....	178,488	169,336	9,152	36,497	31,454	4,469	573	21,460	21,116	344	120,531	116,766	3,766
Not head but a member of primary family	3,410	3,410	...	573	573	...	...	139	139	...	2,697	2,697	...
One or more owners not in primary family.....	1,596	1,023	573	712	712	...	...	70	70	...	815	241	573
Not reported.....	12,859	11,869	990	2,797	1,946	851	...	1,310	1,310	...	8,751	8,612	139
Properties with owner who is head of household or related to head...	185,771	176,618	9,154	38,016	32,974	4,471	573	21,600	21,256	344	126,155	122,388	3,767
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS													
Primary individual.....	3,872	3,872	...	946	946	...	...	...	...	...	2,927	2,927	...
Primary family:													
2 persons.....	26,100	25,069	1,031	5,497	4,981	516	...	2,247	2,247	...	18,357	17,841	516
3 persons.....	44,348	41,368	2,980	9,304	7,756	1,547	...	6,500	6,328	172	28,545	27,284	1,261
4 persons.....	54,220	52,329	1,891	10,969	9,766	1,203	...	8,100	8,100	...	35,151	34,463	688
5 persons.....	28,385	26,740	1,645	6,545	5,877	688	...	3,066	2,894	172	18,775	17,989	786
6 persons.....	18,653	17,965	688	3,324	2,808	516	...	1,273	1,273	...	14,056	13,884	172
7 persons or more.....	10,192	9,275	917	1,433	860	...	573	413	413	...	8,346	8,002	344

RESIDENTIAL FINANCING

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual, or no child in family.....	51,199	49,423	1,776	11,067	10,552	516	...	3,274	3,274	...	36,858	35,997	1,261
1 child.....	51,658	48,809	2,849	11,608	10,061	1,547	...	6,770	6,598	172	35,281	32,151	1,130
2 children.....	46,927	44,692	2,235	8,464	6,917	1,547	...	8,264	8,264	...	30,198	29,510	688
3 children.....	22,032	20,084	1,948	4,412	3,152	688	573	2,534	2,362	172	15,087	14,971	516
4 children or more.....	13,953	13,609	344	2,464	2,292	172	...	757	757	...	10,732	10,560	172
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	9,386	9,214	172	614	614	...	...	...	...	...	8,772	8,600	172
\$2,000 to \$2,499.....	2,849	2,849	...	344	344	...	...	172	172	...	2,333	2,333	...
\$2,500 to \$2,999.....	7,814	7,814	...	946	946	...	...	1,015	1,015	...	5,853	5,853	...
\$3,000 to \$3,499.....	18,550	17,862	688	2,750	2,407	344	...	2,923	2,751	172	12,877	12,705	172
\$3,500 to \$3,999.....	16,879	15,332	1,547	3,737	2,877	860	...	4,007	4,007	...	9,135	8,448	688
\$4,000 to \$4,499.....	18,894	17,592	1,302	4,756	3,725	1,031	...	2,665	2,665	...	11,473	11,202	270
\$4,500 to \$4,999.....	13,973	12,942	1,031	2,333	1,817	516	...	3,450	3,450	...	8,190	7,674	516
\$5,000 to \$5,999.....	28,733	26,269	2,464	6,000	4,797	1,203	...	2,403	2,231	172	20,330	19,241	1,089
\$6,000 to \$7,999.....	28,782	27,865	917	7,433	6,860	...	573	1,776	1,776	...	19,573	19,229	344
\$8,000 to \$9,999.....	8,174	8,174	...	1,719	1,719	...	...	860	860	...	5,599	5,599	...
\$10,000 or more.....	19,115	18,255	860	5,698	5,354	344	...	958	958	...	12,459	11,943	516
Not reported.....	12,622	12,450	172	1,686	1,514	172	...	1,371	1,371	...	9,565	9,565	...
Median income.....dollars..	4,900	4,900	...	5,400	5,600	...	...	4,300	4,300	...	4,900	4,900	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	177,286	168,132	9,154	38,016	32,973	4,470	573	21,599	21,255	344	117,672	113,906	3,767
Less than 5 percent.....	8,481	8,481	...	2,120	2,120	...	...	...	...	...	6,361	6,361	...
5 to 9 percent.....	47,368	46,508	860	15,324	14,980	344	...	3,794	3,794	...	28,520	27,734	516
10 to 14 percent.....	49,382	46,533	2,849	9,496	7,261	2,235	...	10,810	10,810	...	29,077	28,463	614
15 to 19 percent.....	21,505	19,442	2,063	2,063	688	1,375	...	3,635	3,291	344	15,808	15,464	344
20 to 24 percent.....	7,949	6,631	1,318	1,015	442	...	573	1,031	1,031	...	5,902	5,157	745
25 to 29 percent.....	5,133	4,617	516	270	270	...	...	...	...	...	4,863	4,347	516
30 to 34 percent.....	1,772	1,600	172	172	172	...	...	...	...	...	1,600	1,429	172
35 to 39 percent.....	516	344	172	...	...	...	...	...	...	...	516	344	172
40 percent or more.....	4,646	4,474	172	172	172	...	...	...	...	...	4,474	4,302	172
Income \$10,000 or more.....	18,428	17,568	860	5,698	5,354	344	...	958	958	...	11,772	11,256	516
Income not reported.....	12,106	11,934	172	1,686	1,514	172	...	1,371	1,371	...	9,049	9,049	...
Median percent.....	12	12	...	9	9	...	...	3,371	3,371	...	12	12	...
Properties with owner who is head of household.....	182,363	173,209	9,154	37,442	32,399	4,471	573	21,462	21,118	344	123,458	119,691	3,767
INCOME OF OWNER													
Less than \$2,000.....	14,285	14,113	172	1,130	1,130	...	...	...	...	...	13,156	12,984	172
\$2,000 to \$2,499.....	3,803	3,631	172	585	413	172	...	172	172	...	3,045	3,045	...
\$2,500 to \$2,999.....	11,584	10,667	917	2,034	1,461	573	...	1,289	1,289	...	8,260	7,916	344
\$3,000 to \$3,499.....	25,451	24,018	1,433	4,126	3,610	516	...	4,392	4,220	172	16,933	16,188	745
\$3,500 to \$3,999.....	21,603	19,712	1,891	5,100	3,725	1,375	...	4,523	4,523	...	11,980	11,464	516
\$4,000 to \$4,499.....	24,284	22,982	1,302	6,000	5,313	688	...	2,665	2,665	...	15,619	15,005	614
\$4,500 to \$4,999.....	16,307	15,619	688	3,839	3,495	344	...	3,107	3,107	...	9,361	9,017	344
\$5,000 to \$5,999.....	21,820	20,445	1,375	5,927	5,067	860	...	1,891	1,719	172	14,002	13,658	344
\$6,000 to \$7,999.....	15,881	15,537	344	3,364	3,364	...	...	1,261	1,261	...	11,256	10,912	344
\$8,000 to \$9,999.....	5,084	5,084	...	614	614	...	...	344	344	...	4,126	4,126	...
\$10,000 or more.....	10,769	10,081	688	3,381	3,037	344	...	516	516	...	6,872	6,528	344
Not reported.....	11,492	11,320	172	1,342	1,170	172	...	1,302	1,302	...	8,848	8,848	...
Median income.....dollars..	4,100	4,100	...	4,400	4,400	...	...	3,900	3,900	...	4,100	4,100	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	23,543	22,683	860	5,313	4,797	516	...	1,789	1,789	...	16,441	16,098	344
Self-employed.....	5,055	4,711	344	1,031	860	172	...	516	516	...	3,508	3,336	172
Managers, officials, and proprietors, including farm:													
Salaried.....	17,068	15,865	1,203	4,683	4,511	172	...	2,779	2,607	172	9,606	8,747	860
Self-employed.....	9,922	9,578	344	2,464	2,120	344	...	1,203	1,203	...	6,254	6,254	...
Clerical and kindred workers.....	12,095	10,605	1,490	3,753	3,008	745	...	1,645	1,645	...	6,696	5,951	745
Sales workers.....	11,207	10,691	516	2,636	2,292	344	...	2,190	2,190	...	6,381	6,209	172
Craftsmen, foremen, and kindred workers..	43,577	39,932	3,645	7,826	6,622	1,203	...	6,385	6,385	...	27,366	26,924	442
Operatives and kindred workers.....	37,614	34,864	2,750	7,060	5,513	1,547	...	3,921	3,749	172	26,633	25,602	1,031
Service workers, including private household.....	6,410	6,410	...	1,547	1,547	...	...	344	344	...	4,519	4,519	...
Laborers, except mine.....	5,583	5,583	...	...	...	...	...	344	344	...	5,239	5,239	...
Occupation not reported.....	12,288	12,288	...	1,130	1,130	...	...	344	344	...	10,814	10,814	...

¹ Income of primary families and individuals.

Table 9.—TOTAL RENTAL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	33,066	503,444	881	45,435	951	6,593	31,237	451,416
Average debt per property.....	...	15.2	...	51.6	...	6.9	...	14.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	1,496	1,418	...	...	...	...	1,496	1,418
\$2,000 to \$3,999.....	4,732	12,168	140	223	256	672	4,337	11,273
\$4,000 to \$5,999.....	4,734	16,078	487	1,821	70	361	4,178	13,896
\$6,000 to \$7,999.....	4,641	24,282	140	932	279	1,758	4,224	21,592
\$8,000 to \$9,999.....	3,258	21,333	70	584	70	473	3,120	20,276
\$10,000 to \$11,999.....	2,020	18,130	...	...	209	2,071	1,812	16,059
\$12,000 to \$14,999.....	1,744	15,369	...	...	...	...	1,744	15,369
\$15,000 to \$19,999.....	3,304	43,439	...	...	...	...	3,304	43,439
\$20,000 to \$24,999.....	1,827	29,408	...	...	70	1,258	1,758	28,150
\$25,000 to \$29,999.....	1,548	30,646	...	...	...	...	1,548	30,646
\$30,000 to \$49,999.....	2,184	62,836	...	...	...	...	2,184	62,836
\$50,000 to \$74,999.....	476	20,157	9	511	...	...	467	19,646
\$75,000 to \$99,999.....	358	27,072	14	1,098	...	...	344	25,974
\$100,000 to \$199,999.....	527	57,513	...	...	...	...	527	57,513
\$200,000 to \$499,999.....	146	38,597	7	1,906	...	...	139	36,691
\$500,000 or more.....	77	84,998	17	38,360	...	...	60	46,638
Median loan.....dollars..	8,500	...	...	...	...	...	8,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	4,790	5,307	140	98	...	...	4,651	5,209
\$2,000 to \$3,999.....	6,192	17,905	210	612	255	672	5,730	16,621
\$4,000 to \$5,999.....	4,293	21,169	278	1,334	105	548	3,912	19,287
\$6,000 to \$7,999.....	4,080	27,466	140	932	313	2,044	3,628	24,490
\$8,000 to \$9,999.....	2,637	23,460	70	584	139	1,362	2,429	21,514
\$10,000 to \$11,999.....	1,665	17,839	...	...	70	709	1,595	17,130
\$12,000 to \$14,999.....	1,661	22,388	...	...	...	...	1,661	22,388
\$15,000 to \$19,999.....	2,766	47,130	...	...	70	1,258	2,697	45,872
\$20,000 to \$24,999.....	1,479	32,426	...	...	...	...	1,479	32,426
\$25,000 to \$29,999.....	1,040	28,399	...	...	...	...	1,040	28,399
\$30,000 to \$49,999.....	1,247	44,824	...	...	...	...	1,247	44,824
\$50,000 to \$74,999.....	178	10,563	9	511	...	...	169	10,052
\$75,000 to \$99,999.....	516	44,088	14	1,098	...	...	502	42,990
\$100,000 to \$199,999.....	316	39,096	1	166	...	...	315	38,930
\$200,000 to \$499,999.....	148	43,375	6	1,740	...	...	142	41,635
\$500,000 or more.....	60	78,009	17	38,360	...	...	43	39,649
Median debt.....dollars..	6,500	...	...	...	...	...	6,600	...

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	487,568	454,732	32,836	145,379	44,851	6,593	435,596	403,288	32,308	15,869
Average debt per mortgage.....	14.7	14.7	14.9	51.5	55.2	6.9	13.9	13.8	15.2	6.7
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	48,956	45,301	3,655	5,188	5,188	755	43,013	39,358	3,655	4,426
Mutual savings bank.....	1,133	1,133	...	...	...	...	1,133	1,133	...	...
Savings and loan association.....	83,190	78,346	4,844	63	63	4,052	74,231	74,231	4,844	513
Life insurance company.....	238,498	224,579	13,919	39,405	39,405	1,786	197,307	183,388	13,919	15
Mortgage company.....	8,769	6,721	2,048	723	195	...	8,046	6,526	1,520	396
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	87,602	82,587	5,015	...	...	...	87,602	82,587	5,015	9,288
Other.....	19,420	16,065	3,355	...	...	...	19,420	16,065	3,355	1,231
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	108,304	99,620	8,684	27,540	27,540	2,071	78,693	70,009	8,684	4,728
1949.....	103,417	99,313	4,104	6,262	6,262	777	96,378	92,274	4,104	2,480
1948.....	85,185	76,117	9,068	1,414	886	883	82,888	74,348	8,540	5,631
1947.....	61,855	59,093	2,762	360	360	943	60,552	57,790	2,762	585
1946.....	50,039	47,807	2,232	5,050	5,050	1,919	43,070	40,838	2,232	344
1942 to 1945.....	55,398	49,447	5,951	4,231	4,231	...	51,167	45,216	5,951	1,632
1940 to 1941.....	13,891	13,856	35	195	195	...	13,696	13,661	35	69
1935 to 1939.....	5,886	5,886	...	327	327	...	5,559	5,559	...	...
1930 to 1934.....	2,470	2,470	...	...	...	...	2,470	2,470	...	90
1929 or earlier.....	1,123	1,123	...	...	...	...	1,123	1,123	...	310

¹ Includes 528 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage.

RESIDENTIAL FINANCING

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
Total mortgages.....	33,066	30,868	2,198	1,881	812	951	31,237	29,109	2,129	2,353
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	4,024	3,785	239	214	214	221	3,591	3,352	239	250
Mutual savings bank.....	70	70	...	...	...	...	70	70	...	...
Savings and loan association.....	10,925	10,258	667	70	70	487	10,369	9,702	667	203
Life insurance company.....	5,802	5,149	653	459	459	244	5,100	4,447	653	19
Mortgage company.....	389	313	76	139	70	...	250	244	6	209
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	10,727	10,232	495	...	...	...	10,727	10,232	495	1,531
Other.....	1,133	1,064	69	...	...	...	1,133	1,064	69	141
FORM OF DEBT										
Mortgage or deed of trust.....	30,228	28,031	2,197	881	811	950	28,399	26,271	2,128	2,179
Contract to purchase.....	2,838	2,838	...	...	...	...	2,838	2,838	...	172
AMORTIZATION										
Fully amortized.....	25,018	23,451	1,567	881	811	950	23,186	21,689	1,497	1,608
Partially amortized.....	5,482	5,026	456	...	...	...	5,482	5,026	456	581
Not amortized.....	2,400	2,260	140	...	...	...	2,400	2,260	140	655
On demand.....	167	132	35	...	...	...	167	132	35	110
Regular principal payments required.....	...	...	...	...	...	...	...	...	...	70
No regular principal payments required.....	167	132	35	...	...	...	167	132	35	40
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	31,436	29,377	2,059	882	813	881	29,674	27,685	1,989	2,138
Delinquent:										
Foreclosure in process.....	140	70	70	...	...	70	70	...	70	139
Foreclosure not in process.....	1,009	939	70	...	...	...	1,009	939	70	1
No regular payments required.....	486	486	...	...	...	...	486	486	...	75
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	5,402	5,091	311	9	9	209	5,184	4,873	311	532
1949.....	7,133	6,868	265	141	141	140	6,853	6,588	265	613
1948.....	5,737	5,118	619	148	79	139	5,450	4,900	550	634
1947.....	4,968	4,648	320	1	1	255	4,712	4,392	320	159
1946.....	3,019	2,721	298	9	9	209	2,802	2,504	298	98
1942 to 1945.....	4,630	4,279	351	295	295	...	4,335	3,984	351	279
1940 to 1941.....	1,594	1,559	35	70	70	...	1,524	1,489	35	35
1935 to 1939.....	516	516	...	209	209	...	307	307	...	...
1930 to 1934.....	71	71	...	...	...	...	71	71	...	1
1929 or earlier.....	1	1	...	...	...	...	1	1	...	1
TERM OF MORTGAGE										
On demand.....	167	132	35	...	...	...	167	132	35	109
Less than 5 years.....	1,796	1,737	59	...	...	...	1,796	1,737	59	670
5 to 9 years.....	9,991	9,144	847	...	...	...	9,991	9,144	847	1,037
10 to 12 years.....	9,624	8,825	799	...	...	105	9,519	8,720	799	292
13 to 14 years.....	1,064	1,064	...	...	...	...	1,064	1,064	...	...
15 years.....	6,439	6,198	241	140	140	394	5,905	5,664	241	1
16 to 19 years.....	1,137	995	142	...	...	174	964	822	142	1
20 years.....	1,826	1,826	4	279	279	139	1,409	1,405	4	72
21 to 24 years.....	251	251	...	2	2	...	249	249	...	71
25 years.....	639	567	72	417	347	140	83	81	2	...
26 years or more.....	135	135	...	45	45	...	90	90	...	...
Median term.....years..	11	11	...	...	...	...	11	11	...	...
YEAR MORTGAGE DUE										
On demand.....	167	132	35	...	...	...	167	132	35	109
Fully amortized.....	25,022	23,452	1,570	882	813	952	23,193	21,693	1,500	1,009
Past due.....	36	36	...	...	...	...	36	36	...	...
1950 to 1951.....	799	776	23	...	...	...	799	776	23	118
1952 to 1953.....	2,553	2,276	277	70	70	...	2,483	2,206	277	162
1954 to 1955.....	2,876	2,666	210	70	70	...	2,807	2,597	210	284
1956 to 1957.....	3,145	3,071	74	...	...	...	3,145	3,071	74	94
1958 to 1959.....	3,907	3,615	292	...	...	105	3,804	3,512	292	140
1960 to 1964.....	8,199	7,656	543	209	209	394	7,597	7,054	543	140
1965 to 1969.....	2,262	2,183	79	348	348	174	1,740	1,661	79	...
1970 to 1974.....	1,133	1,061	72	163	94	279	692	690	2	71
1975 or later.....	112	112	...	22	22	...	90	90	...	...
Partially or not amortized.....	7,882	7,287	595	...	...	...	7,882	7,287	595	1,237
Past due.....	104	104	...	...	...	...	104	104	...	140
1950 to 1951.....	1,857	1,648	209	...	...	...	1,857	1,648	209	489
1952 to 1953.....	1,910	1,702	208	...	...	...	1,910	1,702	208	278
1954 to 1955.....	1,729	1,680	49	...	...	...	1,729	1,680	49	141
1956 to 1957.....	550	480	70	...	...	...	550	480	70	28
1958 to 1959.....	719	695	24	...	...	...	719	695	24	71
1960 to 1964.....	991	956	35	...	...	...	991	956	35	15
1965 to 1969.....	19	19	...	...	...	...	19	19	...	71
1970 to 1974.....	3	3	...	...	...	...	3	3	...	4
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 70 FHA-insured first mortgages with VA-guaranteed second mortgage.

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
INTEREST RATE										
Less than 3.0 percent.....	348	348	...	...	...	...	348	348	...	74
3.0 percent.....	502	502	...	1	1	...	501	501	...	...
3.1 to 3.5 percent.....	389	387	2	2	2	...	387	385	2	...
3.6 to 3.9 percent.....	171	101	70	...	...	...	171	101	70	...
4.0 percent.....	6,359	5,864	495	317	248	950	5,092	4,667	425	421
4.1 to 4.4 percent.....	216	210	6	...	...	...	216	210	6	...
4.5 percent.....	6,107	5,525	582	353	353	...	5,756	5,174	582	172
4.6 to 5.0 percent.....	12,992	12,331	661	209	209	...	12,784	12,123	661	1,023
5.1 to 5.5 percent.....	1,417	1,417	...	...	...	...	1,417	1,417	...	...
5.6 to 6.0 percent.....	4,534	4,151	383	...	...	...	4,534	4,151	383	665
6.1 percent or more.....	35	35	...	...	...	...	35	35	...	...
Median interest rate.....percent..	5.0	5.0	...	...	...	...	5.0	5.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	1,496	1,460	36	...	...	...	1,496	1,460	36	398
\$2,000 to \$3,999.....	4,767	4,593	174	140	140	256	4,372	4,198	174	827
\$4,000 to \$5,999.....	5,048	4,699	349	487	487	70	4,493	4,144	349	258
\$6,000 to \$7,999.....	4,970	4,293	277	140	140	279	4,154	3,877	277	140
\$8,000 to \$9,999.....	3,190	2,980	210	70	70	70	3,051	2,911	140	241
\$10,000 to \$11,999.....	2,016	1,916	100	...	...	209	1,808	1,708	100	154
\$12,000 to \$14,999.....	1,667	1,597	70	...	...	...	1,667	1,597	70	28
\$15,000 to \$19,999.....	3,566	3,165	401	...	...	...	3,566	3,165	401	4
\$20,000 to \$24,999.....	1,789	1,506	283	...	...	70	1,719	1,436	283	242
\$25,000 to \$29,999.....	1,428	1,354	74	...	...	...	1,428	1,354	74	1
\$30,000 to \$49,999.....	2,097	1,938	159	...	...	...	2,097	1,938	159	46
\$50,000 to \$74,999.....	383	337	46	9	9	...	374	328	46	4
\$75,000 to \$99,999.....	361	356	5	14	14	...	347	342	5	...
\$100,000 to \$139,999.....	478	469	9	...	...	...	478	469	9	6
\$200,000 to \$499,999.....	147	142	5	7	7	...	140	135	5	5
\$500,000 or more.....	75	69	6	17	17	...	58	52	6	1
Median loan.....dollars..	8,300	8,200	...	...	...	...	8,600	8,500	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	4,964	4,754	210	140	140	...	4,825	4,615	210	762
\$2,000 to \$3,999.....	6,251	6,158	93	210	210	255	5,789	5,696	93	670
\$4,000 to \$5,999.....	4,549	4,015	534	278	278	105	4,168	3,634	534	198
\$6,000 to \$7,999.....	4,048	3,803	245	209	140	313	3,525	3,350	175	167
\$8,000 to \$9,999.....	2,484	2,421	63	...	...	139	2,343	2,282	63	162
\$10,000 to \$11,999.....	1,590	1,492	98	...	...	70	1,520	1,422	98	85
\$12,000 to \$14,999.....	1,915	1,568	347	...	...	...	1,915	1,568	347	5
\$15,000 to \$19,999.....	2,765	2,468	297	...	...	70	2,696	2,399	297	242
\$20,000 to \$24,999.....	1,223	1,070	153	...	...	...	1,223	1,070	153	1
\$25,000 to \$29,999.....	1,040	970	70	...	...	...	1,040	970	70	1
\$30,000 to \$49,999.....	1,026	1,007	19	...	...	...	1,026	1,007	19	46
\$50,000 to \$74,999.....	229	178	51	9	9	...	220	169	51	4
\$75,000 to \$99,999.....	515	514	1	14	14	...	501	500	1	1
\$100,000 to \$139,999.....	267	258	9	1	1	...	266	257	9	4
\$200,000 to \$499,999.....	147	143	4	6	6	...	141	137	4	6
\$500,000 or more.....	59	53	6	17	17	...	42	36	6	...
Median debt.....dollars..	6,300	6,200	...	...	...	...	6,400	6,300	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	30,374	28,348	2,026	882	813	952	28,544	26,587	1,957	1,659
Less than \$20.....	15,383	14,399	984	140	140	325	14,918	13,934	984	1,320
\$20 to \$24.....	3,673	3,486	187	87	87	...	3,587	3,400	187	23
\$25 to \$29.....	2,887	2,659	228	214	214	70	2,604	2,376	228	74
\$30 to \$34.....	1,614	1,509	105	149	149	...	1,465	1,360	105	...
\$35 to \$39.....	1,358	1,218	140	145	145	...	1,213	1,073	140	...
\$40 to \$44.....	1,226	1,087	139	147	78	139	941	871	70	...
\$45 to \$49.....	594	594	...	...	...	70	524	524	...	...
\$50 to \$54.....	492	492	...	...	...	...	492	492	...	...
\$55 to \$59.....	353	353	...	...	...	...	353	353	...	70
\$60 to \$64.....	769	769	...	...	...	278	491	491	...	...
\$65 to \$69.....	420	419	1	...	...	...	419	419	1	...
\$70 to \$79.....	598	426	172	...	...	70	529	357	172	...
\$80 to \$99.....	648	648	...	...	...	...	648	648	...	...
\$100 to \$119.....	146	146	...	...	...	...	146	146	...	...
\$120 or more.....	213	143	70	...	...	...	213	143	70	172
Median payment.....dollars..	19	19	...	...	...	...	19	19	...	...

RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	33,066	30,868	2,198	881	812	70	951	31,237	29,109	2,129
STRUCTURES ON PROPERTY										
1 structure.....	29,756	27,693	2,063	844	774	70	765	28,147	26,155	1,994
2 structures or more.....	3,306	3,172	134	37	37	...	186	3,084	2,950	134
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	7,469	7,191	278	695	625	70	695	6,079	5,871	209
2 to 4 dwelling units.....	6,705	6,116	589	139	139	...	151	6,415	5,827	589
5 to 49 dwelling units.....	18,108	16,919	1,189	24	24	...	105	17,979	16,792	1,189
50 to 99 dwelling units.....	633	503	130	7	7	...	...	626	496	130
100 dwelling units or more.....	151	139	12	16	16	...	...	135	123	12
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	27,957	26,296	1,661	881	811	70	950	26,127	24,534	1,592
Less than half.....	5,110	4,574	536	...	...	...	...	5,111	4,574	536
YEAR STRUCTURE BUILT ¹										
1950 (part).....	283	283	...	4	4	...	...	279	279	...
1949.....	499	497	2	77	77	...	...	422	420	2
1948.....	488	418	70	...	...	...	70	418	349	70
1947.....	30	30	...	9	9	...	...	21	21	...
1946.....	213	213	...	4	4	...	70	139	139	...
1942 to 1945.....	958	958	...	300	300	...	70	589	589	...
1940 to 1941.....	211	210	1	70	70	...	70	72	71	1
1930 to 1939.....	1,640	1,639	1	209	209	...	70	1,362	1,361	1
1929 or earlier.....	27,697	25,656	2,041	141	141	...	603	26,954	24,913	2,041
Not reported.....	1,052	968	84	70	...	70	...	981	968	14
YEAR STRUCTURE ACQUIRED ¹										
1950 (part).....	3,426	3,154	272	4	4	...	209	3,213	2,941	272
1949.....	4,657	4,515	142	7	7	...	140	4,511	4,371	142
1948.....	4,699	4,154	545	218	148	70	70	4,412	3,936	476
1947.....	3,865	3,749	116	...	...	...	...	3,656	3,540	116
1946.....	3,174	2,876	298	4	4	...	209	2,962	2,664	298
1942 to 1945.....	6,271	5,761	510	231	231	...	116	5,922	5,414	510
1940 to 1941.....	2,284	2,179	105	70	70	...	...	2,214	2,110	105
1930 to 1939.....	2,969	2,898	71	348	348	...	...	2,621	2,551	71
1929 or earlier.....	1,599	1,455	144	...	...	...	...	1,598	1,455	144
Not reported.....	130	130	...	...	...	...	...	130	130	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ¹										
New.....	2,496	2,419	77	533	533	...	70	1,894	1,817	77
Previously occupied.....	30,572	28,450	2,122	349	280	70	881	29,342	27,291	2,052
PURCHASE PRICE										
Less than \$2,000.....	278	278	...	...	...	...	...	278	278	...
\$2,000 to \$3,999.....	2,368	2,262	106	70	70	...	70	2,228	2,123	106
\$4,000 to \$5,999.....	2,016	2,016	...	140	140	...	...	1,808	1,808	...
\$6,000 to \$7,999.....	3,512	3,302	210	140	140	...	209	3,163	2,954	210
\$8,000 to \$9,999.....	2,895	2,721	174	417	347	70	70	2,408	2,304	104
\$10,000 to \$11,999.....	2,569	2,499	70	70	70	...	279	2,221	2,152	70
\$12,000 to \$14,999.....	2,340	2,270	70	...	...	...	70	2,270	2,200	70
\$15,000 to \$19,999.....	2,939	2,821	118	...	...	...	...	2,939	2,821	118
\$20,000 to \$24,999.....	2,237	1,936	301	...	...	...	...	2,237	1,936	301
\$25,000 to \$29,999.....	1,644	1,422	222	...	...	...	70	1,575	1,353	222
\$30,000 to \$49,999.....	4,368	3,889	479	...	...	...	...	4,366	3,889	479
\$50,000 to \$74,999.....	2,528	2,301	227	9	9	...	...	2,519	2,292	227
\$75,000 to \$99,999.....	320	250	70	...	...	...	...	320	250	70
\$100,000 to \$199,999.....	1,082	964	118	14	14	...	...	1,067	950	118
\$200,000 to \$499,999.....	372	358	14	6	6	...	...	366	352	14
\$500,000 or more.....	141	131	10	18	18	...	...	123	113	10
Property not acquired by purchase.....	917	917	...	...	...	...	116	801	801	...
Not reported.....	552	538	14	...	...	...	...	551	538	14
Median purchase price.....dollars..	14,700	14,100	...	...	...	...	...	15,900	15,100	...
MARKET VALUE										
Less than \$2,000.....	...	...	...	...	...	...	...	...	...	...
\$2,000 to \$3,999.....	279	279	...	...	...	...	70	209	209	...
\$4,000 to \$5,999.....	1,736	1,736	...	...	...	...	70	1,667	1,667	...
\$6,000 to \$7,999.....	2,773	2,667	106	70	70	...	...	2,633	2,528	106
\$8,000 to \$9,999.....	2,000	1,825	175	209	209	...	186	1,605	1,432	175
\$10,000 to \$11,999.....	3,156	3,016	140	279	209	70	279	2,598	2,528	70
\$12,000 to \$14,999.....	3,253	3,114	139	208	208	...	139	2,906	2,767	139
\$15,000 to \$19,999.....	4,033	3,790	243	70	70	...	...	3,963	3,720	243
\$20,000 to \$24,999.....	2,005	1,928	77	...	...	...	...	2,005	1,928	77
\$25,000 to \$29,999.....	1,406	1,336	70	...	...	...	...	1,406	1,336	70
\$30,000 to \$49,999.....	6,220	5,560	660	...	...	...	70	6,150	5,491	660
\$50,000 to \$74,999.....	2,854	2,557	297	23	23	...	...	2,832	2,535	297

¹ For properties with more than one structure, reported for structure most recently built.

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE—Con.										
\$75,000 to \$99,999.....	678	678	...	...	...	...	...	678	678	...
\$100,000 to \$199,999.....	1,185	993	192	...	...	...	...	1,185	993	192
\$200,000 to \$499,999.....	460	450	10	...	...	...	...	460	450	10
\$500,000 or more.....	171	161	10	19	19	...	...	152	142	10
Not reported.....	869	786	83	5	5	...	70	795	712	83
Median market value.....dollars..	18,500	18,100	...	...	...	...	...	19,500	19,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	7,226	7,121	105	140	140	...	...	7,089	6,983	105
20 to 39 percent.....	10,935	10,584	351	418	418	...	116	10,400	10,051	351
40 to 59 percent.....	8,811	7,933	878	144	144	...	209	8,459	7,582	878
60 to 69 percent.....	3,098	2,534	564	2	2	...	278	2,817	2,254	564
70 to 79 percent.....	1,363	1,286	77	71	71	...	139	1,153	1,076	77
80 to 84 percent.....	327	256	71	87	17	70	...	240	239	1
85 to 89 percent.....	145	144	1	2	2	...	...	143	142	1
90 to 94 percent.....	214	214	...	...	...	...	139	75	75	...
95 to 99 percent.....	...	...	...	...	...	...	...	...	...	...
100 percent or more.....	84	14	70	14	14	...	...	70	70	...
Market value not reported.....	869	786	83	5	5	...	70	795	712	83
Median percent.....	36	35	...	...	...	...	...	36	34	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	21,988	20,446	1,542	658	588	70	802	20,532	19,060	1,472
Less than 50 percent.....	4,975	4,419	556	...	...	...	...	4,975	4,419	556
50 to 59 percent.....	4,436	3,924	512	1	1	...	...	4,435	3,923	512
60 to 64 percent.....	2,333	2,122	211	70	70	...	70	2,194	1,983	211
65 to 69 percent.....	2,292	2,207	85	208	208	...	...	2,084	1,999	85
70 to 74 percent.....	1,752	1,687	65	84	84	...	35	1,635	1,570	65
75 to 79 percent.....	1,485	1,457	28	74	74	...	70	1,342	1,313	28
80 to 84 percent.....	1,075	1,074	1	10	10	...	209	856	855	1
85 to 89 percent.....	911	841	70	72	2	70	...	839	839	...
90 to 94 percent.....	287	287	...	...	...	...	70	218	218	...
95 to 99 percent.....	384	384	...	...	...	...	139	245	245	...
100 percent or more.....	1,272	1,272	...	139	139	...	209	924	924	...
Purchase price not reported or property not acquired by purchase.....	786	772	14	...	...	...	...	785	772	14
Median percent.....	63	64	...	...	...	...	...	61	62	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	21,988	20,446	1,542	658	588	70	802	20,532	19,060	1,472
Less than 50 percent.....	4,419	4,419	...	...	...	...	...	4,419	4,419	...
50 to 59 percent.....	4,064	3,924	140	1	1	...	...	4,063	3,923	140
60 to 64 percent.....	2,381	2,122	259	70	70	...	70	2,242	1,983	259
65 to 69 percent.....	2,457	2,207	250	208	208	...	...	2,248	1,999	250
70 to 74 percent.....	1,946	1,687	259	84	84	...	35	1,829	1,570	259
75 to 79 percent.....	1,602	1,457	145	74	74	...	70	1,458	1,313	145
80 to 84 percent.....	1,144	1,074	70	10	10	...	209	925	855	70
85 to 89 percent.....	842	841	1	2	2	...	...	840	839	1
90 to 94 percent.....	419	287	132	70	...	70	...	281	218	62
95 to 99 percent.....	398	384	14	...	...	...	139	258	245	14
100 percent or more.....	1,534	1,272	262	139	139	...	209	1,186	924	262
Purchase price not reported or property not acquired by purchase.....	786	772	14	...	...	...	...	785	772	14
Median percent.....	64	64	...	...	...	...	...	63	62	...
TYPE OF OWNER										
Individual.....	27,834	26,134	1,700	627	557	70	881	26,328	24,697	1,631
Partnership.....	3,149	2,912	237	5	5	...	70	3,074	2,838	237
Corporation.....	2,084	1,823	261	249	249	...	...	1,835	1,574	261
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	21,988	20,446	1,542	658	588	70	802	20,532	19,060	1,472
Mortgage refinanced or renewed.....	7,375	6,893	482	156	156	...	35	7,183	6,703	482
To increase loan for improvements or repairs.....	1,372	1,337	35	...	...	...	...	1,372	1,337	35
To increase loan for other reasons.....	1,174	1,166	8	80	80	...	...	1,095	1,087	8
To secure better terms.....	1,944	1,804	140	76	76	...	35	1,832	1,693	140
To renew or extend loan without increasing amount.....	2,226	1,946	280	...	...	...	...	2,225	1,946	280
For other purpose.....	659	640	19	...	...	...	...	659	640	19
Mortgage placed later than acquisition of property.....	3,716	3,539	177	70	70	...	116	3,530	3,354	177
To make improvements or repairs.....	1,893	1,786	107	70	70	...	116	1,707	1,601	107
To invest in other properties.....	928	858	70	...	...	...	...	928	858	70
To invest in business other than real estate.....	411	411	...	...	...	...	...	411	411	...
For other purpose.....	484	484	...	...	...	...	...	484	484	...

RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	7,375	6,893	482	156	156	...	35	7,183	6,703	482
Same lender.....	5,512	5,171	341	84	84	...	35	5,394	5,053	341
Different lender.....	1,863	1,722	141	72	72	...	...	1,789	1,650	141
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....	23,397	21,695	1,702	593	593	...	395	22,411	20,711	1,702
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	74	4	70	...	...	...	...	74	4	70
\$2.50 to \$4.99.....	559	489	70	...	...	...	...	559	489	70
\$5.00 to \$7.49.....	712	642	70	70	70	...	70	572	503	70
\$7.50 to \$9.99.....	1,441	1,255	186	208	208	...	...	1,232	1,047	186
\$10.00 to \$12.49.....	2,863	2,686	177	70	70	...	140	2,655	2,477	177
\$12.50 to \$14.99.....	2,081	1,909	172	5	5	...	...	2,074	1,904	172
\$15.00 to \$17.49.....	2,767	2,634	133	70	70	...	70	2,630	2,496	133
\$17.50 to \$19.99.....	3,292	3,051	241	139	139	...	...	3,153	2,912	241
\$20.00 to \$24.99.....	4,329	4,091	238	...	...	...	...	4,328	4,091	238
\$25.00 or more.....	4,586	4,310	276	17	17	...	116	4,454	4,177	276
Taxes not payable in 1949 ²	67	67	...	...	...	...	...	67	67	...
Taxes or value not reported.....	627	597	70	14	14	...	...	613	543	70
Median taxes.....dollars..	18.15	18.25	...	...	...	...	...	18.35	18.47	...
MONTHLY TOTAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	1,682	1,618	64	...	...	...	...	1,683	1,618	64
\$20 to \$29.....	3,891	3,668	223	70	70	...	35	3,786	3,564	223
\$30 to \$39.....	6,350	5,995	355	139	139	...	151	6,061	5,706	355
\$40 to \$49.....	4,643	4,355	288	70	70	...	209	4,364	4,076	288
\$50 to \$59.....	2,155	2,062	93	86	86	...	...	2,069	1,977	93
\$60 to \$69.....	1,576	1,390	186	7	7	...	...	1,569	1,383	186
\$70 to \$79.....	699	663	36	208	208	...	...	490	455	36
\$80 to \$89.....	263	262	1	10	10	...	...	254	253	1
\$90 to \$99.....	445	373	72	...	...	...	...	445	373	72
\$100 or more.....	1,693	1,309	384	3	3	...	...	1,690	1,306	384
Median receipts.....dollars..	39	39	...	...	...	...	...	39	39	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	2,100	1,966	134	...	...	...	...	2,099	1,966	134
\$20 to \$29.....	4,782	4,534	248	70	70	...	35	4,677	4,430	248
\$30 to \$39.....	6,558	6,204	354	139	139	...	151	6,267	5,914	354
\$40 to \$49.....	4,576	4,288	288	70	70	...	209	4,298	4,010	288
\$50 to \$59.....	1,683	1,613	70	86	86	...	...	1,596	1,527	70
\$60 to \$69.....	1,133	1,016	117	7	7	...	...	1,125	1,009	117
\$70 to \$79.....	630	594	36	208	208	...	...	421	386	36
\$80 to \$89.....	548	305	243	10	10	...	...	539	296	243
\$90 to \$99.....	295	223	72	...	...	...	...	295	223	72
\$100 or more.....	1,096	954	142	3	3	...	...	1,093	951	142
Median receipts.....dollars..	37	37	...	...	...	...	...	37	36	...
TOTAL RENTAL RECEIPTS¹ AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	2,296	2,225	71	209	209	...	...	2,087	2,016	71
5 to 9 percent.....	7,908	7,537	371	353	353	...	105	7,450	7,081	371
10 to 14 percent.....	7,948	7,373	575	11	11	...	70	7,868	7,293	575
15 to 19 percent.....	2,916	2,670	246	14	14	...	186	2,717	2,471	246
20 to 24 percent.....	881	885	296	...	...	...	35	844	850	296
25 to 29 percent.....	414	344	70	...	...	...	...	413	344	70
30 to 34 percent.....	87	84	3	...	...	...	...	87	84	3
35 to 39 percent.....	122	118	4	...	...	...	...	122	118	4
40 percent or more.....	233	233	...	...	...	...	...	233	233	...
Market value not reported.....	595	525	70	5	5	...	...	589	520	70
Median percent.....	11	11	...	...	...	...	...	11	11	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 50 percent.....	1,072	900	172	...	...	...	...	1,072	900	172
50 to 79 percent.....	2,365	2,133	232	...	...	...	...	2,365	2,133	232
80 to 89 percent.....	364	359	5	...	...	...	...	364	359	5
90 to 99 percent.....	297	288	9	...	...	...	...	297	288	9
100 percent.....	19,295	18,011	1,284	592	592	...	394	18,311	17,026	1,284

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.² Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	19,600	18,305	1,295	595	595	...	396	18,613	17,322	1,295
Less than \$20.....	511	261	250	...	...	...	...	511	261	250
\$20 to \$39.....	4,282	4,068	214	...	...	...	35	4,245	4,033	214
\$40 to \$59.....	3,451	3,200	251	...	...	...	291	3,161	2,910	251
\$60 to \$79.....	2,630	2,606	24	140	140	...	70	2,422	2,398	24
\$80 to \$99.....	2,623	2,569	54	146	140	...	...	2,484	2,431	54
\$100 to \$119.....	2,200	1,922	278	3	3	...	...	2,197	1,919	278
\$120 to \$139.....	1,324	1,317	7	145	145	...	...	1,180	1,173	7
\$140 to \$159.....	818	746	72	70	70	...	...	749	677	72
\$160 to \$199.....	731	728	3	84	84	...	...	648	645	3
\$200 to \$299.....	594	523	71	3	3	...	...	591	520	71
\$300 or more.....	333	263	70	1	1	...	...	331	262	70
Taxes not payable in 1949.....	71	70	1	...	...	...	...	71	70	1
Taxes not reported.....	32	32	...	9	9	...	...	23	23	...
Median taxes.....dollars..	66	67	...	...	...	...	...	66	67	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Properties with both interest and principal in first mortgage payments.....	21,044	19,445	1,599	594	594	...	396	20,056	18,460	1,599
Less than 30 percent.....	3,844	3,552	292	2	2	...	186	3,656	3,365	292
30 to 39 percent.....	3,005	3,004	1	72	72	...	35	2,898	2,897	1
40 to 49 percent.....	2,806	2,698	108	240	240	...	...	2,568	2,460	108
50 to 59 percent.....	2,672	2,495	177	140	140	...	...	2,531	2,355	177
60 to 69 percent.....	2,284	2,117	167	70	70	...	70	2,146	1,978	167
70 to 79 percent.....	1,879	1,570	309	...	...	...	35	1,844	1,536	309
80 to 89 percent.....	1,078	1,008	70	...	...	...	...	1,078	1,008	70
90 to 99 percent.....	695	606	89	...	...	...	70	625	536	89
100 percent or more.....	2,781	2,395	386	70	70	...	...	2,710	2,325	386
Median percent.....	53	52	...	...	...	...	...	54	52	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹ LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	21,044	19,445	1,599	594	594	...	396	20,056	18,460	1,599
Less than 30 percent.....	2,861	2,571	290	...	...	...	116	2,744	2,455	290
30 to 39 percent.....	2,201	2,198	3	1	1	...	104	2,095	2,092	3
40 to 49 percent.....	2,134	2,062	72	73	73	...	...	2,060	1,989	72
50 to 59 percent.....	1,978	1,860	118	147	147	...	...	1,831	1,713	118
60 to 69 percent.....	2,455	2,361	94	155	155	...	...	2,302	2,209	94
70 to 79 percent.....	1,941	1,842	99	139	139	...	70	1,733	1,634	99
80 to 89 percent.....	1,309	1,066	243	...	...	...	35	1,273	1,031	243
90 to 99 percent.....	1,632	1,425	207	...	...	...	...	1,630	1,425	207
100 percent or more.....	4,433	3,960	473	70	70	...	70	4,294	3,821	473
Taxes not payable in 1949 or not reported.....	100	100	...	9	9	...	...	91	91	...
Median percent.....	65	64	...	...	...	...	...	65	64	...

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

RESIDENTIAL FINANCING

Table 12.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

Subject	Total		Properties with FHA-insured first mortgages		Properties with conventional first mortgages	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
Total.....	783	151,030	23	40,100	761	110,930
Average debt per property.....	...	192.9	...	1,743.5	...	145.8
TOTAL MORTGAGE LOAN ON PROPERTY						
Less than \$50,000.....	177	3,760	...	...	177	3,760
\$50,000 to \$99,999.....	224	12,960	...	...	224	12,960
\$100,000 to \$149,999.....	134	13,120	...	...	134	13,120
\$150,000 to \$199,999.....	64	8,350	...	...	64	8,350
\$200,000 to \$299,999.....	49	10,580	...	...	49	10,580
\$300,000 to \$499,999.....	64	20,000	6	1,740	58	18,260
\$500,000 to \$699,999.....	28	14,190	2	1,330	26	12,860
\$700,000 to \$999,999.....	16	11,910	1	890	15	11,020
\$1,000,000 or more.....	28	56,160	14	36,140	14	20,020
Median loan.....dollars..	97,000	...	1,000,000+	...	95,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY						
Less than \$50,000.....	298	8,740	...	...	298	8,740
\$50,000 to \$99,999.....	174	13,570	...	...	174	13,570
\$100,000 to \$149,999.....	112	13,190	...	...	112	13,190
\$150,000 to \$199,999.....	25	4,110	...	...	25	4,110
\$200,000 to \$299,999.....	73	17,940	5	1,380	68	16,560
\$300,000 to \$499,999.....	44	17,120	1	360	43	16,760
\$500,000 to \$699,999.....	23	13,880	2	1,330	21	12,550
\$700,000 to \$999,999.....	13	11,560	2	1,820	11	9,740
\$1,000,000 or more.....	22	50,920	13	35,210	9	15,710
Median debt.....dollars..	84,000	...	1,000,000+	...	82,000	...

Table 13.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages]

Subject	Total first mortgages					Total junior mortgages	Subject	Total first mortgages					Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA-insured first mortgages	Conventional first mortgages			Total	With no second mortgage	With second mortgage	FHA-insured first mortgages	Conventional first mortgages	
Amount of outstanding debt (thousands of dollars)						Number of mortgages							
Total outstanding debt.....	145,050	132,700	12,350	40,100	104,950	5,970	Total mortgages.....	783	642	141	23	760	143
Average debt per mortgage..	185.2	206.7	87.6	1,743.5	138.1	41.7	TYPE OF MORTGAGE HOLDER						
TYPE OF MORTGAGE HOLDER						FORM OF DEBT							
Commercial bank or trust company.	8,870	8,250	620	4,520	4,350	4,110	Commercial bank or trust company.	70	68	2	5	65	120
Mutual savings bank.....	...	...	...	...	...	...	Mutual savings bank.....	...	...	...	...	...	...
Savings and loan association.....	270	270	...	...	270	...	Savings and loan association.....	4	4	...	...	4	...
Life insurance company.....	119,230	112,390	6,840	35,580	83,650	...	Life insurance company.....	506	420	86	18	488	...
Mortgage company.....	3,730	2,210	1,520	...	3,730	...	Mortgage company.....	23	17	6	...	23	...
Federal National Mortgage Assn...	...	...	...	...	...	...	Federal National Mortgage Assn...	...	...	...	...	...	...
Individual.....	4,580	4,500	80	...	4,580	1,740	Individual.....	113	112	1	...	113	21
Other.....	8,370	5,080	3,290	...	8,370	120	Other.....	67	21	46	...	67	2
YEAR MORTGAGE MADE OR ASSUMED						AMORTIZATION							
1950 (part).....	45,180	40,650	4,530	27,540	17,640	2,550	Mortgage or deed of trust.....	778	637	141	23	755	143
1949.....	26,410	24,290	2,120	5,330	21,080	1,610	Contract to purchase.....	5	5	...	...	5	...
1948.....	16,340	13,610	2,730	...	16,340	1,130	AMORTIZATION						
1947.....	15,120	14,840	280	360	14,760	30	Fully amortized.....	492	428	64	23	469	59
1946.....	18,750	18,500	250	5,050	13,700	...	Partially amortized.....	271	194	77	...	271	6
1942 to 1945.....	15,800	13,360	2,440	1,820	13,980	250	Not amortized.....	20	20	...	...	20	73
1940 to 1941.....	2,910	2,910	...	...	2,910	...	On demand.....	...	...	...	...	...	5
1935 to 1939.....	2,320	2,320	...	...	2,320	...	Regular principal payments required.....	...	...	...	...	...	...
1930 to 1934.....	2,220	2,220	...	...	2,220	90	No regular principal payments required.....	...	...	...	...	...	5
1929 or earlier.....	...	...	...	...	...	310	...	...	...	...	...	...	...

¹All second mortgages are on properties with conventional first mortgage.

Table 13.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages]

Subject	Total first mortgages			FHA-insured first mortgages	Conventional first mortgages	Total junior mortgages	Subject	Total first mortgages			FHA-insured first mortgages	Conventional first mortgages	Total junior mortgages	
	Total	With no second mortgage	With second mortgage					Total	With no second mortgage	With second mortgage				
CURRENT STATUS OF PAYMENTS						INTEREST RATE								
Ahead or up-to-date in scheduled payments.....	783	642	141	23	760	137	Less than 3.0 percent.....	...	...	...	...	...	...	4
Delinquent:	...	...	...	...	...	...	3.0 percent.....	14	14	...	1	13	...	...
Foreclosure in process.....	...	...	...	...	...	...	3.1 to 3.5 percent.....	67	65	2	2	65	...	...
Foreclosure not in process.....	...	...	...	...	...	...	3.6 to 3.9 percent.....	26	26	...	...	26	...	...
No regular payments required.....	...	...	...	...	...	5	4.0 percent.....	222	214	8	15	207	...	4
YEAR MORTGAGE MADE OR ASSUMED						MORTGAGE LOAN								
1950 (part).....	113	64	49	9	104	49	4.1 to 4.4 percent.....	67	65	2	...	67	...	...
1949.....	51	49	2	2	49	72	4.5 percent.....	233	150	83	5	228	...	5
1948.....	159	147	12	...	159	13	4.6 to 5.0 percent.....	152	106	46	...	152	...	60
1947.....	140	135	5	1	139	6	5.1 to 5.5 percent.....	...	...	...	...	...	...	...
1946.....	102	101	1	9	93	...	5.6 to 6.0 percent.....	2	2	...	...	2	...	72
1942 to 1945.....	183	111	72	2	181	1	6.1 percent or more.....	...	...	...	...	...	...	...
1940 to 1941.....	25	25	...	...	25	...	Median interest rate...percent..	4.4	4.1	4.5	4.0	4.5	...	...
1935 to 1939.....	10	10	...	...	10	...	MORTGAGE LOAN							
1930 to 1934.....	1	1	...	...	1	1	Less than \$50,000.....	247	173	74	...	247	127	...
1929 or earlier.....	...	...	...	...	...	1	\$50,000 to \$99,999.....	203	152	51	...	203	4	...
TERM OF MORTGAGE						OUTSTANDING DEBT								
On demand.....	...	...	...	...	...	5	\$100,000 to \$149,999.....	89	88	1	...	89	3	...
Less than 5 years.....	...	...	...	...	...	13	\$150,000 to \$199,999.....	60	56	4	...	60	3	...
5 to 9 years.....	35	34	1	...	35	48	\$200,000 to \$299,999.....	50	48	2	...	50	2	...
10 to 12 years.....	275	152	123	...	275	72	\$300,000 to \$499,999.....	64	61	3	6	58	3	...
13 to 14 years.....	13	13	...	...	13	...	\$500,000 to \$699,999.....	29	26	3	2	27	...	...
15 years.....	302	293	9	...	302	1	\$700,000 to \$999,999.....	16	15	1	1	15	1	...
16 to 19 years.....	38	36	2	...	38	2	\$1,000,000 or more.....	25	23	2	14	11	...	...
20 years.....	79	75	4	...	79	2	Median loan.....dollars..	87,000	99,000	47,000	1,000,000+	85,000	...	...
21 to 24 years.....	5	5	...	1	4	1	MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT							
25 years.....	11	9	2	...	11	...	Mortgages with payments which include both.....							
26 years or more.....	25	25	...	22	3	...	Less than \$20.....	766	625	141	23	743	65	...
Median term.....years..	15	15	11	26+	15	...	\$20 to \$24.....	648	516	132	1	647	65	...
YEAR MORTGAGE DUE						MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT								
On demand.....	...	...	...	...	...	1	\$25 to \$29.....	36	30	6	3	33	...	...
Fully amortized.....	492	428	64	23	469	59	\$25 to \$29.....	29	28	1	5	24	...	...
Past due.....	...	...	...	...	...	5	\$30 to \$34.....	12	12	...	1	11	...	...
1950 to 1951.....	10	10	...	...	10	5	\$35 to \$39.....	10	9	1	5	5	...	...
1952 to 1953.....	21	20	1	...	21	46	\$40 to \$44.....	10	10	...	8	2	...	...
1954 to 1955.....	20	20	...	...	20	1	\$45 to \$49.....	9	9	...	...	9	...	...
1956 to 1957.....	19	15	4	...	19	1	\$50 to \$69.....	6	5	1	...	6	...	...
1958 to 1959.....	21	20	1	...	21	1	\$70 or more.....	6	6	...	...	6	...	...
1960 to 1964.....	300	249	51	...	300	...	Median payment.....dollars..	11	12	10	37	11	...	...
1965 to 1969.....	74	69	5	...	74	...	Mortgages with payments which include both.....							
1970 to 1974.....	31	29	2	10	21	1	Less than \$20.....	648	516	132	1	647	65	...
1975 or later.....	16	16	...	13	3	...	\$20 to \$24.....	36	30	6	3	33	...	...
Partially or not amortized.....	291	214	77	...	291	83	\$25 to \$29.....	29	28	1	5	24	...	...
Past due.....	...	...	...	...	...	1	\$30 to \$34.....	12	12	...	1	11	...	...
1950 to 1951.....	11	11	...	...	11	3	\$35 to \$39.....	10	9	1	5	5	...	...
1952 to 1953.....	27	27	...	...	27	1	\$40 to \$44.....	10	10	...	8	2	...	...
1954 to 1955.....	23	23	...	...	23	1	\$45 to \$49.....	9	9	...	...	9	...	...
1956 to 1957.....	138	68	70	...	138	...	\$50 to \$69.....	6	5	1	...	6	...	...
1958 to 1959.....	18	18	...	...	18	71	\$70 or more.....	6	6	...	...	6	...	...
1960 to 1964.....	55	48	7	...	55	1	Median payment.....dollars..	11	12	10	37	11	...	...
1965 to 1969.....	3	3	...	...	3	4	Mortgages with payments which include both.....							
1970 to 1974.....	...	...	...	...	...	...	Less than \$20.....	648	516	132	1	647	65	...
1975 or later.....	...	...	...	...	...	...	\$20 to \$24.....	36	30	6	3	33	...	...

RESIDENTIAL FINANCING

Table 14.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties]

Subject	Total mortgaged properties			Propert-ies with FHA-insured first mortgage	Propert-ies with conven-tional first mortgage	Subject	Total mortgaged properties			Propert-ies with FHA-insured first mortgage	Propert-ies with conven-tional first mortgage
	Total	With no second mort-gage	With second mort-gage ¹				Total	With no second mort-gage	With second mort-gage ¹		
Total properties.....	783	641	142	23	761	TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE					
STRUCTURES ON PROPERTY						Less than 20 percent.....	107	107	...	...	107
1 structure.....	595	456	139	...	595	20 to 39 percent.....	225	224	1	...	225
2 structures or more.....	187	184	3	23	164	40 to 59 percent.....	289	208	81	5	284
DWELLING UNITS ON PROPERTY						60 to 69 percent.....	93	42	51	2	91
50 to 74 dwelling units.....	513	385	128	5	508	70 to 79 percent.....	20	13	7	1	19
75 to 99 dwelling units.....	120	118	2	2	118	80 to 84 percent.....	10	9	1	8	2
100 to 199 dwelling units.....	111	103	8	2	109	85 to 89 percent.....	5	4	1	2	3
200 dwelling units or more.....	40	36	4	14	26	90 to 94 percent.....	1	1	...	...	1
BUSINESS FLOOR SPACE ON PROPERTY						95 to 99 percent.....	...	...	...	...	...
None.....	531	403	128	23	508	100 percent or more.....	...	...	...	...	...
Less than half.....	253	239	14	...	253	Market value not reported.....	34	34	...	5	29
YEAR STRUCTURE BUILT ²						Median percent.....	43	38	37	81	42
1950 (part).....	5	5	...	4	1	FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1949.....	12	10	2	7	5	Properties with first mortgage made or assumed at time of purchase.....	457	392	65	7	451
1948.....	1	1	...	...	1	Less than 50 percent.....	80	32	48	...	81
1947.....	2	2	...	...	2	50 to 59 percent.....	75	68	7	...	75
1946.....	4	4	...	...	4	60 to 64 percent.....	105	103	2	...	105
1942 to 1945.....	8	8	...	...	8	65 to 69 percent.....	102	100	2	...	102
1940 to 1941.....	2	1	...	...	2	70 to 74 percent.....	28	23	5	...	28
1930 to 1939.....	31	30	1	...	31	75 to 79 percent.....	17	17	...	4	13
1929 or earlier.....	709	571	138	...	709	80 to 84 percent.....	25	24	1	1	24
Not reported.....	10	10	...	...	10	85 to 89 percent.....	17	17	...	2	15
YEAR STRUCTURE ACQUIRED ²						90 to 94 percent.....	...	...	...	...	...
1950 (part).....	83	34	49	4	79	95 to 99 percent.....	1	1	...	...	1
1949.....	28	26	2	7	21	100 percent or more.....	...	...	...	...	...
1948.....	128	120	8	...	128	Purchase price not reported or property not acquired by purchase..	7	7	...	...	7
1947.....	98	93	5	...	98	Median percent.....	63	64	34	79	63
1946.....	59	58	1	4	55	TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1942 to 1945.....	192	120	72	8	183	Properties with first mortgage made or assumed at time of purchase.....	457	392	65	7	451
1940 to 1941.....	45	45	...	...	45	Less than 50 percent.....	32	32	...	...	32
1930 to 1939.....	119	118	1	...	119	50 to 59 percent.....	69	68	1	...	69
1929 or earlier.....	32	28	4	...	32	60 to 64 percent.....	103	103	...	...	103
Not reported.....	1	1	...	...	1	65 to 69 percent.....	106	100	6	...	106
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²						70 to 74 percent.....	73	23	50	...	73
New.....	65	58	7	23	42	75 to 79 percent.....	22	17	5	4	18
Previously occupied.....	719	584	135	...	719	80 to 84 percent.....	24	24	...	1	23
PURCHASE PRICE						85 to 89 percent.....	18	17	1	2	16
Less than \$50,000.....	80	76	4	...	80	90 to 94 percent.....	2	...	2	...	2
\$50,000 to \$99,999.....	120	50	70	...	120	95 to 99 percent.....	...	...	...	...	...
\$100,000 to \$149,999.....	138	136	2	...	138	100 percent or more.....	2	1	1	...	2
\$150,000 to \$199,999.....	107	61	46	...	107	Purchase price not reported or property not acquired by purchase..	7	7	...	...	7
\$200,000 to \$299,999.....	89	85	4	...	89	Median percent.....	66	64	73	79	66
\$300,000 to \$499,999.....	76	70	6	5	71	TYPE OF OWNER					
\$500,000 to \$699,999.....	43	40	3	...	43	Individual.....	312	300	12	1	311
\$700,000 to \$999,999.....	27	26	1	3	24	Partnership.....	151	78	73	5	146
\$1,000,000 or more.....	55	49	6	15	40	Corporation.....	321	264	57	17	305
Property not acquired by purchase..	8	8	...	...	8	ORIGIN AND PURPOSE OF FIRST MORTGAGE					
Not reported.....	41	41	...	...	41	Mortgage made or assumed at time property acquired.....	457	392	65	7	450
Median purchase price.....dollars..	163,000	177,000	125,000	1,000,000+	158,000	Mortgage refinanced or renewed.....	269	194	75	16	253
MARKET VALUE						To increase loan for improvements or repairs.....	16	16	...	...	16
Less than \$50,000.....	74	70	4	...	74	To increase loan for other reasons	41	37	4	10	31
\$50,000 to \$99,999.....	37	37	...	...	37	To secure better terms.....	174	104	70	6	168
\$100,000 to \$149,999.....	98	26	72	...	98	To renew or extend loan without increasing amount.....	34	33	1	...	34
\$150,000 to \$199,999.....	188	138	50	...	188	For other purpose.....	4	4	...	...	4
\$200,000 to \$299,999.....	115	111	4	...	115	Mortgage placed later than acquisition of property.....	57	56	1	...	57
\$300,000 to \$499,999.....	100	98	2	...	100	To make improvements or repairs..	20	19	1	...	20
\$500,000 to \$699,999.....	37	36	1	5	32	To invest in other properties.....	3	3	...	...	3
\$700,000 to \$999,999.....	45	42	3	...	45	To invest in business other than real estate.....	2	2	...	...	2
\$1,000,000 or more.....	37	34	3	...	37	For other purpose.....	32	32	...	...	32
Not reported.....	34	34	...	...	34						
Median market value.....dollars..	194,000	229,000	146,000	1,000,000+	191,000						

¹ All second mortgages are on properties with conventional first mortgage.
² For properties with more than one structure, reported for structure most recently built.

Table 14.—RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE: PROPERTY CHARACTERISTICS, BY NUMBER OF MORTGAGES ON PROPERTY: 1950—Con.

[Number of mortgaged properties]

Subject	Total mortgaged properties			Properties with FHA-insured first mortgage	Properties with conventional first mortgage	Subject	Total mortgaged properties			Properties with FHA-insured first mortgage	Properties with conventional first mortgage
	Total	With no second mortgage	With second mortgage ¹				Total	With no second mortgage	With second mortgage ¹		
LENDER OR REFINANCED OR RENEWED MORTGAGE						RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS ²					
Total refinanced or renewed mortgages.....	269	194	75	16	253	Less than 50 percent.....	...	...	...	...	...
Same lender.....	178	104	74	14	164	50 to 79 percent.....	103	103	...	...	103
Different lender.....	91	90	1	2	89	80 to 89 percent.....	24	19	5	...	24
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	713	572	141	12	700	90 to 99 percent.....	95	86	9	...	95
						100 percent.....	490	363	127	12	478
						REAL ESTATE TAXES PER DWELLING UNIT					
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE						Properties with at least 90 percent of their revenues from residential units.....	586	450	136	12	573
Less than \$2.50.....	...	...	...	...	...	Less than \$20.....	9	3	6	...	9
\$2.50 to \$4.99.....	1	1	...	...	1	\$20 to \$39.....	198	82	116	...	197
\$5.00 to \$7.49.....	2	2	...	...	2	\$40 to \$59.....	3	3	...	...	3
\$7.50 to \$9.99.....	48	2	46	...	48	\$60 to \$79.....	68	68	...	...	68
\$10.00 to \$12.49.....	16	14	2	...	16	\$80 to \$99.....	68	68	...	...	68
\$12.50 to \$14.99.....	38	34	4	5	33	\$100 to \$119.....	70	70	...	3	67
\$15.00 to \$17.49.....	8	7	1	...	8	\$120 to \$139.....	55	48	7	6	49
\$17.50 to \$19.99.....	84	84	...	...	84	\$140 to \$159.....	39	37	2	...	39
\$20.00 to \$24.99.....	155	80	75	...	154	\$160 to \$199.....	36	33	3	...	36
\$25.00 or more.....	335	323	12	2	333	\$200 to \$299.....	24	23	1	3	21
Taxes not payable in 1949 ³	...	...	...	...	...	\$300 or more.....	15	15	...	...	15
Taxes or value not reported.....	25	25	...	5	20	Taxes not payable in 1949.....	1	...	1	...	1
Median taxes.....dollars..	24.76	25.00+	21.13	14.25	24.79	Taxes not reported.....	...	...	...	...	...
						Median taxes.....dollars..	79	95	26	125	78
MONTHLY TOTAL RENTAL RECEIPTS ² PER DWELLING UNIT						INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ²					
Less than \$20.....	28	28	...	...	28	Properties with both interest and principal included in first mortgage payments.....	695	554	141	12	683
\$20 to \$29.....	162	92	70	...	161	Less than 30 percent.....	365	281	84	1	363
\$30 to \$39.....	76	70	6	...	76	30 to 39 percent.....	152	151	1	2	150
\$40 to \$49.....	179	169	10	...	179	40 to 49 percent.....	111	108	3	8	104
\$50 to \$59.....	75	75	...	2	73	50 to 59 percent.....	54	6	48	1	53
\$60 to \$69.....	94	47	47	7	87	60 to 69 percent.....	3	3	...	...	3
\$70 to \$79.....	29	28	1	...	29	70 to 79 percent.....	5	1	4	...	5
\$80 to \$89.....	15	14	1	1	14	80 percent or more.....	5	4	1	...	5
\$90 to \$99.....	17	15	2	...	17	Median percent.....	29	30	25	44	28
\$100 or more.....	38	34	4	2	36	INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ² LESS REAL ESTATE TAXES					
Median receipts.....dollars..	45	45	30	65	44	Properties with both interest and principal included in first mortgage payments.....	695	554	141	12	683
						Less than 30 percent.....	314	232	82	...	313
MONTHLY RESIDENTIAL RENTAL RECEIPTS ² PER DWELLING UNIT						30 to 39 percent.....	97	94	3	1	96
Less than \$20.....	28	28	...	...	28	40 to 49 percent.....	166	164	2	2	164
\$20 to \$29.....	164	92	72	...	163	50 to 59 percent.....	78	31	47	8	70
\$30 to \$39.....	153	149	4	...	153	60 to 69 percent.....	15	15	...	1	14
\$40 to \$49.....	108	98	10	...	108	70 to 79 percent.....	10	9	1	...	10
\$50 to \$59.....	70	70	...	2	68	80 percent or more.....	14	9	5	...	14
\$60 to \$69.....	97	50	47	7	90	Taxes not payable in 1949 or not reported.....	...	...	...	...	...
\$70 to \$79.....	27	26	1	...	27	Median percent.....	33	35	26	54	33
\$80 to \$89.....	17	15	2	1	16						
\$90 to \$99.....	16	14	2	...	16						
\$100 or more.....	32	29	3	2	30						
Median receipts.....dollars..	41	41	29	65	40						
TOTAL RENTAL RECEIPTS ² AS PERCENT OF MARKET VALUE											
Less than 5 percent.....	5	4	1	...	5						
5 to 9 percent.....	39	39	...	5	34						
10 to 14 percent.....	252	244	8	2	250						
15 to 19 percent.....	179	108	71	...	179						
20 to 29 percent.....	109	55	54	...	109						
30 percent or more.....	103	96	7	...	103						
Market value not reported.....	25	25	...	5	20						
Median percent.....	16	15	19	13	16						

¹ All second mortgages are on properties with conventional first mortgage.

² Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

³ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Chapter 8

CINCINNATI
OHIO
STANDARD METROPOLITAN AREA

ALL PROPERTIES

<i>Table</i>		<i>Page</i>
1.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		281
2.--Property characteristics, by government insurance status of first mortgage: 1950.....		281

TOTAL OWNER-OCCUPIED PROPERTIES

3.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		282
4.--Characteristics of first and junior mortgages, by government insurance status: 1950.....		282
5.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....		285

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

6.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		288
7.--Characteristics of first and junior mortgages, by government insurance status: 1950.....		288
8.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....		291

TOTAL RENTAL PROPERTIES

9.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		295
10.--Characteristics of first and junior mortgages, by government insurance status: 1950.....		295
11.--Property characteristics, by government insurance status of first mortgage: 1950.....		298

CINCINNATI
STANDARD METROPOLITAN AREA

The Cincinnati Standard Metropolitan Area comprises Hamilton County
in Ohio; Campbell and Kenton Counties in Kentucky.

Table 1.—ALL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	78,926	407,379	3,262	22,976	7,826	55,071	67,835	329,332
Average debt per property.....	...	5.2	...	7.0	...	7.0	...	4.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	23,644	44,492	217	517	453	1,195	22,974	42,780
\$4,000 to \$5,999.....	19,865	73,092	773	2,660	1,376	5,767	17,719	64,665
\$6,000 to \$7,999.....	14,899	80,367	960	4,141	1,646	9,757	12,255	66,469
\$8,000 to \$9,999.....	9,811	75,887	879	7,964	2,326	17,860	6,610	50,063
\$10,000 to \$11,999.....	4,706	42,867	110	1,152	1,607	15,136	2,989	26,579
\$12,000 to \$14,999.....	3,073	32,846	258	2,987	305	3,449	2,511	26,410
\$15,000 to \$19,999.....	1,659	21,000	48	354	32	421	1,579	20,225
\$20,000 to \$49,999.....	1,129	21,798	...	...	84	1,486	1,045	20,312
\$50,000 to \$99,999.....	132	7,556	...	...	...	...	132	7,556
\$100,000 or more.....	47	7,474	20	3,201	...	...	27	4,273
Median loan.....dollars..	5,600	...	...	...	8,300	...	5,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	36,874	80,583	1,096	2,845	996	3,035	34,782	74,703
\$4,000 to \$5,999.....	16,665	81,743	565	2,495	1,805	9,028	14,295	70,220
\$6,000 to \$7,999.....	11,259	77,897	409	2,902	2,095	14,899	8,758	60,096
\$8,000 to \$9,999.....	7,624	67,112	807	7,394	2,166	19,171	4,653	40,547
\$10,000 to \$11,999.....	3,203	34,846	272	2,941	590	6,325	2,342	25,580
\$12,000 to \$14,999.....	3,203	23,481	96	1,198	89	1,127	1,579	21,156
\$15,000 to \$19,999.....	1,764	23,481	96	1,198	89	1,127	1,579	21,156
\$20,000 to \$49,999.....	970	16,992	...	...	72	1,244	898	15,748
\$50,000 to \$99,999.....	453	12,379	...	...	12	242	441	12,137
\$100,000 or more.....	74	5,731	20	3,201	...	...	74	5,731
Median debt.....dollars..	4,200	...	...	...	7,300	...	3,900	...

Table 2.—ALL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	78,926	75,825	3,101	3,262	2,524	740	...	7,826	7,705	121	67,835	65,598	2,239
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	54,419	52,501	1,918	3,194	2,456	740	...	4,938	4,890	48	46,287	45,157	1,130
2 to 4 dwelling units.....	21,583	20,634	949	48	48	...	...	2,889	2,816	73	18,649	17,770	878
5 to 49 dwelling units.....	2,899	2,671	228	20	20	...	...	...	...	...	2,880	2,652	228
50 dwelling units or more.....	20	18	2	...	...	...	...	...	...	...	20	18	2
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	75,781	73,026	2,755	3,245	2,507	740	...	7,674	7,553	121	64,861	62,969	1,895
Less than half.....	3,142	2,798	344	17	17	...	...	152	152	...	2,973	2,628	344
YEAR STRUCTURE BUILT													
1950 (part).....	894	823	71	93	31	62	...	185	185	...	616	607	9
1949.....	2,760	2,304	456	543	240	304	...	363	363	...	1,853	1,701	152
1948.....	3,535	3,247	288	609	434	175	...	736	719	17	2,191	2,096	96
1947.....	3,061	2,869	192	147	3	144	...	1,090	1,090	...	1,825	1,777	48
1946.....	902	866	36	48	48	...	...	142	142	...	712	676	36
1942 to 1945.....	1,780	1,716	64	472	415	56	...	196	196	...	1,112	1,104	8
1940 to 1941.....	6,134	6,034	100	617	617	...	...	360	360	...	5,057	5,057	100
1930 to 1939.....	11,105	10,926	179	536	536	...	...	728	728	...	9,840	9,663	179
1929 or earlier.....	47,584	45,879	1,705	152	152	...	...	3,884	3,780	104	43,545	41,946	1,600
Not reported.....	1,177	1,169	8	48	48	...	...	144	144	...	985	977	8
MARKET VALUE													
Less than \$4,000.....	3,930	3,857	73	...	...	...	...	350	350	...	3,579	3,506	73
\$4,000 to \$5,999.....	7,266	7,017	249	96	96	...	...	567	567	...	6,603	6,354	249
\$6,000 to \$7,999.....	10,709	10,086	623	230	182	48	...	1,019	963	56	9,462	8,942	519
\$8,000 to \$9,999.....	12,199	11,977	222	329	177	152	...	1,358	1,358	...	10,515	10,444	70
\$10,000 to \$11,999.....	14,018	13,260	758	1,011	679	333	...	1,274	1,274	...	11,730	11,306	425
\$12,000 to \$14,999.....	14,029	13,642	387	1,008	800	208	...	2,599	2,551	48	10,421	10,290	131
\$15,000 to \$19,999.....	9,260	8,935	325	377	377	...	...	455	455	...	8,426	8,103	325
\$20,000 to \$49,999.....	6,213	5,826	387	193	193	...	...	182	165	17	5,839	5,469	371
\$50,000 to \$99,999.....	434	410	24	...	...	...	...	...	...	...	434	410	24
\$100,000 or more.....	165	146	19	20	20	...	...	...	...	...	145	126	19
Not reported.....	709	677	32	...	...	...	...	22	22	...	688	655	32
Median market value.....dollars..	10,500	10,500	...	...	...	...	...	10,900	10,900	...	10,400	10,400	...

RESIDENTIAL FINANCING

Table 3.—TOTAL OWNER-OCCUPIED PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	70,513	340,910	3,176	19,448	7,500	52,938	59,836	268,524
Average debt per property.....	...	4.8	...	6.1	...	7.1	...	4.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	4,648	4,491	48	67	...	...	4,600	4,424
\$2,000 to \$2,999.....	7,225	12,255	...	...	118	216	7,107	12,039
\$3,000 to \$3,999.....	9,233	22,965	144	383	313	921	8,776	21,661
\$4,000 to \$4,999.....	8,543	28,478	503	1,668	235	870	7,807	25,340
\$5,000 to \$5,999.....	9,893	39,483	254	947	1,077	4,673	8,563	33,863
\$6,000 to \$6,999.....	7,787	37,929	768	2,762	542	2,868	6,478	32,299
\$7,000 to \$7,999.....	5,883	36,301	192	1,379	1,043	6,529	4,648	28,399
\$8,000 to \$8,999.....	4,558	33,043	121	977	1,063	7,588	3,375	24,478
\$9,000 to \$9,999.....	4,286	35,774	733	6,772	1,102	8,942	2,453	20,060
\$10,000 to \$10,999.....	2,648	24,254	62	635	1,311	12,134	1,275	11,465
\$11,000 to \$11,999.....	1,481	13,812	48	517	288	2,892	1,145	10,403
\$12,000 to \$14,999.....	2,655	28,259	258	2,987	305	3,449	2,093	21,823
\$15,000 to \$19,999.....	1,048	12,822	48	354	24	350	976	12,118
\$20,000 or more.....	627	11,044	...	...	84	1,486	543	9,558
Median loan.....dollars..	5,500	...	...	...	8,300	...	5,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	13,781	16,353	384	552	70	82	13,327	15,719
\$2,000 to \$2,999.....	10,453	25,586	264	748	208	565	9,982	24,273
\$3,000 to \$3,999.....	8,903	30,591	407	1,433	632	2,106	7,864	27,052
\$4,000 to \$4,999.....	8,668	38,738	503	2,152	695	3,042	7,470	33,544
\$5,000 to \$5,999.....	6,700	36,552	62	343	1,096	5,928	5,542	30,281
\$6,000 to \$6,999.....	5,143	33,042	96	599	573	3,700	4,475	28,743
\$7,000 to \$7,999.....	5,233	38,909	313	2,303	1,450	10,724	3,471	25,882
\$8,000 to \$8,999.....	4,005	33,685	240	2,070	1,016	8,594	2,750	23,021
\$9,000 to \$9,999.....	4,828	26,526	542	5,109	1,005	9,349	1,282	12,068
\$10,000 to \$10,999.....	1,380	14,427	207	2,210	438	4,583	735	7,634
\$11,000 to \$11,999.....	1,325	15,058	65	731	144	1,652	1,117	12,675
\$12,000 to \$14,999.....	1,424	18,935	96	1,198	89	1,128	1,239	16,610
\$15,000 to \$19,999.....	530	9,450	...	...	72	1,244	458	8,206
\$20,000 or more.....	141	3,058	...	...	12	242	129	2,816
Median debt.....dollars..	4,200	...	...	...	7,300	...	3,800	...

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	335,857	319,641	16,216	18,485	13,120	5,265	52,828	264,544	254,398	10,146	5,053	963	4,080
Average debt per mortgage.....	4.8	4.7	6.0	5.8	5.3	7.4	7.0	4.4	4.4	5.5	1.8	1.3	2.0
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	29,397	29,045	352	1,481	1,481	...	6,635	21,281	20,929	352	53	...	53
Mutual savings bank.....	536	536	...	...	...	...	407	129	129	...	...	...	...
Savings and loan association.....	266,734	254,973	11,761	6,073	4,549	1,524	39,984	220,677	210,968	9,709	578	258	320
Life insurance company.....	27,662	23,821	3,841	10,414	6,573	3,841	5,427	11,821	11,821	...	705	705	...
Mortgage company.....	752	752	...	...	...	...	...	752	752	...	153	...	153
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	6,427	6,342	85	...	...	...	...	6,427	6,342	85	3,401	...	3,401
Other.....	4,349	4,172	177	517	517	...	375	3,457	3,457	...	163	...	163
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	45,508	40,623	4,885	2,631	446	2,185	1,947	40,930	38,230	2,700	1,552	482	1,070
1949.....	84,856	80,006	4,850	4,915	3,422	1,493	8,399	71,542	68,559	2,983	1,524	195	1,328
1948.....	74,257	71,041	3,216	5,149	4,185	964	12,470	56,638	54,540	2,098	936	191	745
1947.....	55,086	52,981	2,105	905	182	723	17,852	36,349	35,144	1,205	370	95	275
1946.....	37,155	36,628	527	1,007	1,007	...	11,821	24,327	23,800	527	623	...	623
1942 to 1945.....	27,073	26,623	450	1,120	1,120	...	359	25,994	25,144	450	...	...	...
1940 to 1941.....	6,977	6,836	141	1,601	1,601	...	...	5,376	5,235	141	...	...	...
1935 to 1939.....	4,564	4,556	8	1,157	1,157	...	...	3,407	3,399	8	21	...	21
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	129	105	24	...	...	...	...	129	105	24	10	...	10

RESIDENTIAL FINANCING

Table 4.—TOTAL OWNER-OCCUPIED PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	602	602	...	...	...	...	...	602	602	...	168	...	168
4.0 percent.....	15,111	14,382	729	605	144	462	7,499	7,010	6,854	156	1,036	723	313
4.1 to 4.4 percent.....	96	96	...	...	...	...	...	96	96	...	48	...	48
4.5 percent.....	12,764	12,350	414	2,332	2,070	262	...	10,434	10,282	152	12	...	12
4.6 to 5.0 percent.....	27,488	26,451	1,037	241	241	...	...	27,247	26,210	1,037	957	...	957
5.1 to 5.5 percent.....	3,884	3,780	104	...	...	...	...	3,884	3,780	104	104	...	104
5.6 to 6.0 percent.....	9,814	9,461	353	...	...	...	...	9,814	9,461	353	481	...	481
6.1 percent or more.....	752	704	48	...	...	...	...	752	704	48	...	...	...
Median interest rate.....percent..	5.0	5.0	...	...	...	...	4.0	5.0	5.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	4,656	4,648	8	48	48	...	...	4,608	4,600	8	1,985	695	1,290
\$2,000 to \$2,999.....	7,465	7,177	288	...	...	...	118	7,347	7,059	288	318	28	291
\$3,000 to \$3,999.....	9,051	8,986	65	144	144	...	313	8,594	8,529	65	65	...	65
\$4,000 to \$4,999.....	8,774	8,432	342	503	503	...	283	7,988	7,694	294	336	...	336
\$5,000 to \$5,999.....	10,188	9,845	343	301	254	48	1,077	8,810	8,515	295	...	...	...
\$6,000 to \$6,999.....	7,582	7,334	248	824	720	104	494	6,266	6,122	144	...	...	...
\$7,000 to \$7,999.....	6,027	5,723	305	234	96	158	1,043	4,732	4,584	148	...	...	...
\$8,000 to \$8,999.....	4,864	4,258	606	430	65	366	1,063	3,371	3,179	192	56	...	56
\$9,000 to \$9,999.....	3,708	3,561	147	320	272	48	1,102	2,288	2,189	99	...	...	...
\$10,000 to \$10,999.....	2,682	2,442	240	...	...	...	1,327	1,355	1,131	224	...	...	...
\$11,000 to \$11,999.....	1,430	1,430	...	48	48	...	288	1,095	1,095	...	...	...	...
\$12,000 to \$14,999.....	2,470	2,422	48	258	258	...	288	1,925	1,877	48	48	...	48
\$15,000 to \$19,999.....	1,088	1,040	48	48	48	...	24	1,016	968	48	...	...	...
\$20,000 or more.....	531	531	...	...	...	...	84	447	447	...	...	...	...
Median loan.....dollars..	5,500	5,400	...	...	...	...	8,300	5,100	5,100	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	13,949	13,733	216	384	384	...	70	13,495	13,279	216	2,084	695	1,389
\$2,000 to \$2,999.....	10,422	10,261	161	264	264	...	208	9,951	9,790	161	236	28	268
\$3,000 to \$3,999.....	9,020	8,814	206	407	407	...	680	7,933	7,733	200	168	...	168
\$4,000 to \$4,999.....	8,835	8,382	453	503	503	...	647	7,685	7,232	453	216	...	216
\$5,000 to \$5,999.....	6,626	6,462	164	110	62	48	1,096	5,420	5,304	116	...	...	...
\$6,000 to \$6,999.....	5,184	4,936	248	152	48	104	573	4,460	4,316	144	...	...	...
\$7,000 to \$7,999.....	5,514	4,973	541	462	161	301	1,498	3,353	3,361	192	...	...	...
\$8,000 to \$8,999.....	3,964	3,547	417	318	48	270	968	2,678	2,531	147	56	...	56
\$9,000 to \$9,999.....	2,384	2,319	65	272	272	...	1,021	1,090	1,042	48	...	...	...
\$10,000 to \$10,999.....	1,486	1,318	168	145	145	...	438	903	735	168	...	...	...
\$11,000 to \$11,999.....	1,325	1,277	48	65	65	...	144	1,117	1,069	48	...	...	...
\$12,000 to \$14,999.....	1,232	1,232	...	96	96	...	72	1,065	1,065	...	48	...	48
\$15,000 to \$19,999.....	482	482	...	...	...	...	72	410	410	...	...	...	...
\$20,000 or more.....	94	94	...	...	...	...	12	82	82	...	...	...	...
Median debt.....dollars..	4,200	4,100	...	...	...	...	7,300	3,800	3,700	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....													
	69,705	67,024	2,681	3,180	2,456	724	7,502	59,031	57,187	1,844	2,152	723	1,423
Less than \$20.....	11,720	11,398	362	48	48	...	766	10,907	10,545	362	1,664	723	940
\$20 to \$24.....	5,728	5,383	345	240	240	...	495	4,995	4,698	297	152	...	152
\$25 to \$29.....	7,806	7,662	144	455	407	48	687	6,663	6,567	96	48	...	48
\$30 to \$34.....	7,276	7,107	169	254	206	48	1,192	5,832	5,728	104	...	...	...
\$35 to \$39.....	5,079	4,854	225	264	264	...	799	4,017	3,840	177	...	...	...
\$40 to \$44.....	6,715	6,189	526	1,135	617	518	520	5,060	5,052	8	...	...	...
\$45 to \$49.....	4,663	4,505	158	110	48	62	631	3,922	3,826	96	...	...	...
\$50 to \$54.....	5,109	4,813	296	96	48	48	526	4,488	4,240	248	...	...	...
\$55 to \$59.....	3,623	3,575	48	...	...	...	544	3,079	3,031	48	...	...	...
\$60 to \$64.....	3,597	3,549	48	272	272	...	431	2,894	2,846	48	120	...	120
\$65 to \$69.....	1,815	1,719	96	...	...	...	407	1,409	1,313	96	...	...	...
\$70 to \$79.....	2,233	2,233	...	210	210	...	431	1,592	1,592	...	120	...	120
\$80 to \$89.....	2,474	2,330	144	96	96	...	25	2,354	2,210	144	48	...	48
\$100 to \$119.....	1,185	1,065	120	...	...	...	...	1,185	1,065	120	...	...	...
\$120 or more.....	682	682	...	...	...	...	48	634	634	...	...	...	...
Median payment.....dollars..	37	37	...	...	...	...	38	36	36	...	...	...	...

CINCINNATI STANDARD METROPOLITAN AREA

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	70,513	67,825	2,688	3,176	2,454	723	...	7,500	7,387	113	59,836	57,985	1,851
STRUCTURES ON PROPERTY													
1 structure.....	69,855	67,176	2,679	3,176	2,454	723	...	7,403	7,290	113	59,276	57,432	1,844
2 structures or more.....	656	649	7	...	...	...	...	96	96	...	560	553	7
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	52,163	50,303	1,860	3,128	2,406	723	...	4,698	4,650	48	44,336	43,248	1,088
2 dwelling units.....	14,520	13,974	546	48	48	...	...	2,355	2,338	17	12,119	11,589	530
3 dwelling units.....	2,618	2,436	182	...	...	...	...	280	280	...	2,338	2,155	182
4 dwelling units.....	1,211	1,113	98	...	...	...	...	168	120	48	1,044	993	51
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	68,745	66,354	2,391	3,176	2,454	723	...	7,356	7,243	113	58,213	56,658	1,555
Less than half.....	1,767	1,471	296	...	...	...	...	144	144	...	1,623	1,327	296
YEAR STRUCTURE BUILT													
1950 (part).....	705	635	70	93	31	62	...	65	65	...	547	539	8
1949.....	2,611	2,163	448	543	240	304	...	363	464	...	1,704	1,560	144
1948.....	3,373	3,102	271	575	417	158	...	736	719	17	2,063	1,968	96
1947.....	2,880	2,688	192	144	...	144	...	1,045	1,045	...	1,692	1,644	48
1946.....	808	808	...	48	48	...	...	134	134	...	627	627	...
1942 to 1945.....	1,712	1,656	56	464	407	56	...	196	196	...	1,052	1,052	...
1940 to 1941.....	5,907	5,811	96	592	592	...	...	360	360	...	4,955	4,859	96
1930 to 1939.....	10,355	10,205	150	528	528	...	...	706	706	...	9,121	8,973	150
1929 or earlier.....	41,172	39,767	1,405	144	144	...	...	3,754	3,658	96	37,274	35,965	1,309
Not reported.....	993	993	...	48	48	...	...	144	144	...	801	801	...
YEAR STRUCTURE ACQUIRED													
1950 (part).....	3,737	3,213	524	315	79	236	...	217	217	...	3,208	2,919	288
1949.....	9,321	8,634	687	504	304	200	...	1,199	1,151	48	7,618	7,180	440
1948.....	10,022	9,318	704	609	417	192	...	1,619	1,602	17	7,795	7,300	496
1947.....	9,361	8,975	386	96	...	96	...	2,329	2,281	48	6,936	6,693	242
1946.....	8,341	8,191	150	168	168	...	...	2,089	2,089	...	6,084	5,935	150
1942 to 1945.....	13,815	13,705	110	431	431	...	...	48	48	...	13,336	13,226	110
1940 to 1941.....	6,713	6,653	60	527	527	...	...	...	...	...	6,186	6,126	60
1930 to 1939.....	5,537	5,529	8	481	481	...	...	...	...	...	5,037	5,049	8
1929 or earlier.....	3,618	3,562	56	48	48	...	...	...	...	...	3,570	3,514	56
Not reported.....	48	48	...	...	...	...	...	...	...	...	48	48	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	15,908	14,942	966	2,597	1,992	605	...	2,088	2,071	17	11,221	10,877	344
Previously occupied.....	54,605	52,883	1,722	580	462	118	...	5,410	5,314	96	48,614	47,108	1,507
PURCHASE PRICE													
Less than \$2,000.....	1,409	1,409	...	48	48	...	...	...	...	...	1,361	1,361	...
\$2,000 to \$2,999.....	3,633	3,585	48	...	...	...	...	70	70	...	3,563	3,515	48
\$3,000 to \$3,999.....	4,070	3,974	96	...	...	...	...	216	216	...	3,855	3,759	96
\$4,000 to \$4,999.....	5,976	5,804	172	240	240	...	...	228	228	...	5,510	5,337	172
\$5,000 to \$5,999.....	6,086	6,021	65	359	359	...	...	653	653	...	5,074	5,008	65
\$6,000 to \$6,999.....	8,047	7,735	312	349	349	...	...	704	656	48	6,994	6,730	264
\$7,000 to \$7,999.....	6,383	6,127	256	287	192	96	...	710	710	...	5,386	5,226	160
\$8,000 to \$8,999.....	5,884	5,776	108	249	193	56	...	517	517	...	5,118	5,066	52
\$9,000 to \$9,999.....	5,073	4,777	296	240	48	192	...	797	797	...	4,035	3,931	104
\$10,000 to \$10,999.....	4,560	4,037	523	596	216	380	...	830	830	...	3,134	2,990	144
\$11,000 to \$11,999.....	3,987	3,787	200	48	48	...	...	1,030	1,030	...	2,910	2,710	200
\$12,000 to \$12,999.....	7,630	7,435	195	289	289	...	...	1,359	1,311	48	5,982	5,835	147
\$13,000 to \$13,999.....	3,793	3,593	200	258	258	...	...	185	168	17	3,351	3,168	184
\$14,000 to \$14,999.....	1,472	1,256	216	96	96	...	...	24	24	...	1,352	1,136	216
\$15,000 or more.....	1,328	1,328	...	...	...	...	...	60	60	...	1,268	1,268	...
Property not acquired by purchase.....	733	733	...	...	...	...	...	...	...	...	733	733	...
Not reported.....	454	454	...	120	120	...	...	120	120	...	214	214	...
Median purchase price.....dollars..	7,800	7,700	...	...	...	...	...	9,700	9,700	...	7,500	7,500	...
MARKET VALUE													
Less than \$2,000.....	168	168	...	...	...	...	...	...	...	...	168	168	...
\$2,000 to \$2,999.....	1,064	1,064	...	...	...	...	...	22	22	...	1,041	1,041	...
\$3,000 to \$3,999.....	2,271	2,223	48	...	...	...	...	328	328	...	1,943	1,895	48
\$4,000 to \$4,999.....	3,118	3,022	96	96	96	...	...	56	56	...	2,966	2,870	96
\$5,000 to \$5,999.....	3,223	3,110	...	...	...	...	...	461	461	...	2,762	2,649	113
\$6,000 to \$6,999.....	4,889	4,697	192	14	14	...	...	336	288	48	4,540	4,396	144
\$7,000 to \$7,999.....	4,683	4,293	390	216	168	48	...	653	653	...	3,814	3,472	342
\$8,000 to \$8,999.....	5,793	5,643	150	96	...	96	...	432	432	...	5,265	5,211	54
\$9,000 to \$9,999.....	5,300	5,236	64	200	144	56	...	887	887	...	4,214	4,206	8
\$10,000 to \$10,999.....	8,589	8,313	276	555	431	124	...	644	644	...	7,388	7,236	152
\$11,000 to \$11,999.....	4,570	4,130	440	431	240	192	...	480	480	...	3,658	3,411	248
\$12,000 to \$12,999.....	13,011	12,652	359	1,000	792	208	...	2,574	2,526	48	9,436	9,333	103
\$13,000 to \$13,999.....	8,349	8,125	224	377	377	...	...	455	455	...	7,517	7,293	224
\$14,000 to \$14,999.....	2,395	2,155	240	97	97	...	...	114	97	17	2,184	1,962	224
\$15,000 or more.....	2,752	2,656	96	96	96	...	...	60	60	...	2,596	2,500	96
Not reported.....	344	344	...	...	...	...	...	...	...	...	344	344	...
Median market value.....dollars..	10,500	10,500	...	...	...	...	...	10,800	10,800	...	10,400	10,400	...

RESIDENTIAL FINANCING

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	10,723	10,667	56	456	456	...	...	...	...	...	10,267	10,210	56
20 to 39 percent.....	18,482	18,438	64	791	791	...	...	348	348	...	17,341	17,277	64
40 to 59 percent.....	19,789	19,377	432	520	520	...	...	1,556	1,539	17	17,715	17,299	415
60 to 69 percent.....	10,410	10,019	391	473	425	48	...	2,105	2,057	48	7,834	7,537	296
70 to 79 percent.....	6,640	5,779	861	470	214	256	...	2,251	2,203	48	3,919	3,362	557
80 to 84 percent.....	2,219	1,765	454	240	...	240	...	693	693	...	1,287	1,073	214
85 to 89 percent.....	910	758	152	56	48	8	...	256	256	...	598	454	144
90 to 94 percent.....	255	193	62	62	...	62	...	14	14	...	179	179	...
95 to 99 percent.....	358	144	214	110	...	110	...	96	96	...	152	48	104
100 percent or more.....	385	385	...	...	...	...	...	182	182	...	203	203	...
Market value not reported.....	344	344	...	...	...	...	...	...	...	...	344	344	...
Median percent.....	46	45	...	...	...	...	...	69	69	...	42	42	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	916	854	62	111	97	14	...	192	144	48	612	612	...
\$2.50 to \$4.99.....	6,868	6,525	343	241	241	...	...	206	206	...	6,420	6,078	343
\$5.00 to \$7.49.....	15,262	14,814	448	792	744	48	...	1,726	1,726	...	12,745	12,346	400
\$7.50 to \$9.99.....	13,525	13,045	480	248	144	104	...	1,496	1,431	65	11,780	11,470	312
\$10.00 to \$12.49.....	14,098	13,793	305	719	623	96	...	1,769	1,769	...	11,611	11,401	209
\$12.50 to \$14.99.....	7,647	7,352	295	287	240	48	...	1,014	1,014	...	6,348	6,100	247
\$15.00 to \$17.49.....	2,830	2,774	56	144	96	48	...	140	140	...	2,546	2,538	8
\$17.50 to \$19.99.....	1,539	1,535	4	...	...	...	...	172	172	...	1,369	1,365	4
\$20.00 to \$24.99.....	1,530	1,522	8	...	...	...	...	144	144	...	1,386	1,378	8
\$25.00 or more.....	1,137	1,137	...	...	...	...	...	105	105	...	1,032	1,032	...
Taxes not payable in 1949 ¹	3,244	2,726	518	636	270	366	...	428	428	...	2,180	2,028	152
Taxes not reported.....	1,919	1,751	168	...	...	...	...	110	110	...	1,810	1,642	168
Median taxes.....dollars..	9.28	9.32	...	...	...	...	...	9.77	9.86	...	9.23	9.27	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	772	600	172	14	...	14	...	54	6	48	703	593	110
\$20 to \$39.....	8,910	8,264	646	97	97	...	...	607	559	48	8,206	7,608	598
\$40 to \$59.....	12,969	12,767	202	192	192	...	...	1,908	1,908	...	10,870	10,668	202
\$60 to \$79.....	10,962	10,850	112	537	489	48	...	1,182	1,182	...	9,246	9,182	64
\$80 to \$99.....	10,624	10,280	344	583	431	152	...	1,290	1,290	...	8,550	8,559	192
\$100 to \$119.....	7,306	7,085	221	240	240	...	...	761	744	17	6,306	6,102	204
\$120 to \$139.....	4,875	4,779	96	407	312	96	...	673	673	...	3,795	3,795	...
\$140 to \$159.....	3,767	3,759	8	113	113	...	...	201	201	...	3,452	3,444	8
\$160 to \$199.....	3,591	3,495	96	264	264	...	...	192	192	...	3,136	3,040	96
\$200 to \$249.....	1,285	1,181	104	48	...	48	...	96	96	...	1,141	1,085	56
\$250 to \$299.....	96	96	...	...	...	...	...	...	...	...	96	96	...
\$300 or more.....	537	537	...	48	48	...	...	...	...	...	489	489	...
Taxes not payable in 1949.....	3,244	2,726	518	636	270	366	...	428	428	...	2,180	2,028	152
Taxes not reported.....	1,919	1,407	168	...	...	...	...	110	110	...	1,465	1,297	168
Median taxes.....dollars..	74	74	...	...	...	...	...	70	71	...	73	73	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	48,745	46,405	2,340	2,929	2,206	723	...	7,499	7,386	113	38,320	36,814	1,506
Mortgage refinanced or renewed.....	16,921	16,625	296	144	144	...	...	...	...	...	16,777	16,481	296
To increase loan for improvements or repairs.....	8,838	8,670	168	96	96	...	...	...	...	...	8,742	8,574	168
To increase loan for other reasons.....	3,205	3,109	96	48	48	...	...	...	...	...	3,157	3,061	96
To secure better terms.....	2,688	2,670	18	...	...	...	...	...	...	...	2,688	2,670	18
To renew or extend loan without increasing amount.....	895	887	8	...	...	...	...	...	...	...	895	887	8
For other purpose.....	1,295	1,289	6	...	...	...	...	...	...	...	1,295	1,289	6
Mortgage placed later than acquisition of property.....	4,848	4,800	48	104	104	...	...	...	...	...	4,743	4,695	48
To make improvements or repairs.....	2,399	2,399	...	48	48	...	...	...	...	...	2,351	2,351	...
To invest in other properties.....	390	390	...	...	...	...	...	...	...	...	390	390	...
To invest in business other than real estate.....	493	493	...	...	...	...	...	...	...	...	493	493	...
For other purpose.....	1,566	1,518	48	56	56	...	...	...	...	...	1,509	1,461	48
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	16,921	16,625	296	144	144	...	...	...	...	...	16,777	16,481	296
Same lender.....	13,009	12,741	268	144	144	...	...	...	...	...	12,865	12,597	268
Different lender.....	3,912	3,884	28	...	...	...	...	...	...	...	3,912	3,884	28

¹ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figure for "Taxes or value not reported."

Table 5.—TOTAL OWNER-OCCUPIED PROPERTIES: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	48,751	46,409	2,342	2,928	2,206	724	...	7,504	7,391	113	38,324	36,817	1,507	
Less than 50 percent.....	5,679	5,407	272	...	...	...	...	...	...	...	5,679	5,407	272
50 to 59 percent.....	4,518	4,462	56	120	120	...	...	110	110	...	4,288	4,232	56
60 to 64 percent.....	4,081	3,833	248	96	96	...	...	192	192	...	3,794	3,546	248
65 to 69 percent.....	4,275	3,962	313	81	81	...	...	258	145	113	3,936	3,736	200
70 to 74 percent.....	5,196	4,762	434	552	457	96	...	639	639	...	4,007	3,667	339	
75 to 79 percent.....	7,117	6,682	435	690	351	340	...	679	679	...	5,748	5,653	96	
80 to 84 percent.....	5,936	5,648	288	503	407	96	...	853	853	...	4,580	4,389	192	
85 to 89 percent.....	3,991	3,799	192	431	287	144	...	1,273	1,273	...	2,286	2,238	48	
90 to 94 percent.....	4,078	4,022	56	335	287	48	...	1,362	1,362	...	2,383	2,374	8	
95 to 99 percent.....	753	753	...	...	...	...	...	393	393	...	360	360	...
100 percent or more.....	2,666	2,618	48	...	...	...	...	1,625	1,625	...	1,042	994	48
Purchase price not reported or property not acquired by purchase.....	461	461	...	120	120	...	...	120	120	...	221	221	...
Median percent.....	75	75	...	...	...	...	...	89	89	...	72	72	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	48,751	46,409	2,342	2,928	2,206	724	...	7,504	7,391	113	38,324	36,817	1,507	
Less than 50 percent.....	5,463	5,407	56	...	...	...	...	...	...	...	5,464	5,407	56
50 to 59 percent.....	4,462	4,462	...	120	120	...	...	110	110	...	4,232	4,232	...
60 to 64 percent.....	3,953	3,833	120	96	96	...	...	192	192	...	3,666	3,546	120
65 to 69 percent.....	4,018	3,962	56	81	81	...	...	193	145	48	3,744	3,736	8
70 to 74 percent.....	4,762	4,762	...	457	457	...	...	639	639	...	3,667	3,667	...
75 to 79 percent.....	6,970	6,682	288	351	351	...	...	679	679	...	5,941	5,653	288
80 to 84 percent.....	5,790	5,647	143	455	407	47	...	853	853	...	4,484	4,388	95	
85 to 89 percent.....	4,122	3,799	323	344	287	56	...	1,290	1,273	17	2,489	2,238	250	
90 to 94 percent.....	4,484	4,022	462	445	287	158	...	1,362	1,362	...	2,678	2,374	305	
95 to 99 percent.....	1,191	753	438	270	...	270	...	441	393	48	480	360	120	
100 percent or more.....	3,074	2,618	456	192	...	192	...	1,625	1,625	...	1,259	994	264	
Purchase price not reported or property not acquired by purchase.....	461	461	...	120	120	...	...	120	120	...	221	221	...
Median percent.....	76	75	...	...	...	...	...	89	89	...	73	72	...
VETERAN STATUS OF OWNER														
Veteran of World War II.....	20,183	19,016	1,167	1,052	329	723	...	7,010	6,914	96	12,120	11,772	348	
Veteran of World War I only.....	5,697	5,607	90	242	242	...	...	41	24	17	5,413	5,341	73
Other service or nonveteran.....	44,633	43,203	1,430	1,883	1,883	...	...	448	448	...	42,301	40,873	1,430

RESIDENTIAL FINANCING

Table 6.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	52,163	248,538	3,128	19,094	4,698	33,623	44,336	195,821
Average debt per property.....	...	4.8	...	6.1	...	7.2	...	4.4
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	3,391	3,258	48	67	...	...	3,343	3,191
\$2,000 to \$2,999.....	5,455	9,356	...	...	70	82	5,385	9,274
\$3,000 to \$3,999.....	6,154	14,983	144	383	208	575	5,802	14,025
\$4,000 to \$4,999.....	6,711	22,313	503	1,668	200	760	6,008	19,885
\$5,000 to \$5,999.....	8,217	32,531	254	947	629	2,832	7,335	28,752
\$6,000 to \$6,999.....	6,214	29,820	768	2,762	398	2,106	5,049	24,952
\$7,000 to \$7,999.....	4,136	26,230	144	1,025	544	3,584	3,448	21,621
\$8,000 to \$8,999.....	3,022	22,385	121	977	623	4,526	2,278	16,882
\$9,000 to \$9,999.....	2,997	25,417	733	6,772	790	6,494	1,475	12,151
\$10,000 to \$10,999.....	1,806	16,529	62	635	759	7,123	985	8,771
\$11,000 to \$11,999.....	976	9,245	48	517	192	1,997	736	6,731
\$12,000 to \$14,999.....	2,132	23,063	258	2,987	240	2,744	1,635	17,332
\$15,000 to \$19,999.....	682	8,198	48	354	...	...	634	7,844
\$20,000 or more.....	273	5,210	...	...	48	800	225	4,410
Median loan.....dollars..	5,500	...	...	...	...	...	5,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	10,092	12,083	384	552	70	82	9,698	11,449
\$2,000 to \$2,999.....	8,566	20,912	264	748	160	431	8,143	19,733
\$3,000 to \$3,999.....	5,944	20,348	407	1,433	144	455	5,393	18,460
\$4,000 to \$4,999.....	6,818	30,455	503	2,152	647	2,826	5,668	25,477
\$5,000 to \$5,999.....	4,912	26,827	62	343	587	3,153	4,263	23,331
\$6,000 to \$6,999.....	3,758	24,051	96	599	344	2,216	3,319	21,236
\$7,000 to \$7,999.....	3,760	27,797	265	1,949	911	6,721	2,585	19,127
\$8,000 to \$8,999.....	2,726	23,036	240	2,070	656	5,555	1,830	15,411
\$9,000 to \$9,999.....	2,035	19,219	542	5,109	621	5,835	873	8,275
\$10,000 to \$10,999.....	1,085	11,299	207	2,210	318	3,322	560	5,767
\$11,000 to \$11,999.....	1,098	12,454	65	731	144	1,652	890	10,071
\$12,000 to \$14,999.....	1,049	14,071	96	1,198	48	575	905	12,238
\$15,000 to \$19,999.....	304	5,629	...	...	48	800	256	4,829
\$20,000 or more.....	17	357	...	...	...	...	17	357
Median debt.....dollars..	4,200	...	...	...	...	...	3,800	...

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	245,108	232,820	12,288	18,131	12,766	5,365	33,575	193,402	186,656	6,746	3,429	963	2,466
Average debt per mortgage.....	4.7	4.6	6.6	5.8	5.3	7.4	7.1	4.4	4.3	6.2	1.8	1.3	2.2
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	25,016	24,695	321	1,481	1,481	...	5,760	17,775	17,454	321	...	...	...
Mutual savings bank.....	536	536	...	...	...	...	407	129	...	...	...	...	...
Savings and loan association.....	185,210	177,269	7,941	6,073	4,549	1,524	22,535	156,602	150,185	6,417	504	258	246
Life insurance company.....	25,982	22,141	3,841	10,060	6,219	3,841	4,564	11,358	11,358	...	705	705	...
Mortgage company.....	522	522	...	...	...	...	...	522	522	...	153	...	153
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	4,404	4,396	8	...	...	...	...	4,404	4,396	8	1,981	...	1,981
Other.....	3,438	3,261	177	517	517	...	309	2,612	2,612	...	86	...	86
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	32,873	28,618	4,255	2,631	446	2,185	1,434	28,808	26,738	2,070	1,514	482	1,032
1949.....	63,676	60,080	3,596	4,561	3,068	1,493	5,909	53,206	51,103	2,103	884	195	689
1948.....	56,915	54,721	2,194	5,149	4,185	964	9,412	42,354	41,124	1,230	596	191	405
1947.....	40,104	38,322	1,782	905	182	723	13,275	25,924	25,042	882	349	95	254
1946.....	19,739	19,667	72	1,007	1,007	...	3,545	15,187	15,115	72	48	...	48
1942 to 1945.....	21,107	20,877	230	1,120	1,120	...	...	19,987	19,757	230	...	...	...
1940 to 1941.....	6,369	6,228	141	1,601	1,601	...	...	4,768	4,627	141	...	...	...
1935 to 1939.....	4,062	4,054	8	1,157	1,157	...	...	2,905	2,897	8	21	...	21
1930 to 1934.....	234	224	10	...	...	...	...	234	224	10	17	...	17
1929 or earlier.....	29	29	...	...	...	...	...	29	29	...	...	...	...

RESIDENTIAL FINANCING

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	434	434	...	...	...	...	...	434	434	...	104	...	104
4.0 percent.....	10,504	9,947	557	605	144	462	4,697	5,202	5,154	48	923	723	200
4.1 to 4.4 percent.....	96	96	...	...	...	...	...	96	96	...	48	...	48
4.5 percent.....	10,766	10,352	414	2,284	2,022	262	...	8,484	8,332	152	8	...	8
4.6 to 5.0 percent.....	19,812	19,157	655	241	241	...	...	19,571	18,916	655	559	...	559
5.1 to 5.5 percent.....	2,883	2,779	104	...	...	...	...	2,883	2,779	104	104	...	104
5.6 to 6.0 percent.....	6,937	6,856	81	...	...	...	...	6,937	6,856	81	113	...	113
6.1 percent or more.....	731	683	48	...	...	...	...	731	683	48	...	...	...
Median interest rate.....percent..	5.0	5.0	...	...	...	...	...	5.0	5.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	3,399	3,391	8	48	48	...	...	3,351	3,343	8	1,295	695	600
\$2,000 to \$2,999.....	5,599	5,455	144	...	...	...	70	5,529	5,385	144	233	28	225
\$3,000 to \$3,999.....	6,019	6,002	17	144	144	...	208	5,667	5,650	17	48	...	48
\$4,000 to \$4,999.....	6,647	6,647	160	503	503	...	248	6,055	5,943	112	216	...	216
\$5,000 to \$5,999.....	8,377	8,217	160	301	254	48	629	7,447	7,335	112	...	...	...
\$6,000 to \$6,999.....	5,206	5,006	200	824	720	104	350	5,033	4,937	96	...	...	...
\$7,000 to \$7,999.....	4,276	3,974	302	206	48	158	544	3,528	3,384	144	...	...	...
\$8,000 to \$8,999.....	3,332	2,822	510	430	65	366	623	2,278	2,134	144	48	...	48
\$9,000 to \$9,999.....	2,488	2,392	96	320	272	48	790	1,379	1,331	48	...	...	...
\$10,000 to \$10,999.....	1,864	1,648	216	...	...	...	759	1,105	889	216	...	...	...
\$11,000 to \$11,999.....	928	...	...	48	48	...	192	689	689	...	...	...	...
\$12,000 to \$14,999.....	1,964	1,916	48	258	258	...	240	1,467	1,419	48	...	...	...
\$15,000 to \$19,999.....	682	682	...	48	48	...	...	634	634	...	...	...	...
\$20,000 or more.....	225	225	...	...	...	...	48	177	177	...	...	...	...
Median loan.....dollars..	5,500	5,400	...	...	...	...	...	5,200	5,100	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	10,212	10,092	120	384	384	...	70	9,758	9,638	120	1,343	695	648
\$2,000 to \$2,999.....	8,583	8,470	113	264	264	...	160	8,160	8,047	113	205	28	177
\$3,000 to \$3,999.....	5,951	5,855	96	407	407	...	192	5,352	5,304	48	48	...	48
\$4,000 to \$4,999.....	6,778	6,674	104	503	503	...	599	5,676	5,572	104	216	...	216
\$5,000 to \$5,999.....	4,968	4,816	152	110	62	48	587	4,272	4,168	104	...	...	...
\$6,000 to \$6,999.....	3,853	3,605	248	152	48	104	344	3,358	3,214	144	...	...	...
\$7,000 to \$7,999.....	3,997	3,552	445	414	113	301	911	2,672	2,528	144	...	...	...
\$8,000 to \$8,999.....	2,804	2,438	366	318	48	270	656	1,830	1,734	96	48	...	48
\$9,000 to \$9,999.....	1,574	1,374	...	272	...	...	621	681	...	...	...	...	...
\$10,000 to \$10,999.....	1,191	1,023	168	145	145	...	318	728	560	168	...	...	...
\$11,000 to \$11,999.....	1,098	1,050	48	65	65	...	144	890	842	48	...	...	...
\$12,000 to \$14,999.....	881	881	...	96	96	...	48	738	738	...	...	...	...
\$15,000 to \$19,999.....	256	256	...	...	...	...	48	208	208	...	...	...	...
\$20,000 or more.....	17	17	...	...	...	...	...	17	17	...	...	...	...
Median debt.....dollars..	4,100	4,100	...	...	...	...	...	3,700	3,700	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	51,565	49,712	1,853	3,132	2,408	724	4,700	43,738	42,657	1,081	1,427	723	703
Less than \$20.....	3,358	3,358	...	48	48	...	...	3,311	3,311	...	1,059	723	335
\$20 to \$24.....	3,259	3,191	48	192	192	...	22	3,025	2,977	48	152	...	152
\$25 to \$29.....	5,269	5,173	96	455	407	48	256	4,557	4,509	48	48	...	48
\$30 to \$34.....	5,281	5,177	104	254	206	48	360	4,669	4,613	56	...	...	...
\$35 to \$39.....	3,977	3,808	169	264	264	...	571	3,142	3,021	121	...	...	...
\$40 to \$44.....	6,216	5,690	526	1,135	617	518	496	4,585	4,577	8	...	...	...
\$45 to \$49.....	4,345	4,187	158	110	48	62	631	3,604	3,508	96	...	...	...
\$50 to \$54.....	4,685	4,389	296	96	48	48	502	4,088	3,840	248	...	...	...
\$55 to \$59.....	3,500	3,452	48	...	...	...	544	2,956	2,908	48	...	...	...
\$60 to \$64.....	3,501	3,453	48	272	272	...	431	2,798	2,750	48	...	...	...
\$65 to \$69.....	1,774	1,678	96	...	...	...	383	1,392	1,392	96	...	...	...
\$70 to \$79.....	2,156	2,156	...	210	210	...	431	1,515	1,515	...	120	...	120
\$80 to \$99.....	2,460	2,316	144	96	96	...	25	2,340	2,196	144	48	...	48
\$100 to \$119.....	1,178	1,058	120	...	...	...	...	1,178	1,058	120	...	...	...
\$120 or more.....	626	626	...	...	...	...	...	578	578	...	...	...	...
Median payment.....dollars..	43	43	...	...	...	...	...	43	43	...	...	...	...

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	52,163	50,303	1,860	3,128	2,406	723	...	4,698	4,650	48	44,336	43,248	1,088
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	51,255	49,564	1,691	3,128	2,406	723	...	4,602	4,554	48	43,525	42,605	920
Less than half.....	907	739	168	...	...	...	...	96	96	...	811	643	168
TYPE OF STRUCTURE													
Detached.....	51,167	49,372	1,795	3,080	2,358	723	...	4,602	4,554	48	43,484	42,461	1,023
Semidetached and attached.....	996	931	65	48	48	...	...	96	96	...	852	787	65
NUMBER OF ROOMS													
Less than 4 rooms.....	1,881	1,688	193	48	48	...	...	304	304	...	1,529	1,336	193
4 rooms.....	7,668	7,001	667	642	222	420	...	880	880	...	6,147	5,900	248
5 rooms.....	18,645	17,942	703	1,574	1,318	256	...	2,114	2,114	...	14,958	14,510	448
6 rooms.....	14,294	14,190	104	434	386	48	...	1,010	962	48	12,850	12,842	8
7 rooms or more.....	7,893	7,701	192	384	384	...	...	256	256	...	7,252	7,060	192
Not reported.....	1,782	1,782	...	48	48	...	...	135	135	...	1,599	1,599	...
YEAR STRUCTURE BUILT													
1950 (part).....	697	627	70	93	31	62	...	65	65	...	539	531	8
1949.....	2,510	2,062	448	543	240	304	...	315	315	...	1,651	1,507	144
1948.....	3,076	2,822	254	575	417	158	...	671	671	...	1,831	1,736	96
1947.....	2,549	2,397	192	144	...	144	...	1,015	1,015	...	1,391	1,343	48
1946.....	613	48	...	48	...	...	...	96	96	...	469	469	...
1942 to 1945.....	1,609	1,553	56	464	407	56	...	160	160	...	985	985	...
1940 to 1941.....	5,545	5,497	48	592	592	...	...	360	360	...	4,593	4,545	48
1930 to 1939.....	8,870	8,726	144	528	528	...	...	529	529	...	7,812	7,670	144
1929 or earlier.....	25,977	25,328	649	144	144	...	...	1,489	1,441	48	24,345	23,743	601
Not reported.....	720	720	...	...	...	...	...	...	...	...	720	720	...
YEAR STRUCTURE ACQUIRED													
1950 (part).....	2,963	2,447	516	315	79	236	...	169	169	...	2,481	2,201	280
1949.....	6,927	6,439	488	456	256	200	...	791	791	...	5,679	5,392	288
1948.....	7,284	6,884	400	609	417	192	...	1,197	1,197	...	5,477	5,269	208
1947.....	6,588	6,348	240	96	...	96	...	1,776	1,728	48	4,716	4,620	96
1946.....	4,695	4,599	96	168	168	...	...	766	766	...	3,762	3,666	96
1942 to 1945.....	10,649	10,601	48	431	431	...	...	...	...	...	10,218	10,170	48
1940 to 1941.....	5,602	5,546	56	527	527	...	...	...	...	...	5,075	5,019	56
1930 to 1939.....	4,704	4,696	8	481	481	...	...	...	...	...	4,224	4,216	8
1929 or earlier.....	2,753	2,745	8	48	48	...	...	...	...	...	2,706	2,697	8
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	14,526	13,577	949	2,597	1,992	605	...	1,969	1,969	...	9,959	9,615	344
Previously occupied.....	37,637	36,726	911	532	414	118	...	2,728	2,680	48	34,377	33,632	744
PURCHASE PRICE													
Less than \$2,000.....	1,160	1,160	...	48	48	...	...	...	...	...	1,112	1,112	...
\$2,000 to \$2,999.....	2,517	2,517	...	...	...	...	...	70	70	...	2,447	2,447	...
\$3,000 to \$3,999.....	3,158	3,110	48	...	...	...	...	208	208	...	2,951	2,903	48
\$4,000 to \$4,999.....	4,472	4,368	104	240	240	...	...	48	48	...	4,185	4,080	104
\$5,000 to \$5,999.....	4,415	4,350	65	359	359	...	...	509	509	...	3,546	3,461	65
\$6,000 to \$6,999.....	5,832	5,736	96	349	349	...	...	464	436	48	5,019	4,971	48
\$7,000 to \$7,999.....	4,686	4,534	152	287	192	96	...	208	208	...	4,191	4,134	56
\$8,000 to \$8,999.....	5,047	4,943	104	249	193	56	...	288	288	...	4,510	4,462	48
\$9,000 to \$9,999.....	3,362	3,114	248	240	48	192	...	597	597	...	2,524	2,468	56
\$10,000 to \$10,999.....	3,523	3,000	523	548	168	380	...	542	542	...	2,433	2,289	144
\$11,000 to \$11,999.....	2,973	2,821	152	48	48	...	...	622	622	...	2,303	2,151	152
\$12,000 to \$14,999.....	5,743	5,599	144	289	289	...	...	951	951	...	4,504	4,360	144
\$15,000 to \$19,999.....	2,864	2,808	56	258	258	...	...	144	144	...	2,463	2,407	56
\$20,000 to \$24,999.....	969	801	168	96	96	...	...	...	...	...	873	705	168
\$25,000 or more.....	771	771	...	...	...	...	...	48	48	...	723	723	...
Property not acquired by purchase.....	408	408	...	...	...	...	...	...	...	...	408	408	...
Not reported.....	265	265	...	120	120	...	...	...	...	...	145	145	...
Median purchase price.....dollars..	7,800	7,700	...	...	...	...	...	...	...	...	7,600	7,500	...
MARKET VALUE													
Less than \$2,000.....	161	161	...	...	...	...	...	...	...	...	161	161	...
\$2,000 to \$2,999.....	730	730	...	...	...	...	...	22	22	...	707	707	...
\$3,000 to \$3,999.....	1,446	1,446	...	...	...	...	...	208	208	...	1,238	1,238	...
\$4,000 to \$4,999.....	2,451	2,355	96	96	96	...	...	48	48	...	2,307	2,211	96
\$5,000 to \$5,999.....	2,952	2,887	65	...	...	...	...	206	206	...	1,746	1,681	65
\$6,000 to \$6,999.....	3,797	3,701	96	14	14	...	...	240	192	48	3,544	3,496	48
\$7,000 to \$7,999.....	3,309	3,157	152	216	168	48	...	440	440	...	2,653	2,549	104
\$8,000 to \$8,999.....	4,542	4,398	144	96	96	...	...	192	192	...	4,254	4,206	48
\$9,000 to \$9,999.....	3,494	3,430	64	200	144	56	...	358	358	...	2,937	2,929	8
\$10,000 to \$10,999.....	6,185	5,957	228	555	431	124	...	494	494	...	5,135	5,031	104
\$11,000 to \$11,999.....	3,490	3,146	344	431	240	192	...	408	408	...	2,650	2,498	152
\$12,000 to \$14,999.....	10,417	10,113	304	952	744	208	...	1,700	1,700	...	7,765	7,669	96
\$15,000 to \$19,999.....	6,618	6,514	104	377	377	...	...	335	335	...	5,906	5,802	104
\$20,000 to \$24,999.....	1,713	1,497	216	97	97	...	...	...	...	...	1,615	1,400	216
\$25,000 or more.....	1,614	1,566	48	96	96	...	...	48	48	...	1,470	1,422	48
Not reported.....	248	248	...	...	...	...	...	...	...	...	248	248	...
Median market value.....dollars..	10,600	10,600	...	...	...	...	...	...	...	...	10,400	10,400	...

RESIDENTIAL FINANCING

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	8,158	8,150	8	456	456	...	...	...	...	...	7,702	7,693	8
20 to 39 percent.....	13,855	13,791	64	791	791	...	...	96	96	...	12,968	12,904	64
40 to 59 percent.....	14,819	14,675	144	472	472	...	...	947	947	...	13,401	13,257	144
60 to 69 percent.....	7,487	7,247	240	473	425	48	...	1,263	1,263	...	5,753	5,559	193
70 to 79 percent.....	4,907	4,220	687	470	214	256	...	1,751	1,703	48	2,686	2,303	383
80 to 84 percent.....	1,382	1,046	336	240	...	240	...	406	406	...	737	641	96
85 to 89 percent.....	595	491	104	56	48	8	...	160	160	...	379	283	96
90 to 94 percent.....	197	135	62	...	...	62	...	14	14	...	121	121	...
95 to 99 percent.....	310	96	214	110	...	110	...	48	48	...	152	48	104
100 percent or more.....	206	206	...	...	...	...	...	14	14	...	192	192	...
Market value not reported.....	248	248	...	...	...	...	...	...	...	...	248	248	...
Median percent.....	45	44	...	...	...	...	...	...	...	...	42	41	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	762	700	62	111	97	14	...	48	...	48	602	602	...
\$2.50 to \$4.99.....	5,356	5,243	113	241	241	...	...	200	200	...	4,915	4,803	113
\$5.00 to \$7.49.....	13,030	12,678	352	742	744	48	...	1,222	1,222	...	11,016	10,713	304
\$7.50 to \$9.99.....	10,304	10,104	200	298	144	104	...	1,096	1,096	...	8,959	8,864	96
\$10.00 to \$12.49.....	9,735	9,487	248	671	575	96	...	1,111	1,111	...	7,953	7,801	152
\$12.50 to \$14.99.....	4,554	4,410	144	287	240	48	...	470	470	...	3,798	3,702	96
\$15.00 to \$17.49.....	1,742	1,686	56	144	96	48	...	48	48	...	1,550	1,542	8
\$17.50 to \$19.99.....	868	868	...	...	...	...	...	62	62	...	807	807	...
\$20.00 to \$24.99.....	788	788	...	...	...	...	...	...	...	...	788	788	...
\$25.00 or more.....	585	585	...	...	...	...	...	...	...	...	585	585	...
Taxes not payable in 1949 ¹	3,135	2,617	518	636	270	366	...	380	380	...	2,119	1,967	152
Taxes or value not reported.....	1,306	1,138	168	...	...	...	...	62	62	...	1,244	1,076	168
Median taxes.....dollars..	8.64	8.65	...	...	...	...	...	...	...	...	8.60	8.62	...
REAL ESTATE TAXES													
Less than \$20.....	271	209	62	14	...	14	...	48	...	48	209	209	...
\$20 to \$39.....	3,765	3,557	208	97	97	...	...	104	104	...	3,564	3,356	208
\$40 to \$59.....	7,364	7,308	56	192	192	...	...	726	726	...	6,448	6,392	56
\$60 to \$79.....	8,113	8,057	56	489	441	48	...	678	678	...	6,948	6,940	8
\$80 to \$99.....	8,853	8,557	296	583	431	152	...	1,062	1,062	...	7,207	7,064	144
\$100 to \$119.....	6,523	6,331	192	240	240	...	...	648	648	...	5,636	5,444	192
\$120 to \$139.....	4,438	4,342	96	407	312	96	...	600	600	...	3,430	3,430	...
\$140 to \$159.....	3,509	3,501	8	113	113	...	...	104	104	...	3,292	3,284	8
\$160 to \$199.....	3,271	3,175	96	264	264	...	...	192	192	...	2,816	2,720	96
\$200 to \$249.....	1,285	1,181	104	48	...	48	...	96	96	...	1,141	1,085	56
\$250 to \$299.....	96	96	...	...	...	...	...	...	...	...	96	96	...
\$300 or more.....	482	482	...	48	48	...	...	...	...	...	434	434	...
Taxes not payable in 1949.....	3,135	2,617	518	636	270	366	...	380	380	...	2,119	1,967	152
Taxes or value not reported.....	1,058	890	168	...	...	...	...	62	62	...	996	828	168
Median taxes.....dollars..	85	85	...	...	...	...	...	...	...	...	85	84	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	35,790	34,036	1,754	2,881	2,158	723	...	4,697	4,649	48	28,213	27,229	984
Mortgage refinanced or renewed.....	12,939	12,883	56	144	144	...	...	...	...	...	12,795	12,739	56
To increase loan for improvements or repairs.....	6,425	6,425	...	96	96	...	...	...	...	...	6,329	6,329	...
To increase loan for other reasons.....	2,543	2,495	48	48	48	...	...	...	...	...	2,495	2,447	48
To secure better terms.....	2,144	2,144	...	...	...	...	...	...	...	...	2,144	2,144	...
To renew or extend loan without increasing amount.....	672	664	8	...	...	...	...	...	...	...	672	664	8
For other purpose.....	1,155	1,155	...	...	...	...	...	...	...	...	1,155	1,155	...
Mortgage placed later than acquisition of property.....	3,437	3,389	48	104	104	...	...	...	...	...	3,332	3,284	48
To make improvements or repairs.....	1,629	1,629	...	48	48	...	...	...	...	...	1,581	1,581	...
To invest in other properties.....	248	248	...	...	...	...	...	...	...	...	248	248	...
To invest in business other than real estate.....	431	431	...	...	...	...	...	...	...	...	431	431	...
For other purpose.....	1,129	1,081	48	56	56	...	...	...	...	...	1,072	1,024	48
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	12,939	12,883	56	144	144	...	...	...	...	...	12,795	12,739	56
Same lender.....	9,843	9,795	48	144	144	...	...	...	...	...	9,699	9,651	48
Different lender.....	3,096	3,088	8	...	...	...	...	...	...	...	3,096	3,088	8

¹ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA				Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	35,792	34,037	1,755	2,880	2,158	724	...	4,700	4,652	48	28,214	27,231	983	
Less than 50 percent.....	4,252	3,980	272	...	...	...	...	...	...	...	4,252	3,980	272
50 to 59 percent.....	3,614	3,598	56	120	120	...	...	110	110	...	3,384	3,328	56
60 to 64 percent.....	3,083	2,939	144	96	96	...	...	144	144	...	2,844	2,700	144
65 to 69 percent.....	3,554	3,402	152	81	81	...	...	144	96	48	3,329	3,225	104
70 to 74 percent.....	3,356	3,148	208	552	457	96	...	383	383	...	2,421	2,309	113	
75 to 79 percent.....	5,691	5,256	435	642	303	340	...	583	583	...	4,466	4,371	96	
80 to 84 percent.....	4,332	4,140	192	503	407	96	...	661	661	...	3,168	3,073	96	
85 to 89 percent.....	2,919	2,727	192	431	287	144	...	1,048	1,048	...	1,440	1,392	48	
90 to 94 percent.....	2,405	2,349	56	335	287	48	...	430	430	...	1,640	1,631	8	
95 to 99 percent.....	454	454	...	...	...	...	...	152	152	...	302	302	...
100 percent or more.....	1,868	1,820	48	...	...	...	...	1,045	1,045	...	824	776	48
Purchase price not reported or property not acquired by purchase.....	264	264	...	120	120	...	...	...	...	...	144	144	...
Median percent.....	75	75	...	...	...	...	...	...	...	...	70	71	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	35,792	34,037	1,755	2,880	2,158	724	...	4,700	4,652	48	28,214	27,231	983	
Less than 50 percent.....	4,036	3,980	56	...	...	...	...	...	...	...	4,037	3,980	56
50 to 59 percent.....	3,558	3,558	...	120	120	...	...	110	110	...	3,328	3,328	...
60 to 64 percent.....	3,059	2,939	120	96	96	...	...	144	144	...	2,820	2,700	120
65 to 69 percent.....	3,410	3,402	8	81	81	...	...	96	96	...	3,233	3,225	8
70 to 74 percent.....	3,148	3,148	...	457	457	...	...	383	383	...	2,309	2,309	...
75 to 79 percent.....	5,448	5,256	192	303	303	...	...	583	583	...	4,371	4,371	192
80 to 84 percent.....	4,234	4,139	95	455	407	47	...	661	661	...	3,120	3,072	47	
85 to 89 percent.....	2,927	2,727	200	344	287	96	...	1,048	1,048	...	1,536	1,392	144	
90 to 94 percent.....	2,715	2,349	366	445	287	158	...	430	430	...	1,640	1,631	209	
95 to 99 percent.....	772	454	318	270	...	270	...	200	152	48	302	302	...	
100 percent or more.....	2,220	1,820	400	192	...	192	...	1,045	1,045	...	985	776	208	
Purchase price not reported or property not acquired by purchase.....	264	264	...	120	120	...	...	...	...	...	144	144	...
Median percent.....	76	75	...	...	...	...	...	...	...	...	71	71	...
VETERAN STATUS OF OWNER														
Veteran of World War II.....	14,870	13,899	971	1,004	281	723	...	4,402	4,354	48	9,464	9,264	200	
Veteran of World War I only.....	4,762	4,737	25	242	242	...	...	...	...	...	4,520	4,495	25
Other service or nonveteran.....	32,530	31,667	863	1,883	1,883	...	...	296	296	...	30,352	29,489	863
COLOR OF OWNER														
White.....	46,972	45,421	1,551	2,759	2,112	647	...	4,176	4,128	48	40,037	39,181	856	
Nonwhite.....	1,161	1,065	96	168	120	48	...	33	33	...	960	912	48	
Not reported.....	4,029	3,817	212	202	174	28	...	488	488	...	3,339	3,155	184	
SEX AND AGE OF OWNER														
Male.....	38,895	37,400	1,495	2,264	1,569	695	...	4,210	4,162	48	32,423	31,671	752	
Under 15 years.....	9,038	8,399	639	791	296	495	...	3,093	3,045	48	5,154	5,058	96	
15 to 44 years.....	14,413	13,822	591	823	623	200	...	1,013	1,013	...	12,578	12,187	391	
45 to 54 years.....	9,312	9,120	192	240	240	...	...	96	96	...	8,977	8,785	192
55 to 64 years.....	4,933	4,860	73	410	410	...	...	8	8	...	4,515	4,442	73
65 years and over.....	1,199	1,199	...	...	...	...	...	...	...	...	1,199	1,199	...
Female.....	10,767	10,615	152	712	712	...	...	48	48	...	10,007	9,855	152
Under 45 years.....	5,911	5,767	144	544	544	...	...	48	48	...	5,319	5,175	144
45 to 64 years.....	4,158	4,150	8	168	168	...	...	...	...	...	3,990	3,982	8
65 years and over.....	698	698	...	...	...	...	...	...	...	...	698	698	...
Sex or age not reported.....	2,502	2,290	212	155	127	28	...	440	440	...	1,907	1,723	184	
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD														
Owner is--														
Primary individual.....	1,035	1,035	...	48	48	...	...	...	...	...	987	987	...
Head of primary family.....	39,324	37,877	1,447	2,263	1,568	695	...	4,210	4,162	48	32,852	32,147	704	
Not head but a member of primary family	8,813	8,661	152	664	664	...	...	48	48	...	8,101	7,949	152
One or more owners not in primary family.....	442	394	48	...	...	...	...	...	...	...	442	394	48
Not reported.....	2,550	2,338	212	155	127	28	...	440	440	...	1,955	1,771	184	
Properties with owner who is head of household or related to head...	49,174	47,573	1,601	2,975	2,280	695	...	4,257	4,209	48	41,937	41,082	857	
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS														
Primary individual.....	1,035	1,035	...	48	48	...	...	...	...	...	987	987	...
Primary family:														
2 persons.....	9,252	9,060	192	561	513	48	...	727	727	...	7,964	7,820	144	
3 persons.....	11,633	11,089	544	896	648	248	...	1,478	1,430	48	9,259	9,011	248	
4 persons.....	13,514	12,771	743	1,039	688	352	...	1,503	1,503	...	10,971	10,579	392	
5 persons.....	7,094	6,998	96	287	240	48	...	287	287	...	6,519	6,471	48	
6 persons.....	3,392	3,384	8	144	144	...	...	144	144	...	3,105	3,096	8
7 persons or more.....	3,252	3,235	17	...	...	...	...	118	118	...	3,133	3,117	17

Table 8.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual, or no child in family.....	17,031	16,727	304	897	849	48	...	735	735	...	15,399	15,143	256
1 child.....	10,954	10,427	527	839	599	240	...	1,613	1,565	48	8,502	8,263	240
2 children.....	11,719	11,063	656	904	544	360	...	1,503	1,503	...	9,311	9,016	296
3 children.....	5,428	5,332	96	287	240	48	...	192	192	...	4,949	4,901	48
4 children or more.....	4,040	4,023	17	48	48	...	...	214	214	...	3,778	3,761	17
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	3,989	3,941	48	48	...	48	...	409	409	...	3,532	3,532	...
\$2,000 to \$2,499.....	2,138	1,994	144	48	48	...	...	96	96	...	1,994	1,850	144
\$2,500 to \$2,999.....	3,792	3,784	8	48	48	...	...	152	152	...	3,592	3,584	8
\$3,000 to \$3,499.....	5,611	5,371	240	144	48	96	...	708	708	...	4,757	4,613	144
\$3,500 to \$3,999.....	6,509	6,205	304	791	631	160	...	718	718	...	4,998	4,855	144
\$4,000 to \$4,499.....	4,167	3,879	288	337	241	96	...	599	551	48	3,230	3,087	144
\$4,500 to \$4,999.....	3,602	3,554	48	192	144	48	...	240	240	...	3,170	3,170	...
\$5,000 to \$5,999.....	5,965	5,773	192	383	240	144	...	527	527	...	5,054	5,006	48
\$6,000 to \$7,999.....	3,698	3,554	144	383	287	96	...	383	383	...	2,932	2,884	48
\$8,000 to \$9,999.....	1,167	1,159	8	56	48	8	...	48	48	...	1,063	1,063	...
\$10,000 or more.....	1,595	1,547	48	168	168	...	...	48	48	...	1,380	1,332	48
Not reported.....	6,941	6,812	129	377	377	...	...	329	329	...	6,235	6,106	129
Median income.....dollars..	3,900	3,900	...	...	...	...	...	...	...	...	3,800	3,900	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	48,601	47,010	1,591	2,975	2,280	696	...	4,258	4,210	48	41,371	40,522	849
Less than 5 percent.....	1,800	1,800	...	48	48	...	...	48	48	...	1,704	1,704	...
5 to 9 percent.....	10,851	10,651	200	943	791	152	...	493	493	...	9,415	9,367	48
10 to 14 percent.....	12,242	11,899	343	768	528	240	...	1,317	1,317	...	10,157	10,053	104
15 to 19 percent.....	7,445	6,950	495	519	312	208	...	1,047	999	48	5,880	5,640	240
20 to 24 percent.....	3,786	3,594	192	104	56	48	...	527	527	...	3,155	3,011	144
25 to 29 percent.....	1,170	1,074	96	...	...	...	...	352	352	...	819	723	96
30 to 34 percent.....	679	631	48	48	...	48	...	...	...	...	631	631	...
35 to 39 percent.....	112	112	...	...	...	...	...	...	...	...	112	112	...
40 percent or more.....	2,035	1,987	48	...	...	...	...	97	97	...	1,938	1,890	48
Income \$10,000 or more.....	1,595	1,547	48	168	168	...	...	48	48	...	1,380	1,332	48
Income not reported.....	6,886	6,765	121	377	377	...	...	329	329	...	6,180	6,059	121
Median percent.....	13	13	...	...	...	...	...	...	...	...	13	13	...
Properties with owner who is head of household.....	40,358	38,910	1,448	2,313	1,618	696	...	4,211	4,163	48	33,835	33,131	705
INCOME OF OWNER													
Less than \$2,000.....	4,820	4,772	48	96	48	48	...	457	457	...	4,267	4,267	...
\$2,000 to \$2,499.....	2,746	2,554	192	48	48	...	...	96	96	...	2,602	2,410	192
\$2,500 to \$2,999.....	4,065	4,065	...	48	48	...	...	152	152	...	3,865	3,865	...
\$3,000 to \$3,499.....	6,194	5,859	335	264	168	96	...	900	900	...	5,031	4,792	240
\$3,500 to \$3,999.....	5,059	4,851	208	552	344	208	...	623	623	...	3,884	3,884	...
\$4,000 to \$4,499.....	3,775	3,487	288	384	241	144	...	647	599	48	2,743	2,647	96
\$4,500 to \$4,999.....	1,971	1,875	96	240	144	96	...	240	240	...	1,491	1,491	...
\$5,000 to \$5,999.....	3,061	2,965	96	240	192	48	...	527	527	...	2,294	2,246	48
\$6,000 to \$7,999.....	1,652	1,604	48	144	96	48	...	144	144	...	1,365	1,365	...
\$8,000 to \$9,999.....	536	528	8	56	48	8	...	48	48	...	432	432	...
\$10,000 or more.....	995	947	48	48	48	...	...	48	48	...	899	851	48
Not reported.....	5,484	5,403	81	193	193	...	...	329	329	...	4,962	4,881	81
Median income.....dollars..	3,400	3,400	...	...	...	...	...	...	...	...	3,300	3,300	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	3,733	3,477	256	304	96	208	...	767	767	...	2,663	2,616	48
Self-employed.....	681	681	...	...	...	...	...	96	96	...	585	585	...
Managers, officials, and proprietors, including farm:													
Salaried.....	3,232	3,128	104	296	287	8	...	384	384	...	2,553	2,457	96
Self-employed.....	2,082	2,082	...	48	48	...	...	48	48	...	1,986	1,986	...
Clerical and kindred workers.....	3,967	3,727	240	576	384	192	...	560	560	...	2,830	2,782	48
Sales workers.....	3,936	3,888	48	393	345	48	...	624	624	...	2,920	2,920	...
Craftsmen, foremen, and kindred workers.....	8,879	8,544	335	431	240	192	...	790	790	...	7,660	7,516	144
Operatives and kindred workers.....	8,285	7,902	383	216	168	48	...	751	703	48	7,319	7,031	288
Service workers, including private household.....	1,880	1,872	8	...	...	...	...	...	...	...	1,880	1,872	8
Laborers, except mine.....	1,349	1,332	17	48	48	...	...	144	144	...	1,158	1,141	17
Occupation not reported.....	2,334	2,278	56	...	...	...	...	48	48	...	2,287	2,230	56

¹ Income of primary families and individuals.

Table 9.—TOTAL RENTAL PROPERTIES: MORTGAGE LOAN AND OUTSTANDING DEBT ON PROPERTY, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Median not shown where number of sample cases reported is less than 100]

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	8,413	66,469	86	3,528	326	2,133	7,999	60,808
Average debt per property.....	...	7.9	...	41.0	...	6.5	...	7.6
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	711	615	...	...	...	...	711	615
\$2,000 to \$3,999.....	1,827	4,166	25	67	22	58	1,780	4,041
\$4,000 to \$5,999.....	1,429	5,131	16	45	64	224	1,349	4,862
\$6,000 to \$7,999.....	1,189	6,137	...	...	61	360	1,129	5,777
\$8,000 to \$9,999.....	967	7,070	25	215	161	1,330	782	5,525
\$10,000 to \$11,999.....	577	4,801	...	...	8	90	569	4,711
\$12,000 to \$14,999.....	418	4,587	...	...	...	...	418	4,587
\$15,000 to \$19,999.....	611	8,178	...	...	8	71	603	8,107
\$20,000 to \$24,999.....	204	3,668	...	...	...	...	204	3,668
\$25,000 to \$29,999.....	67	1,077	...	...	...	...	67	1,077
\$30,000 to \$49,999.....	231	6,009	...	...	...	...	231	6,009
\$50,000 to \$74,999.....	102	4,808	...	...	...	...	102	4,808
\$75,000 to \$99,999.....	30	2,748	...	...	...	...	30	2,748
\$100,000 to \$199,999.....	37	5,000	20	3,201	...	...	17	1,799
\$200,000 to \$499,999.....	8	1,604	...	...	...	...	8	1,604
\$500,000 or more.....	2	870	...	...	...	...	2	870
Median loan.....dollars..	6,300	...	...	...	...	...	6,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,581	1,748	8	16	...	...	1,572	1,732
\$2,000 to \$3,999.....	2,156	6,305	33	96	86	282	2,037	5,927
\$4,000 to \$5,999.....	1,297	6,453	...	...	14	58	1,283	6,395
\$6,000 to \$7,999.....	883	5,946	...	...	72	475	812	5,471
\$8,000 to \$9,999.....	791	6,901	25	215	145	1,228	621	5,458
\$10,000 to \$11,999.....	498	5,361	...	...	8	90	490	5,271
\$12,000 to \$14,999.....	340	4,546	...	...	...	...	340	4,546
\$15,000 to \$19,999.....	440	7,542	...	...	...	...	440	7,542
\$20,000 to \$24,999.....	93	2,079	...	...	...	...	93	2,079
\$25,000 to \$29,999.....	110	3,051	...	...	...	...	110	3,051
\$30,000 to \$49,999.....	109	4,191	...	...	...	...	109	4,191
\$50,000 to \$74,999.....	36	2,246	...	...	...	...	36	2,246
\$75,000 to \$99,999.....	38	3,485	...	...	...	...	38	3,485
\$100,000 to \$199,999.....	32	4,765	20	3,201	...	...	12	1,564
\$200,000 to \$499,999.....	5	1,850	...	...	...	...	5	1,850
\$500,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	4,700	...	...	...	...	...	4,600	...

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	65,168	60,408	4,760	13,516	3,389	2,121	59,531	54,937	4,594	1,299
Average debt per mortgage.....	7.7	7.6	11.5	40.9	48.4	6.5	7.4	7.2	11.8	3.0
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	6,966	6,814	152	...	...	72	6,894	6,742	152	167
Mutual savings bank.....	3,315	3,315	...	3,201	3,201	...	114	114	...	...
Savings and loan association.....	40,934	38,273	2,661	16	16	1,779	39,139	36,517	2,622	513
Life insurance company.....	10,111	8,231	1,880	299	172	199	9,613	7,860	1,753	12
Mortgage company.....	...	...	...	...	...	...	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	2,827	2,760	67	...	...	...	2,827	2,760	67	580
Other.....	1,015	1,015	...	...	...	71	944	944	...	27
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	15,381	14,382	999	...	...	1,063	14,318	13,319	999	282
1949.....	13,465	11,428	2,037	76	76	116	13,273	11,275	1,998	409
1948.....	40,934	38,273	2,661	16	16	1,779	39,139	36,517	2,622	513
1947.....	8,440	7,899	541	390	390	598	7,452	6,911	541	76
1946.....	8,134	7,522	612	...	...	182	7,952	7,340	612	416
1942 to 1945.....	4,584	4,555	29	...	...	...	4,584	4,555	29	18
1940 to 1941.....	771	771	...	96	96	...	675	675	...	...
1935 to 1939.....	442	376	66	16	16	...	426	360	66	12
1930 to 1934.....	64	64	...	...	...	...	64	64	...	...
1929 or earlier.....	700	700	...	...	...	...	700	700	...	...

¹ Includes 127 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage.

RESIDENTIAL FINANCING

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

[Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100]

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
Total mortgages.....	8,413	8,000	413	186	70	326	7,999	7,613	388	427
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	868	843	25	...	...	8	860	835	25	26
Mutual savings bank.....	29	29	...	20	...	...	10	10	...	...
Savings and loan association.....	6,725	6,386	339	8	8	284	6,433	6,103	330	137
Life insurance company.....	283	240	43	58	42	25	199	173	26	17
Mortgage company.....	...	...	...	...	...	...	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	334	329	5	...	...	...	334	329	5	222
Other.....	173	173	...	...	...	8	164	164	...	25
FORM OF DEBT										
Mortgage or deed of trust.....	8,219	7,807	412	86	70	326	7,809	7,421	388	430
Contract to purchase.....	192	192	...	...	...	...	192	192	...	...
AMORTIZATION										
Fully amortized.....	7,361	6,975	386	86	70	326	6,951	6,589	362	242
Partially amortized.....	726	725	1	...	...	...	726	725	1	68
Not amortized.....	184	168	16	...	...	...	184	168	16	91
On demand.....	139	132	7	...	...	...	139	132	7	29
Regular principal payments required.....	73	69	4	...	...	...	73	69	4	...
No regular principal payments required....	66	63	3	...	...	...	66	63	3	29
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	7,803	7,443	360	71	71	296	7,438	7,087	351	294
Delinquent:										
Foreclosure in process.....	63	46	17	...	...	...	63	46	17	...
Foreclosure not in process.....	469	431	38	17	...	30	422	401	21	45
No regular payments required.....	82	82	...	...	...	...	82	82	...	91
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	1,708	1,660	48	...	...	134	1,575	1,527	48	74
1949.....	1,529	1,388	141	8	8	30	1,491	1,358	133	173
1948.....	1,608	1,533	75	34	17	17	1,537	1,499	58	42
1947.....	1,025	953	72	3	3	106	917	845	72	76
1946.....	995	931	64	...	...	39	956	892	64	51
1942 to 1945.....	1,010	1,004	6	...	...	...	1,010	1,004	6	6
1940 to 1941.....	276	276	...	33	33	...	243	243	...	...
1935 to 1939.....	153	145	8	8	8	...	145	137	8	8
1930 to 1934.....	25	25	...	...	...	...	25	25	...	...
1929 or earlier.....	86	86	...	...	...	...	86	86	...	...
TERM OF MORTGAGE										
On demand.....	141	133	8	...	...	...	141	133	8	29
Less than 5 years.....	278	262	16	...	...	...	278	262	16	168
5 to 9 years.....	914	893	21	...	...	...	905	893	12	111
10 to 12 years.....	3,943	3,784	159	...	...	36	3,908	3,749	159	70
13 to 14 years.....	562	463	99	...	...	...	562	463	99	...
15 years.....	1,019	994	25	...	...	47	972	947	25	...
16 to 19 years.....	785	736	49	...	...	22	762	713	49	33
20 years.....	411	394	17	16	16	67	327	310	17	...
21 to 24 years.....	75	75	...	...	...	...	75	75	...	...
25 years.....	249	232	17	50	33	145	54	54	...	17
26 years or more.....	32	32	...	20	20	...	12	12	...	...
Median term..... years..	12	12	...	...	...	...	12	12	...	...
YEAR MORTGAGE DUE										
On demand.....	141	133	8	...	...	...	141	133	8	29
Fully amortized.....	7,365	6,977	388	87	70	326	6,950	6,588	362	241
Past due.....	16	16	...	...	...	...	16	16	...	...
1950 to 1951.....	123	123	...	...	...	...	123	123	...	60
1952 to 1953.....	268	260	8	...	...	...	268	260	8	37
1954 to 1955.....	398	391	7	...	...	...	398	391	7	12
1956 to 1957.....	1,097	1,064	33	8	8	17	1,071	1,047	24	8
1958 to 1959.....	1,374	1,309	65	...	...	28	1,346	1,281	65	50
1960 to 1964.....	2,932	2,732	200	...	...	47	2,884	2,684	200	57
1965 to 1969.....	887	829	58	42	42	89	756	698	58	...
1970 to 1974.....	117	100	17	17	...	25	75	75	...	17
1975 or later.....	153	153	...	20	20	120	13	13	...	...
Partially or not amortized.....	908	891	17	...	...	...	908	891	17	157
Past due.....	58	50	8	...	...	...	58	50	8	8
1950 to 1951.....	252	244	8	...	...	...	252	244	8	71
1952 to 1953.....	220	220	...	...	...	...	220	220	...	10
1954 to 1955.....	154	154	...	...	...	...	154	154	...	56
1956 to 1957.....	102	101	1	...	...	...	102	101	1	...
1958 to 1959.....	59	59	...	...	...	...	59	59	...	8
1960 to 1964.....	54	54	...	...	...	...	54	54	...	4
1965 to 1969.....	9	9	...	...	...	...	9	9	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 17 FHA-insured first mortgages with VA-guaranteed second mortgage.

Table 10.—TOTAL RENTAL PROPERTIES: CHARACTERISTICS OF FIRST AND JUNIOR MORTGAGES, BY GOVERNMENT INSURANCE STATUS: 1950—Con.

(Outstanding debt in thousands of dollars, and number of mortgages. Median not shown where number of sample cases reported is less than 100)

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
INTEREST RATE										
Less than 3.0 percent.....	13	13	...	...	...	...	13	13	...	16
3.0 percent.....	71	71	...	...	...	...	71	71	...	...
3.1 to 3.5 percent.....	71	68	3	...	...	...	71	68	3	...
3.6 to 3.9 percent.....	17	17	...	...	...	...	17	17	...	...
4.0 percent.....	1,520	1,489	31	37	20	326	1,158	1,152	6	34
4.1 to 4.4 percent.....	38	38	...	...	...	...	38	38	...	...
4.5 percent.....	1,143	1,112	31	42	42	...	1,101	1,070	31	25
4.6 to 5.0 percent.....	3,691	3,425	266	8	8	...	3,683	3,417	266	298
5.1 to 5.5 percent.....	404	348	56	...	...	...	404	348	56	...
5.6 to 6.0 percent.....	1,345	1,328	17	...	...	...	1,345	1,328	17	48
6.1 percent or more.....	100	92	8	...	...	...	100	92	8	8
Median interest rate.....percent..	5.0	5.0	...	...	...	...	5.0	5.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	731	711	20	...	...	...	731	711	20	246
\$2,000 to \$3,999.....	1,851	1,785	66	25	22	...	1,804	1,738	66	65
\$4,000 to \$5,999.....	1,403	1,364	39	16	72	...	1,314	1,283	31	37
\$6,000 to \$7,999.....	1,188	1,177	11	...	53	...	1,136	1,125	11	7
\$8,000 to \$9,999.....	1,007	873	134	25	8	161	821	704	117	26
\$10,000 to \$11,999.....	560	522	38	...	8	...	552	514	38	17
\$12,000 to \$14,999.....	393	360	33	...	...	...	393	360	33	8
\$15,000 to \$19,999.....	605	590	15	...	8	...	597	582	15	18
\$20,000 to \$24,999.....	197	194	3	...	...	...	197	194	3	2
\$25,000 to \$29,999.....	81	64	17	...	...	...	81	64	17	1
\$30,000 to \$49,999.....	233	225	8	...	...	...	233	225	8	...
\$50,000 to \$74,999.....	85	68	17	...	...	...	85	68	17	...
\$75,000 to \$99,999.....	31	22	9	...	...	...	31	22	9	...
\$100,000 to \$199,999.....	36	35	1	20	20	...	16	15	1	...
\$200,000 to \$499,999.....	8	8	...	...	...	...	8	8	...	...
\$500,000 or more.....	2	2	...	...	...	...	2	2	...	...
Median loan.....dollars..	6,300	6,100	...	...	...	...	6,200	6,100	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	1,610	1,564	46	8	8	...	1,601	1,555	46	281
\$2,000 to \$3,999.....	2,157	2,080	77	33	86	...	2,037	1,960	77	41
\$4,000 to \$5,999.....	1,291	1,277	14	...	22	...	1,269	1,263	6	35
\$6,000 to \$7,999.....	957	854	103	17	64	...	877	791	86	4
\$8,000 to \$9,999.....	742	680	62	8	145	...	588	526	62	39
\$10,000 to \$11,999.....	479	442	37	...	8	...	471	434	37	...
\$12,000 to \$14,999.....	330	316	14	...	...	...	330	316	14	25
\$15,000 to \$19,999.....	432	427	5	...	...	...	432	427	5	3
\$20,000 to \$24,999.....	99	80	19	...	...	...	99	80	19	1
\$25,000 to \$29,999.....	116	110	6	...	...	...	116	110	6	...
\$30,000 to \$49,999.....	89	86	3	...	...	...	89	86	3	...
\$50,000 to \$74,999.....	36	19	17	...	...	...	36	19	17	...
\$75,000 to \$99,999.....	37	29	8	...	...	...	37	29	8	...
\$100,000 to \$199,999.....	32	31	1	20	20	...	12	11	1	...
\$200,000 to \$499,999.....	5	5	...	...	...	...	5	5	...	...
\$500,000 or more.....	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	4,700	4,600	...	...	...	...	4,600	4,500	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....										
	8,133	7,740	393	86	69	325	7,721	7,353	368	292
Less than \$20.....	4,028	3,836	192	25	25	45	3,959	3,767	192	243
\$20 to \$24.....	877	830	47	...	...	25	852	813	39	17
\$25 to \$29.....	819	789	30	3	3	36	780	750	30	8
\$30 to \$34.....	485	465	20	16	16	22	446	426	20	8
\$35 to \$39.....	359	334	25	...	...	22	336	311	25	8
\$40 to \$44.....	294	252	42	17	...	31	246	221	25	...
\$45 to \$49.....	356	336	20	17	17	120	219	199	20	...
\$50 to \$54.....	211	211	...	...	...	8	203	203	...	8
\$55 to \$59.....	95	95	...	...	...	8	87	87	...	...
\$60 to \$64.....	150	142	8	8	8	8	134	126	8	...
\$65 to \$69.....	139	131	8	...	...	...	139	131	8	...
\$70 to \$79.....	111	110	1	...	...	...	111	110	1	...
\$80 to \$99.....	67	...	...	...	...	...	67	...	...	...
\$100 to \$119.....	88	88	...	...	...	...	88	88	...	...
\$120 or more.....	54	...	...	...	...	...	54	54	...	...
Median payment.....dollars..	20	20	...	...	...	...	19	19	...	...

RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	8,413	8,000	413	86	70	17	326	7,999	7,613	388
STRUCTURES ON PROPERTY										
1 structure.....	7,215	6,863	352	83	67	17	326	6,806	6,479	327
2 structures or more.....	1,198	1,137	61	3	3	...	...	1,193	1,134	61
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	2,256	2,198	58	66	50	17	240	1,950	1,909	42
2 to 4 dwelling units.....	3,234	3,111	123	...	...	...	86	3,148	3,033	115
5 to 49 dwelling units.....	2,899	2,671	228	20	20	...	...	2,880	2,652	228
50 to 99 dwelling units.....	10	10	...	...	...	...	...	10	10	...
100 dwelling units or more.....	10	8	2	...	...	...	...	10	8	2
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	7,036	6,672	364	69	53	17	318	6,648	6,311	340
Less than half.....	1,375	1,327	48	17	17	...	8	1,350	1,301	48
YEAR STRUCTURE BUILT ¹										
1950 (part).....	189	188	1	...	...	...	120	69	68	1
1949.....	149	141	8	...	...	...	...	149	141	8
1948.....	162	145	17	34	17	17	...	128	128	...
1947.....	181	181	...	3	3	...	45	133	133	...
1946.....	94	58	36	...	...	...	8	85	49	36
1942 to 1945.....	68	60	8	8	8	...	...	60	52	8
1940 to 1941.....	227	223	4	25	25	...	...	202	198	4
1930 to 1939.....	750	721	29	8	8	...	22	719	690	29
1929 or earlier.....	6,412	6,112	300	8	8	...	130	6,271	5,981	291
Not reported.....	184	176	8	...	...	...	...	184	176	8
YEAR STRUCTURE ACQUIRED ¹										
1950 (part).....	908	860	48	...	...	...	134	773	726	48
1949.....	948	817	131	8	8	...	30	910	787	123
1948.....	1,140	1,084	56	34	17	...	8	1,098	1,060	39
1947.....	1,031	999	72	3	3	...	114	914	842	72
1946.....	1,049	981	68	...	...	...	39	1,009	942	68
1942 to 1945.....	1,405	1,402	3	...	...	...	...	1,405	1,402	3
1940 to 1941.....	593	593	...	25	25	...	...	568	568	...
1930 to 1939.....	628	616	12	8	8	...	...	619	608	12
1929 or earlier.....	691	666	25	8	8	...	...	683	658	25
Not reported.....	22	22	...	...	...	...	...	22	22	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ¹										
New.....	1,028	985	43	78	61	17	173	777	751	26
Previously occupied.....	7,385	7,015	370	8	8	...	153	7,222	6,862	362
PURCHASE PRICE										
Less than \$2,000.....	138	138	...	...	...	...	...	138	138	...
\$2,000 to \$3,999.....	996	955	41	...	...	...	22	975	932	41
\$4,000 to \$5,999.....	1,351	1,319	32	25	25	...	50	1,276	1,244	32
\$6,000 to \$7,999.....	1,079	1,075	4	...	...	...	8	1,071	1,067	4
\$8,000 to \$9,999.....	836	799	37	33	16	17	61	742	730	12
\$10,000 to \$11,999.....	760	719	41	8	8	...	153	596	577	41
\$12,000 to \$14,999.....	736	694	42	...	...	...	8	725	685	42
\$15,000 to \$19,999.....	670	580	90	...	...	...	...	669	580	90
\$20,000 to \$24,999.....	419	403	16	...	...	...	8	413	395	16
\$25,000 to \$29,999.....	262	248	14	...	...	...	...	262	248	14
\$30,000 to \$49,999.....	272	269	3	...	...	...	...	271	269	3
\$50,000 to \$74,999.....	178	156	22	...	...	...	...	177	156	22
\$75,000 to \$99,999.....	79	60	19	...	...	...	...	79	60	19
\$100,000 to \$199,999.....	72	70	2	20	20	...	...	52	50	2
\$200,000 to \$499,999.....	11	11	...	...	...	...	...	11	11	...
\$500,000 or more.....	7	7	...	...	...	...	...	7	7	...
Property not acquired by purchase.....	348	315	33	...	...	...	...	348	315	33
Not reported.....	199	183	16	...	...	...	14	185	169	16
Median purchase price.....dollars..	8,800	8,600	...	...	...	...	...	8,700	8,500	...
MARKET VALUE										
Less than \$2,000.....	41	41	...	...	...	...	...	41	41	...
\$2,000 to \$3,999.....	386	361	25	...	...	...	...	386	361	25
\$4,000 to \$5,999.....	925	885	40	...	...	...	50	875	835	40
\$6,000 to \$7,999.....	1,137	1,096	41	...	...	...	30	1,108	1,074	33
\$8,000 to \$9,999.....	1,106	1,098	8	33	33	...	39	1,036	1,027	8
\$10,000 to \$11,999.....	859	817	42	25	8	17	150	684	659	25
\$12,000 to \$14,999.....	1,018	990	28	8	8	...	25	985	977	28
\$15,000 to \$19,999.....	911	810	101	...	...	...	...	909	810	101
\$20,000 to \$24,999.....	471	459	12	...	...	...	8	463	451	12
\$25,000 to \$29,999.....	437	429	8	...	...	...	...	438	429	8
\$30,000 to \$49,999.....	330	299	31	...	...	...	...	330	299	31
\$50,000 to \$74,999.....	204	199	5	...	...	...	...	204	199	5

¹ For properties with more than one structure, reported for structure most recently built.

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE—Con.										
\$75,000 to \$99,999.....	58	39	19	...	...	...	...	58	39	19
\$100,000 to \$199,999.....	127	108	19	...	...	...	...	127	108	19
\$200,000 to \$499,999.....	31	31	...	20	20	...	...	11	11	...
\$500,000 or more.....	7	7	...	...	...	...	...	7	7	...
Not reported.....	365	333	32	...	...	...	22	344	311	32
Median market value.....dollars..	10,800	10,700	...	...	...	...	...	10,700	10,600	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	1,047	1,039	8	...	...	...	...	1,047	1,039	8
20 to 39 percent.....	2,021	1,995	26	41	41	...	22	1,957	1,931	26
40 to 59 percent.....	2,580	2,451	129	...	...	...	53	2,527	2,399	129
60 to 69 percent.....	1,116	1,037	79	3	3	...	36	1,077	998	79
70 to 79 percent.....	782	711	71	25	25	...	176	582	511	71
80 to 84 percent.....	245	212	33	17	17	...	8	220	212	8
85 to 89 percent.....	57	40	17	...	...	...	...	56	40	17
90 to 94 percent.....	78	78	...	...	...	...	8	70	70	...
95 to 99 percent.....	53	53	...	...	...	...	...	53	53	...
100 percent or more.....	67	50	17	...	...	...	...	67	50	17
Market value not reported.....	365	333	32	...	...	...	22	344	311	32
Median percent.....	47	47	...	...	...	...	...	47	46	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	5,389	5,095	294	70	53	17	326	4,993	4,723	269
Less than 50 percent.....	531	493	38	...	...	...	...	529	493	38
50 to 59 percent.....	565	552	13	...	...	...	8	557	552	5
60 to 64 percent.....	385	384	1	...	...	...	...	385	384	1
65 to 69 percent.....	618	574	44	...	...	...	...	618	574	44
70 to 74 percent.....	704	597	107	...	...	...	150	593	446	107
75 to 79 percent.....	649	641	8	...	...	...	17	633	624	8
80 to 84 percent.....	643	601	42	42	25	17	22	580	554	25
85 to 89 percent.....	335	335	...	8	8	...	14	313	313	...
90 to 94 percent.....	369	369	...	17	17	...	34	319	319	...
95 to 99 percent.....	79	62	17	3	3	...	25	50	33	17
100 percent or more.....	344	336	8	...	...	...	42	302	294	8
Purchase price not reported or property not acquired by purchase.....	167	151	16	...	...	...	14	154	137	16
Median percent.....	74	74	...	...	...	...	...	73	73	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	5,389	5,095	294	70	53	17	326	4,993	4,723	269
Less than 50 percent.....	493	493	...	...	...	...	...	493	493	...
50 to 59 percent.....	560	552	8	...	...	...	...	560	552	8
60 to 64 percent.....	384	384	...	...	...	...	...	384	384	...
65 to 69 percent.....	591	574	17	...	...	...	...	590	574	17
70 to 74 percent.....	597	597	...	...	...	...	150	446	446	...
75 to 79 percent.....	666	641	25	...	...	...	25	641	624	17
80 to 84 percent.....	688	601	87	25	25	...	22	642	554	87
85 to 89 percent.....	405	335	70	25	8	17	14	365	313	53
90 to 94 percent.....	386	369	17	17	17	...	34	336	319	17
95 to 99 percent.....	78	62	16	3	3	...	25	49	33	16
100 percent or more.....	374	336	38	...	...	...	42	332	294	38
Purchase price not reported or property not acquired by purchase.....	167	151	16	...	...	...	14	154	137	16
Median percent.....	75	74	...	...	...	...	...	74	73	...
TYPE OF OWNER										
Individual.....	7,816	7,436	380	66	50	17	312	7,438	7,083	356
Partnership.....	286	277	9	...	...	...	14	272	263	9
Corporation.....	308	285	23	20	20	...	...	289	265	23
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	5,384	5,091	293	70	53	17	326	4,990	4,721	269
Mortgage refinanced or renewed.....	1,692	1,607	85	16	16	...	...	1,675	1,590	85
To increase loan for improvements or repairs.....	750	741	9	...	...	...	...	750	741	9
To increase loan for other reasons.....	321	310	11	...	...	...	...	321	310	11
To secure better terms.....	238	225	13	16	16	...	...	221	208	13
To renew or extend loan without increasing amount.....	167	167	...	...	...	...	...	167	167	...
For other purpose.....	216	164	52	...	...	...	...	216	164	52
Mortgage placed later than acquisition of property.....	1,333	1,300	33	...	...	...	...	1,333	1,300	33
To make improvements or repairs.....	531	506	25	...	...	...	...	531	506	25
To invest in other properties.....	490	490	...	...	...	...	...	490	490	...
To invest in business other than real estate.....	71	71	...	...	...	...	...	71	71	...
For other purpose.....	241	233	8	...	...	...	...	241	233	8

RESIDENTIAL FINANCING

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	1,692	1,607	85	16	16	...	...	1,675	1,590	85
Same lender.....	1,249	1,176	73	16	16	...	...	1,231	1,159	73
Different lender.....	443	431	12	...	...	...	...	444	431	12
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	5,618	5,404	214	53	36	17	107	5,458	5,260	197
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	189	189	...	17	17	...	22	151	151	...
\$2.50 to \$4.99.....	287	287	...	...	...	...	14	273	273	...
\$5.00 to \$7.49.....	634	589	45	25	8	17	...	611	581	29
\$7.50 to \$9.99.....	867	826	41	3	3	...	17	848	807	41
\$10.00 to \$12.49.....	1,039	1,000	39	8	8	...	25	1,006	967	39
\$12.50 to \$14.99.....	652	627	25	...	...	...	...	653	627	25
\$15.00 to \$17.49.....	613	603	10	...	...	...	8	605	595	10
\$17.50 to \$19.99.....	264	232	32	...	...	...	...	265	232	32
\$20.00 to \$24.99.....	427	427	...	...	...	...	14	413	413	...
\$25.00 or more.....	254	253	1	...	...	...	...	254	253	1
Taxes not payable in 1949 ²	17	17	...	...	...	...	...	17	17	...
Taxes or value not reported.....	371	351	20	...	...	...	8	362	343	20
Median taxes.....dollars..	11.54	11.57	...	...	...	...	...	11.63	11.65	...
MONTHLY TOTAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	870	820	50	...	...	...	8	870	820	50
\$20 to \$29.....	1,358	1,329	29	...	...	...	30	1,351	1,321	29
\$30 to \$39.....	1,327	1,277	50	...	...	...	17	1,296	1,246	50
\$40 to \$49.....	704	681	23	17	...	17	14	673	667	6
\$50 to \$59.....	436	435	1	8	8	...	31	398	397	1
\$60 to \$69.....	393	376	17	17	17	...	8	368	351	17
\$70 to \$79.....	107	88	19	8	8	...	...	99	80	19
\$80 to \$89.....	197	189	8	...	...	...	16	180	172	8
\$90 to \$99.....	49	49	...	3	3	...	...	46	46	...
\$100 or more.....	177	160	17	...	...	...	...	177	160	17
Median receipts.....dollars..	34	34	...	...	...	...	...	33	33	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	1,150	1,100	50	...	...	...	...	1,150	1,100	50
\$20 to \$29.....	1,363	1,334	29	...	...	...	8	1,354	1,325	29
\$30 to \$39.....	1,317	1,298	59	...	...	...	30	1,285	1,226	59
\$40 to \$49.....	680	657	23	17	...	17	22	639	634	6
\$50 to \$59.....	356	355	1	8	8	...	31	317	316	1
\$60 to \$69.....	319	302	17	17	17	...	8	294	278	17
\$70 to \$79.....	75	56	19	8	8	...	...	67	48	19
\$80 to \$89.....	162	162	...	...	...	...	8	154	154	...
\$90 to \$99.....	49	49	...	3	3	...	...	46	46	...
\$100 or more.....	149	132	17	...	...	...	...	149	132	17
Median receipts.....dollars..	32	32	...	...	...	...	...	31	31	...
TOTAL RENTAL RECEIPTS¹ AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	389	381	8	8	8	...	8	373	364	8
5 to 9 percent.....	2,178	2,010	168	42	25	17	55	2,080	1,930	151
10 to 14 percent.....	1,834	1,799	35	3	3	...	22	1,811	1,775	35
15 to 19 percent.....	563	563	...	...	...	...	...	563	563	...
20 to 24 percent.....	143	143	...	...	...	...	14	129	129	...
25 to 29 percent.....	170	170	...	...	...	...	...	170	170	...
30 to 34 percent.....	36	36	...	...	...	...	...	36	36	...
35 to 39 percent.....	18	18	...	...	...	...	...	18	18	...
40 percent or more.....	36	36	...	...	...	...	...	36	36	...
Market value not reported.....	251	248	3	...	...	...	8	242	239	3
Median percent.....	10	11	...	...	...	...	...	10	11	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 50 percent.....	272	264	8	...	...	...	...	272	264	8
50 to 79 percent.....	493	493	...	...	...	...	8	485	485	...
80 to 89 percent.....	110	100	10	...	...	...	...	110	100	10
90 to 99 percent.....	13	13	...	...	...	...	...	13	13	...
100 percent.....	4,730	4,534	196	53	37	17	100	4,577	4,397	179

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

² Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

Table 11.—TOTAL RENTAL PROPERTIES: PROPERTY CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	4,745	4,548	197	53	36	17	99	4,591	4,412	180
Less than \$20.....	583	570	13	...	...	...	8	574	561	13
\$20 to \$39.....	1,708	1,634	74	17	17	...	36	1,654	1,580	74
\$40 to \$59.....	880	858	22	...	...	...	16	863	842	22
\$60 to \$79.....	656	628	28	17	...	17	17	623	612	11
\$80 to \$99.....	321	321	...	11	11	...	...	310	310	...
\$100 to \$119.....	217	192	25	...	...	...	14	203	178	25
\$120 to \$139.....	114	113	1	8	8	...	8	98	97	1
\$140 to \$159.....	41	41	...	...	...	...	...	41	41	...
\$160 to \$199.....	83	66	17	...	...	...	...	83	66	17
\$200 to \$299.....	17	17	...	...	...	...	...	17	17	...
\$300 or more.....	...	...	...	...	...	...	...	...	...	...
Taxes not payable in 1949.....	18	18	...	...	...	...	...	18	18	...
Taxes not reported.....	107	90	17	...	...	...	...	107	90	17
Median taxes.....dollars..	35	35	...	...	...	...	...	35	35	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Properties with both interest and principal in first mortgage payments.....	5,434	5,229	205	53	36	17	107	5,271	5,084	188
Less than 30 percent.....	565	565	...	...	...	...	...	565	565	...
30 to 39 percent.....	546	546	...	3	3	...	...	543	543	...
40 to 49 percent.....	803	803	...	8	8	...	22	772	772	...
50 to 59 percent.....	486	477	9	...	...	...	17	470	460	9
60 to 69 percent.....	775	764	11	17	17	...	...	758	747	11
70 to 79 percent.....	679	660	19	...	...	...	16	663	644	19
80 to 89 percent.....	446	387	59	...	...	...	14	431	373	59
90 to 99 percent.....	391	358	33	...	...	...	8	382	349	33
100 percent or more.....	743	669	74	25	8	17	30	687	631	57
Median percent.....	64	63	...	...	...	...	...	64	63	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹ LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	5,434	5,229	205	53	36	17	107	5,271	5,084	188
Less than 30 percent.....	511	511	...	...	...	...	...	511	511	...
30 to 39 percent.....	453	453	...	3	3	...	...	450	450	...
40 to 49 percent.....	583	583	...	...	...	...	14	569	569	...
50 to 59 percent.....	482	482	...	8	8	...	25	448	448	...
60 to 69 percent.....	561	547	14	...	...	...	...	561	547	14
70 to 79 percent.....	575	574	1	17	17	...	...	559	558	1
80 to 89 percent.....	558	553	25	...	...	...	22	535	510	25
90 to 99 percent.....	461	402	59	...	...	...	17	443	385	59
100 percent or more.....	1,098	1,008	90	25	8	17	30	1,043	970	73
Taxes not payable in 1949 or not reported.....	152	135	17	...	...	...	...	152	135	17
Median percent.....	71	69	...	...	...	...	...	70	69	...

¹ Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.