

Chapter 9

CLEVELAND
OHIO
STANDARD METROPOLITAN AREA

ALL PROPERTIES

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CLEVELAND
STANDARD METROPOLITAN AREA

The Cleveland Standard Metropolitan Area comprises Cuyahoga and
Lake 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.....	124,500	690,984	20,385	127,386	12,580	92,591	91,533	471,007
Average debt per property.....	...	5.6	...	6.2	...	7.4	...	5.1
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	30,452	57,001	823	1,450	299	690	29,233	54,861
\$4,000 to \$5,999.....	31,927	118,331	6,149	21,695	1,220	5,878	24,558	90,758
\$6,000 to \$7,999.....	28,584	157,632	6,035	34,439	4,355	24,856	18,196	98,337
\$8,000 to \$9,999.....	18,102	137,573	5,188	41,389	3,751	29,670	9,165	66,514
\$10,000 to \$11,999.....	8,069	75,138	1,866	18,537	1,900	18,574	4,303	38,027
\$12,000 to \$14,999.....	3,604	37,053	298	3,112	678	7,603	2,628	26,338
\$15,000 to \$19,999.....	2,095	28,746	16	256	378	5,320	1,702	23,170
\$20,000 to \$49,999.....	1,227	28,641	...	...	...	...	1,327	28,641
\$50,000 to \$99,999.....	340	22,320	...	...	...	...	340	22,320
\$100,000 or more.....	99	28,549	13	6,508	...	...	86	22,041
Median loan.....dollars..	5,900	...	7,000	...	8,200	...	5,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	51,821	114,828	5,670	14,544	379	992	45,773	99,292
\$4,000 to \$5,999.....	29,306	143,745	4,748	22,867	3,750	19,231	20,807	101,647
\$6,000 to \$7,999.....	12,420	147,880	4,335	30,938	3,729	25,632	13,356	91,310
\$8,000 to \$9,999.....	12,519	112,391	4,432	39,503	3,369	30,454	4,719	42,434
\$10,000 to \$11,999.....	4,767	50,856	1,034	10,922	719	7,809	3,015	32,125
\$12,000 to \$14,999.....	2,542	33,627	139	1,848	616	8,115	1,787	23,664
\$15,000 to \$19,999.....	1,136	19,881	16	256	20	358	1,100	19,267
\$20,000 to \$49,999.....	594	17,771	...	...	...	...	594	17,771
\$50,000 to \$99,999.....	317	22,816	...	...	...	...	317	22,816
\$100,000 or more.....	82	27,189	13	6,508	...	...	69	20,681
Median debt.....dollars..	4,600	...	5,800	...	6,900	...	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.....	124,500	114,433	10,067	20,385	15,071	5,137	179	12,580	12,580	...	91,533	86,783	4,752
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	91,264	83,250	8,014	18,592	13,377	5,057	159	10,083	10,083	...	62,587	59,790	2,798
2 to 4 dwelling units.....	29,786	27,907	1,879	1,780	1,681	80	20	2,477	2,477	...	25,530	23,750	1,780
5 to 49 dwelling units.....	3,391	3,223	168	8	8	...	...	20	20	...	3,362	3,195	168
50 dwelling units or more.....	59	53	6	5	5	...	...	...	...	...	54	48	6
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	121,389	111,657	9,732	20,305	14,991	5,137	179	12,580	12,580	...	88,504	84,087	4,418
Less than half.....	3,108	2,775	333	80	80	...	...	...	...	...	3,029	2,696	333
YEAR STRUCTURE BUILT													
1950 (part).....	2,817	1,836	981	1,229	255	974	...	617	617	...	972	965	7
1949.....	8,756	7,146	1,610	2,508	1,057	1,372	80	1,451	1,451	...	4,798	4,639	159
1948.....	7,211	6,277	934	2,565	1,651	914	...	974	974	...	3,673	3,653	20
1947.....	5,332	4,736	596	1,292	855	437	...	1,868	1,868	...	2,172	2,013	159
1946.....	3,072	2,714	358	358	80	278	...	816	816	...	1,900	1,820	80
1942 to 1945.....	5,638	5,082	556	2,036	1,679	358	...	418	418	...	3,185	2,986	199
1940 to 1941.....	7,538	7,379	159	2,502	2,502	...	...	477	477	...	4,559	4,400	159
1930 to 1939.....	14,837	14,510	327	2,164	2,085	...	80	1,247	1,247	...	11,426	11,178	248
1929 or earlier.....	68,392	63,846	4,546	5,654	4,832	804	20	4,715	4,715	...	58,023	54,301	3,722
Not reported.....	910	910	...	80	80	...	...	...	...	...	831	831	...
MARKET VALUE													
Less than \$4,000.....	631	631	...	20	20	...	...	...	...	...	611	611	...
\$4,000 to \$5,999.....	4,907	4,867	40	80	80	...	...	260	260	...	4,569	4,529	40
\$6,000 to \$7,999.....	9,650	9,013	637	468	389	80	...	1,271	1,271	...	7,913	7,355	557
\$8,000 to \$9,999.....	19,583	17,964	1,619	2,905	2,062	843	...	2,553	2,553	...	17,127	13,352	3,776
\$10,000 to \$11,999.....	25,080	22,173	2,907	6,434	4,486	1,948	...	3,132	3,132	...	15,515	14,556	959
\$12,000 to \$14,999.....	28,898	26,096	2,802	7,203	5,255	1,770	179	3,470	3,470	...	18,226	17,372	855
\$15,000 to \$19,999.....	20,056	19,159	897	2,322	1,825	497	...	1,439	1,439	...	16,296	15,895	401
\$20,000 to \$49,999.....	13,352	12,298	1,054	945	945	...	...	459	459	...	11,949	10,895	1,054
\$50,000 to \$99,999.....	761	676	85	...	...	...	...	...	...	...	762	676	85
\$100,000 or more.....	607	601	6	12	12	...	...	...	...	...	595	589	6
Not reported.....	980	960	20	1	1	...	...	...	...	...	979	959	20
Median market value.....dollars..	12,100	12,200	11,800	12,100	12,200	...	...	11,200	11,200	...	12,400	12,400	...

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.....	113,553	575,032	20,113	119,597	11,846	88,453	81,593	366,982
Average debt per property.....	...	5.1	...	5.9	...	7.5	...	4.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	4,997	4,451	...	...	...	...	4,997	4,451
\$2,000 to \$2,999.....	9,569	16,381	...	...	80	72	9,490	16,309
\$3,000 to \$3,999.....	12,599	29,683	783	1,336	199	556	11,618	27,791
\$4,000 to \$4,999.....	14,173	46,832	1,920	5,751	99	400	12,154	40,681
\$5,000 to \$5,999.....	14,486	57,707	4,129	15,517	596	2,770	9,761	39,420
\$6,000 to \$6,999.....	15,734	79,529	2,949	13,446	2,554	13,964	10,230	52,119
\$7,000 to \$7,999.....	11,481	72,781	3,006	20,553	1,682	10,155	7,195	42,073
\$8,000 to \$8,999.....	9,870	69,703	3,041	22,488	1,906	14,235	4,923	32,980
\$9,000 to \$9,999.....	7,272	61,122	2,127	18,796	1,805	15,101	3,341	27,225
\$10,000 to \$10,999.....	5,380	49,845	1,392	13,517	1,542	14,688	2,446	21,640
\$11,000 to \$11,999.....	2,252	21,553	454	4,825	338	3,705	1,460	13,023
\$12,000 to \$14,999.....	3,333	34,538	298	3,112	668	7,487	2,367	23,939
\$15,000 to \$19,999.....	1,389	20,349	16	256	378	5,320	996	14,773
\$20,000 or more.....	616	10,558	...	...	...	...	616	10,558
Median loan.....dollars..	6,000	...	7,000	...	8,300	...	5,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	18,689	20,285	1,772	2,260	80	72	16,838	17,953
\$2,000 to \$2,999.....	15,027	36,917	1,419	3,650	199	556	13,409	32,711
\$3,000 to \$3,999.....	13,236	46,211	2,379	8,332	80	302	10,777	37,377
\$4,000 to \$4,999.....	14,984	66,729	3,120	14,009	1,029	4,623	10,835	48,097
\$5,000 to \$5,999.....	11,843	64,538	1,528	8,368	2,176	11,785	8,138	44,385
\$6,000 to \$6,999.....	11,403	73,665	1,306	8,525	2,099	13,548	7,998	51,592
\$7,000 to \$7,999.....	8,858	66,032	2,989	22,119	1,511	11,313	4,359	32,600
\$8,000 to \$8,999.....	6,054	51,243	2,405	20,305	1,580	13,396	2,069	17,542
\$9,000 to \$9,999.....	6,043	57,277	2,007	19,003	1,749	16,692	2,287	21,532
\$10,000 to \$10,999.....	2,950	30,670	875	9,134	319	3,311	1,757	18,225
\$11,000 to \$11,999.....	1,265	14,457	159	1,788	390	4,382	716	8,287
\$12,000 to \$14,999.....	2,245	29,641	139	1,848	616	8,115	1,490	19,678
\$15,000 to \$19,999.....	917	16,278	16	256	20	358	881	15,664
\$20,000 or more.....	40	1,089	...	...	...	...	40	1,089
Median debt.....dollars..	4,600	...	5,800	...	7,100	...	3,900	...

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.....	556,818	496,701	60,117	110,329	72,973	36,410	88,453	358,036	335,275	22,761	18,211	8,770	9,441
Average debt per mortgage.....	4.9	4.8	6.2	5.5	4.9	7.1	7.5	4.4	4.3	5.1	1.9	1.7	2.1
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	148,851	125,489	23,362	61,952	41,716	19,608	23,823	63,076	59,950	3,126	5,442	4,743	699
Mutual savings bank.....	48,847	47,032	1,815	5,200	4,554	646	8,690	34,957	33,788	1,169	4,753	173	...
Savings and loan association.....	223,907	202,622	21,285	15,700	10,345	5,355	35,194	173,013	157,083	15,930	2,109	1,358	751
Life insurance company.....	77,292	66,499	10,793	26,220	15,586	10,316	11,643	39,429	39,270	159	2,385	2,385	...
Mortgage company.....	1,312	827	485	764	279	485	199	349	349	...	111	111	...
Federal National Mortgage Association.....	9,103	9,103	...	199	199	...	8,904	...	...	...	...	...	...
Individual.....	40,470	38,875	1,595	...	...	...	...	40,470	38,875	1,595	7,426	...	7,426
Other.....	7,036	6,254	782	294	294	...	...	6,742	5,960	782	565	...	565
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	144,376	126,911	17,465	26,056	12,480	13,258	18,013	100,307	96,418	3,889	7,732	3,357	4,375
1949.....	132,910	116,561	16,349	28,254	16,372	11,254	17,619	87,037	82,570	4,467	5,017	2,540	2,477
1948.....	89,974	78,346	11,628	21,948	14,231	7,717	12,848	55,178	51,267	3,911	3,492	1,820	1,672
1947.....	79,203	68,038	10,793	17,794	7,613	4,181	20,076	47,333	40,349	6,984	1,204	1,053	151
1946.....	54,109	51,180	2,929	2,803	2,803	...	19,897	31,409	28,480	2,929	688	...	688
1942 to 1945.....	43,990	43,423	567	14,150	14,150	...	...	29,840	29,273	567	56	...	56
1940 to 1941.....	2,086	2,086	...	1,414	1,414	...	...	672	672	...	...	...	...
1935 to 1939.....	7,551	7,551	...	3,910	3,910	...	...	3,641	3,641	...	...	...	...
1930 to 1934.....	1,120	1,106	14	...	...	...	...	1,120	1,106	14	10	...	10
1929 or earlier.....	1,499	1,499	...	...	...	...	...	1,499	1,499	...	12	...	12

¹ Includes 946 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.....	113,553	103,853	9,700	120,113	14,839	5,117	11,846	81,593	77,168	4,425	9,702	5,117	4,586
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	34,775	31,139	3,636	12,051	9,141	2,830	3,633	19,091	18,365	726	3,166	2,830	336
Mutual savings bank.....	7,968	7,789	179	914	815	100	970	6,084	6,004	80	100	100	...
Savings and loan association.....	46,136	42,315	3,821	2,600	1,884	716	4,760	38,777	35,671	3,106	1,572	716	857
Life insurance company.....	12,092	10,542	1,550	4,271	2,800	1,391	1,548	6,275	6,195	80	1,391	1,391	...
Mortgage company.....	435	355	80	179	99	80	20	236	236	...	80	80	...
Federal National Mortgage Association.....	935	935	...	20	20	...	915	...	...	...	...	...	...
Individual.....	8,978	8,662	316	...	...	...	8,978	8,662	316	...	3,154	...	3,154
Other.....	2,235	2,115	120	80	80	...	...	2,155	2,035	120	239	...	239
FORM OF DEBT													
Mortgage or deed of trust.....	110,780	101,080	9,700	20,113	14,838	5,116	11,846	78,821	74,396	4,425	9,603	5,117	4,487
Contract to purchase.....	2,772	2,772	...	...	...	...	...	2,772	2,772	...	97	...	97
AMORTIZATION													
Fully amortized.....	85,890	77,686	8,204	20,113	14,838	5,116	11,846	53,930	51,001	2,929	7,745	5,117	2,628
Partially amortized.....	24,136	22,918	1,218	...	...	...	...	24,136	22,918	1,218	1,264	...	1,264
Not amortized.....	1,209	1,010	199	...	...	...	...	1,209	1,010	199	119	...	119
On demand.....	2,320	2,240	80	...	...	...	...	2,320	2,240	80	573	...	573
Regular principal payments required.....	1,030	950	80	...	...	...	...	1,030	950	80	175	...	175
No regular principal payments required.....	1,290	1,290	...	...	...	...	...	1,290	1,290	...	398	...	398
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	108,446	98,925	9,521	20,013	14,739	5,116	11,687	76,745	72,499	4,246	9,044	5,117	3,928
Delinquent:													
Foreclosure in process.....	20	20	...	...	...	...	...	20	20	...	...	...	...
Foreclosure not in process.....	3,955	3,776	179	99	99	...	160	3,696	3,517	179	258	...	258
No regular payments required.....	1,131	1,131	...	...	...	...	...	1,131	1,131	...	398	...	398
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	25,132	22,688	2,444	2,567	611	1,956	2,026	20,541	20,053	488	3,671	1,956	1,715
1949.....	22,137	19,569	2,568	3,796	2,186	1,530	1,928	16,413	15,455	958	2,271	1,530	740
1948.....	16,269	14,252	2,017	3,041	2,008	1,033	1,900	11,329	10,345	984	2,039	1,033	1,006
1947.....	14,293	12,794	1,499	1,749	1,153	597	2,946	9,599	8,697	902	944	597	348
1946.....	10,882	10,146	736	533	533	...	3,047	7,302	6,566	736	577	...	577
1942 to 1945.....	14,299	14,039	260	3,492	3,492	...	...	10,807	10,547	260	159	...	159
1940 to 1941.....	4,986	4,827	159	2,994	2,914	...	...	1,993	1,913	80	...	...	...
1935 to 1939.....	4,015	4,015	...	1,944	1,944	...	...	2,072	2,072	...	...	...	...
1930 to 1934.....	686	666	20	...	...	...	...	686	666	20	20	...	20
1929 or earlier.....	854	854	...	...	...	...	...	854	854	...	20	...	20
TERM OF MORTGAGE													
On demand.....	2,319	2,239	80	...	...	...	...	2,319	2,239	80	573	...	573
Less than 5 years.....	18,726	17,863	863	...	...	...	...	18,726	17,863	863	1,641	...	1,641
5 to 9 years.....	8,919	8,428	491	...	...	...	80	8,839	8,348	491	1,450	...	1,450
10 to 12 years.....	22,928	21,410	1,518	80	80	1,403	...	21,445	19,927	1,518	726	...	726
13 to 14 years.....	1,839	1,839	...	...	...	...	...	1,839	1,839	...	20	...	20
15 years.....	21,306	20,684	612	2,507	2,507	2,076	...	16,724	16,112	612	175	...	175
16 to 19 years.....	6,721	6,156	565	1,292	1,292	4,37	...	4,993	4,428	565	99	...	99
20 years.....	17,544	15,429	2,115	8,265	6,230	1,956	4,653	4,626	4,546	80	4,063	3,984	80
21 to 24 years.....	1,931	1,772	219	80	80	1,372	...	541	322	219	517	...	517
25 years.....	11,007	7,767	3,240	7,891	4,651	3,160	1,826	1,289	1,289	...	437	...	437
26 years or more.....	253	255	...	...	...	...	...	255	255	...	...	...	...
Median term..... years..	15	15	20	20	20	20	20	11	11	...	20	...	...
YEAR MORTGAGE DUE													
On demand.....	2,319	2,239	80	...	...	...	...	2,319	2,239	80	573	...	573
Fully amortized.....	85,892	77,688	8,204	20,115	14,839	5,116	11,847	53,934	51,004	2,930	7,747	5,117	2,631
Fast due.....	160	160	...	...	...	...	...	160	160	...	...	...	...
1950 to 1951.....	2,258	2,178	80	120	120	...	...	2,138	2,058	80	258	...	258
1952 to 1953.....	2,841	2,821	20	584	584	80	...	2,177	2,157	20	912	...	912
1954 to 1955.....	4,131	4,115	16	375	375	...	...	3,756	3,740	16	438	...	438
1956 to 1957.....	7,570	7,549	21	1,099	1,099	...	...	6,471	6,450	21	330	...	330
1958 to 1959.....	10,673	9,783	890	756	756	850	...	9,068	8,178	890	279	...	279
1960 to 1964.....	26,658	24,955	1,703	3,231	3,151	2,667	...	20,761	19,137	1,624	413	...	413
1965 to 1969.....	20,826	19,474	1,352	7,725	6,452	1,272	4,773	8,329	8,249	80	2,266	2,187	80
1970 to 1974.....	8,670	5,820	2,850	4,734	2,083	2,572	3,141	796	597	199	2,811	2,731	80
1975 or later.....	2,105	833	1,272	1,491	219	1,272	336	278	278	...	40	...	40
Partially or not amortized.....	25,346	23,929	1,417	...	...	...	...	25,346	23,929	1,417	1,384	...	1,384
Fast due.....	418	418	...	...	...	...	...	418	418	...	20	...	20
1950 to 1951.....	17,562	16,819	743	...	...	...	...	17,562	16,819	743	434	...	434
1952 to 1953.....	2,380	2,102	278	...	...	...	...	2,380	2,102	278	654	...	654
1954 to 1955.....	1,646	1,586	60	...	...	...	...	1,646	1,586	60	276	...	276
1956 to 1957.....	1,366	1,366	...	...	...	...	...	1,366	1,366	...	...	...	...
1958 to 1959.....	934	934	...	...	...	...	...	934	934	...	...	...	...
1960 to 1964.....	785	785	...	...	...	...	...	785	785	...	...	...	...
1965 to 1969.....	255	255	...	...	...	...	...	255	255	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 157 FHA-insured first mortgages with conventional second mortgage.

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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.....	1,332	1,332	...	...	...	...	...	1,332	1,332	...	514	...	514
4.0 percent.....	20,334	19,002	1,332	3,299	1,987	1,232	11,847	5,188	5,168	20	5,404	5,117	289
4.1 to 4.4 percent.....	40	...	40	40	...	40	...	...	...	...	...	...	...
4.5 percent.....	42,120	37,799	4,321	16,270	12,346	3,844	...	25,851	25,453	398	318	...	318
4.6 to 5.0 percent.....	31,152	29,026	2,126	505	505	...	...	30,647	28,521	2,126	973	...	973
5.1 to 5.5 percent.....	5,833	5,406	427	...	...	...	...	5,833	5,406	427	259	...	259
5.6 to 6.0 percent.....	12,723	11,268	1,455	...	...	...	...	12,723	11,268	1,455	2,212	...	2,212
6.1 percent or more.....	20	20	...	...	...	...	...	20	20	...	20	...	20
Median interest rate.....percent..	4.5	4.5	4.5	4.5	4.5	...	4.0	5.0	5.0	...	4.0	...	...
MORTGAGE LOAN													
Less than \$2,000.....	5,053	4,997	56	...	...	...	...	5,053	4,997	56	5,324	3,188	2,136
\$2,000 to \$2,999.....	9,739	9,550	189	...	...	...	80	9,659	9,470	189	3,370	1,929	1,442
\$3,000 to \$3,999.....	13,613	12,440	1,173	783	783	...	199	12,632	11,459	1,173	350	...	350
\$4,000 to \$4,999.....	14,296	13,541	755	1,920	1,920	...	99	12,276	11,521	755	299	...	299
\$5,000 to \$5,999.....	15,345	14,039	1,306	4,852	4,129	724	596	9,896	9,314	582	...	...	...
\$6,000 to \$6,999.....	15,367	15,366	1,271	3,903	2,870	954	2,554	10,179	9,942	237	...	...	...
\$7,000 to \$7,999.....	11,854	10,224	1,630	3,315	2,024	1,292	1,682	6,857	6,519	338	278	...	278
\$8,000 to \$8,999.....	10,807	8,325	2,482	4,392	2,166	2,147	1,906	4,508	4,252	256	...	...	...
\$9,000 to \$9,999.....	5,387	5,228	159	338	338	...	1,805	3,244	3,085	159	...	...	...
\$10,000 to \$10,999.....	4,223	4,187	36	278	278	...	1,542	2,403	2,367	36	...	...	...
\$11,000 to \$11,999.....	1,521	1,521	...	17	17	...	338	1,166	1,166	...	...	...	...
\$12,000 to \$14,999.....	3,154	2,669	485	298	298	...	668	2,188	1,703	485	80	...	80
\$15,000 to \$19,999.....	1,389	1,230	159	16	16	...	378	996	837	159	...	...	...
\$20,000 or more.....	536	536	...	...	...	...	...	536	536	...	...	...	...
Median loan.....dollars..	5,900	5,800	7,000	6,600	6,200	...	8,300	5,100	5,100	...	1,800	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	18,883	18,569	314	1,772	1,772	...	80	17,033	16,719	314	6,504	3,427	3,078
\$2,000 to \$2,999.....	15,259	14,415	844	1,419	1,419	...	199	13,642	12,798	844	2,524	1,690	831
\$3,000 to \$3,999.....	14,261	12,968	1,293	2,379	2,379	...	80	11,802	10,509	1,293	295	...	295
\$4,000 to \$4,999.....	15,091	14,488	603	3,200	3,120	...	1,029	10,862	10,339	523	20	...	20
\$5,000 to \$5,999.....	11,840	11,017	823	2,251	1,528	724	2,176	7,413	7,313	100	...	...	...
\$6,000 to \$6,999.....	12,492	10,707	1,785	2,418	1,147	1,273	2,099	7,974	7,462	512	...	...	...
\$7,000 to \$7,999.....	9,773	7,388	2,385	4,193	1,209	2,305	1,511	4,069	4,069	...	278	...	278
\$8,000 to \$8,999.....	5,612	4,622	990	1,869	1,054	815	1,580	2,164	1,989	175	...	...	...
\$9,000 to \$9,999.....	4,218	4,218	...	278	278	...	1,749	2,191	2,191	...	...	...	...
\$10,000 to \$10,999.....	2,115	2,095	20	99	99	...	319	1,697	1,677	20	...	...	...
\$11,000 to \$11,999.....	1,392	907	485	80	80	...	390	923	438	485	...	...	...
\$12,000 to \$14,999.....	1,740	1,660	80	139	139	...	615	986	906	80	80	...	80
\$15,000 to \$19,999.....	838	758	80	16	16	...	20	802	722	80	...	...	...
\$20,000 or more.....	40	40	...	...	...	...	...	40	40	...	...	...	...
Median debt.....dollars..	4,500	4,400	6,500	5,500	4,500	...	7,100	3,800	3,800	...	1,400	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	111,052	101,547	9,505	20,115	14,841	5,118	11,848	79,091	74,861	4,230	9,105	5,117	3,989
Less than \$20.....	11,349	10,647	702	420	420	...	284	10,645	9,943	702	7,182	5,117	2,066
\$20 to \$24.....	7,962	7,262	700	1,308	1,229	80	318	6,335	5,714	621	354	...	354
\$25 to \$29.....	11,656	11,228	428	2,480	2,401	80	652	8,524	8,176	348	358	...	358
\$30 to \$34.....	11,752	10,649	1,103	3,723	3,059	664	510	7,521	7,082	439	278	...	278
\$35 to \$39.....	11,829	10,378	1,451	2,007	1,073	855	1,686	8,135	7,618	517	97	...	97
\$40 to \$44.....	14,153	11,788	2,365	4,796	2,908	1,809	1,508	7,849	7,372	477	...	...	...
\$45 to \$49.....	9,351	8,178	1,173	2,204	1,190	1,014	1,769	5,378	5,219	159	...	...	...
\$50 to \$54.....	10,220	9,407	813	1,904	1,288	616	1,860	6,455	6,258	197	239	...	239
\$55 to \$59.....	5,338	5,163	175	676	676	...	1,511	3,152	2,977	175	159	...	159
\$60 to \$64.....	5,145	5,145	...	258	258	...	716	4,171	4,171	...	...	...	...
\$65 to \$69.....	2,862	2,763	99	80	80	...	338	2,444	2,345	99	...	...	...
\$70 to \$79.....	4,004	3,845	159	80	80	...	40	3,885	3,726	159	80	...	80
\$80 to \$99.....	3,365	3,285	80	179	179	...	636	2,550	2,470	80	...	...	...
\$100 to \$119.....	1,071	894	177	...	...	...	20	1,052	875	177	80	...	80
\$120 or more.....	995	915	80	...	...	...	...	995	915	80	278	...	278
Median payment.....dollars..	40	40	40	40	36	...	47	39	39	...	12	...	...

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.....	113,553	103,853	9,700	20,113	14,839	5,117	159	11,846	11,846	...	81,593	77,168	4,425
STRUCTURES ON PROPERTY													
1 structure.....	111,734	102,126	9,608	20,013	14,738	5,116	159	11,757	11,757	...	79,964	75,631	4,333
2 structures or more.....	1,818	1,726	92	100	100	...	...	89	89	...	1,628	1,537	92
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	87,978	80,044	7,934	18,413	13,218	5,037	159	9,399	9,399	...	60,165	57,427	2,738
2 dwelling units.....	20,052	19,234	818	1,552	1,473	80	...	2,183	2,183	...	16,318	15,579	739
3 dwelling units.....	3,250	2,807	443	148	148	...	...	248	248	...	2,854	2,411	443
4 dwelling units.....	2,272	1,767	505	...	...	...	...	16	16	...	2,256	1,751	505
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	111,544	102,143	9,401	20,033	14,759	5,117	159	11,846	11,846	...	79,665	75,538	4,127
Less than half.....	2,007	1,709	298	80	80	...	...	...	...	...	1,928	1,630	298
YEAR STRUCTURE BUILT													
1950 (part).....	2,760	1,786	974	1,209	235	974	...	617	617	...	935	935	...
1949.....	8,503	6,913	1,590	2,485	1,054	1,352	80	1,451	1,451	...	4,568	4,409	159
1948.....	15,464	13,327	2,137	3,041	2,008	1,033	...	1,900	1,900	...	10,523	9,420	1,103
1947.....	15,011	13,502	1,509	1,669	1,073	597	...	2,946	2,946	...	10,396	9,483	912
1946.....	12,232	11,497	735	473	473	...	...	3,047	3,047	...	8,712	7,977	735
1942 to 1945.....	21,978	21,361	617	3,731	3,731	...	...	...	...	...	18,248	17,630	617
1940 to 1941.....	8,554	8,395	159	2,055	2,976	...	80	...	...	...	5,498	5,419	80
1930 to 1939.....	8,143	8,143	...	2,041	2,041	...	...	...	...	...	6,103	6,103	...
1929 or earlier.....	5,626	5,288	338	...	...	...	...	...	...	...	5,626	5,288	338
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
YEAR STRUCTURE ACQUIRED													
1950 (part).....	10,649	8,673	1,976	2,408	531	1,877	...	2,026	2,026	...	6,217	6,118	99
1949.....	15,896	13,666	2,230	3,696	2,007	1,610	80	1,928	1,928	...	10,271	9,731	541
1948.....	15,464	13,327	2,137	3,041	2,008	1,033	...	1,900	1,900	...	10,523	9,420	1,103
1947.....	15,011	13,502	1,509	1,669	1,073	597	...	2,946	2,946	...	10,396	9,483	912
1946.....	12,232	11,497	735	473	473	...	...	3,047	3,047	...	8,712	7,977	735
1942 to 1945.....	21,978	21,361	617	3,731	3,731	...	...	...	...	...	18,248	17,630	617
1940 to 1941.....	8,554	8,395	159	2,055	2,976	...	80	...	...	...	5,498	5,419	80
1930 to 1939.....	8,143	8,143	...	2,041	2,041	...	...	...	...	...	6,103	6,103	...
1929 or earlier.....	5,626	5,288	338	...	...	...	...	...	...	...	5,626	5,288	338
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	36,368	32,055	4,313	11,657	8,040	3,538	80	4,990	4,990	...	19,722	19,026	696
Previously occupied.....	77,183	71,796	5,387	8,456	6,799	1,579	80	6,857	6,857	...	61,871	58,142	3,729
PURCHASE PRICE													
Less than \$2,000.....	473	473	...	...	...	...	...	...	...	...	473	473	...
\$2,000 to \$2,999.....	1,592	1,592	...	...	...	...	...	80	80	...	1,513	1,513	...
\$3,000 to \$3,999.....	4,273	4,273	80	130	130	...	...	199	199	...	4,024	3,944	80
\$4,000 to \$4,999.....	5,628	5,509	119	415	415	...	...	80	80	...	5,134	5,014	119
\$5,000 to \$5,999.....	5,828	5,609	219	1,232	1,332	...	...	258	258	...	4,337	4,119	219
\$6,000 to \$6,999.....	13,615	13,142	473	3,867	3,867	...	...	965	965	...	8,783	8,310	473
\$7,000 to \$7,999.....	10,213	9,587	626	1,133	1,053	...	80	1,868	1,868	...	7,212	6,665	546
\$8,000 to \$8,999.....	9,330	7,831	1,499	1,894	991	902	...	835	835	...	6,601	6,005	596
\$9,000 to \$9,999.....	9,491	8,947	544	2,510	2,152	358	...	1,344	1,344	...	5,637	5,450	187
\$10,000 to \$10,999.....	12,500	9,862	2,638	3,597	1,451	2,147	...	2,266	2,266	...	6,638	6,146	492
\$11,000 to \$11,999.....	7,377	6,562	815	2,063	1,407	656	...	954	954	...	4,360	4,201	159
\$12,000 to \$14,999.....	16,235	14,649	1,586	2,703	1,571	1,053	80	1,914	1,914	...	11,618	11,165	454
\$15,000 to \$19,999.....	9,533	9,274	259	395	395	...	...	787	787	...	8,350	8,091	259
\$20,000 to \$24,999.....	3,019	2,939	80	96	96	...	...	298	298	...	2,624	2,545	80
\$25,000 or more.....	2,961	2,198	763	...	...	...	...	...	...	...	2,961	2,198	763
Property not acquired by purchase.....	745	745	...	...	...	...	...	...	...	...	745	745	...
Not reported.....	664	664	...	80	80	...	...	...	...	...	585	585	...
Median purchase price.....dollars..	9,500	9,300	10,400	9,500	8,600	...	...	10,100	10,100	...	9,300	9,300	...
MARKET VALUE													
Less than \$2,000.....	80	80	...	...	...	...	...	...	...	...	80	80	...
\$2,000 to \$2,999.....	97	97	...	...	...	...	...	...	...	...	97	97	...
\$3,000 to \$3,999.....	334	334	...	...	...	...	...	...	...	...	334	334	...
\$4,000 to \$4,999.....	1,516	1,516	...	...	...	...	...	80	80	...	1,436	1,436	...
\$5,000 to \$5,999.....	2,405	2,385	20	80	80	...	...	160	160	...	2,167	2,147	20
\$6,000 to \$6,999.....	3,063	2,665	398	368	289	80	...	239	239	...	2,457	2,138	318
\$7,000 to \$7,999.....	4,938	4,759	179	80	80	...	...	547	547	...	4,312	4,133	179
\$8,000 to \$8,999.....	8,214	7,602	612	1,207	1,068	139	...	1,173	1,173	...	5,834	5,362	473
\$9,000 to \$9,999.....	10,146	9,166	980	1,678	974	704	...	1,320	1,320	...	7,189	6,873	276
\$10,000 to \$10,999.....	13,561	12,409	1,152	2,937	2,559	378	...	1,860	1,860	...	8,763	7,989	774
\$11,000 to \$11,999.....	9,865	8,120	1,745	3,377	1,807	1,570	...	1,113	1,113	...	5,376	5,201	175
\$12,000 to \$14,999.....	27,539	24,797	2,742	7,123	5,215	1,750	159	3,460	3,460	...	16,957	16,123	835
\$15,000 to \$19,999.....	19,085	18,235	850	2,322	1,825	497	...	1,439	1,439	...	15,326	14,971	354
\$20,000 to \$24,999.....	5,682	5,523	159	593	593	...	...	259	259	...	4,830	4,671	159
\$25,000 or more.....	6,343	5,480	863	352	352	...	...	200	200	...	5,792	4,929	863
Not reported.....	684	684	...	...	...	...	...	...	...	...	684	684	...
Median market value.....dollars..	12,200	12,200	11,800	12,100	12,300	11,400	11,400	...	12,400	12,400	...

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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				
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	21,763	21,485	278	2,011	2,011	...	...	...	...	...	19,753	19,474	278
20 to 39 percent.....	33,327	32,764	563	4,531	4,531	...	...	414	414	...	28,382	27,819	563
40 to 59 percent.....	35,534	32,762	2,772	5,213	5,574	159	80	4,047	4,047	...	25,674	23,140	2,534
60 to 69 percent.....	11,291	9,913	1,378	3,219	2,365	855	...	3,346	3,346	...	4,725	4,203	523
70 to 79 percent.....	6,526	3,683	2,843	2,652	239	2,413	...	2,132	2,132	...	1,743	1,313	431
80 to 84 percent.....	1,690	974	716	815	99	636	80	736	736	...	139	139	...
85 to 89 percent.....	1,316	444	872	795	20	775	...	398	398	...	124	27	97
90 to 94 percent.....	851	791	60	60	...	60	...	557	557	...	235	235	...
95 to 99 percent.....	358	219	139	139	...	139	...	219	219	...	...	...	...
100 percent or more.....	215	135	80	80	...	80	...	...	...	...	135	135	...
Market value not reported.....	684	684	...	...	...	...	...	...	...	...	684	684	...
Median percent.....	41	38	69	52	43	...	...	64	64	...	35	33	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	1,292	1,133	159	239	159	80	...	239	239	...	815	735	80
\$2.50 to \$4.99.....	4,758	4,579	179	692	692	...	...	374	374	...	3,693	3,514	179
\$5.00 to \$7.49.....	17,566	16,286	1,280	1,252	1,173	80	...	1,212	1,212	...	15,101	13,900	1,200
\$7.50 to \$9.99.....	29,386	26,200	3,186	4,257	2,877	1,300	80	2,491	2,491	...	22,639	20,832	1,806
\$10.00 to \$12.49.....	33,083	31,388	1,695	6,895	5,703	1,193	...	4,063	4,063	...	22,125	21,622	503
\$12.50 to \$14.99.....	8,224	7,865	359	1,425	1,266	159	...	1,003	1,003	...	5,795	5,595	200
\$15.00 to \$17.49.....	3,570	3,292	278	597	597	...	...	239	239	...	2,736	2,458	278
\$17.50 to \$19.99.....	1,305	1,305	...	565	565	...	...	80	80	...	660	660	...
\$20.00 to \$24.99.....	1,526	1,526	...	556	556	...	...	80	80	...	890	890	...
\$25.00 or more.....	375	375	...	...	...	...	...	...	...	...	375	375	...
Taxes not payable in 1949 ¹	10,889	8,345	2,544	3,638	1,253	2,306	80	2,067	2,067	...	5,184	5,025	159
Taxes or value not reported.....	1,581	1,561	20	...	...	...	...	...	...	...	1,580	1,561	20
Median taxes.....dollars..	9.79	9.88	...	10.65	10.83	...	...	10.35	10.35	...	9.47	9.56	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	411	331	80	...	...	...	...	...	...	...	410	331	80
\$20 to \$39.....	7,893	7,191	702	278	278	...	...	380	380	...	7,235	6,533	702
\$40 to \$59.....	13,584	12,763	821	420	420	...	...	1,630	1,630	...	11,535	10,713	821
\$60 to \$79.....	14,559	13,187	1,372	1,189	1,030	160	...	1,412	1,412	...	11,959	10,746	1,214
\$80 to \$99.....	14,056	13,332	724	3,025	2,540	485	...	1,669	1,669	...	9,361	9,123	239
\$100 to \$119.....	14,132	12,979	1,153	3,391	2,516	874	...	1,391	1,391	...	9,350	9,071	278
\$120 to \$139.....	12,675	12,099	576	2,941	2,445	497	...	1,449	1,449	...	8,286	8,207	80
\$140 to \$159.....	8,096	7,539	557	2,305	1,987	239	80	895	895	...	4,896	4,658	239
\$160 to \$199.....	7,483	6,847	636	1,886	1,329	556	...	557	557	...	5,041	4,961	80
\$200 to \$249.....	3,747	3,588	159	803	803	...	...	159	159	...	2,785	2,626	159
\$250 to \$299.....	1,707	1,707	...	159	159	...	...	159	159	...	1,389	1,389	...
\$300 or more.....	2,942	2,584	358	80	80	...	...	80	80	...	2,782	2,425	358
Taxes not payable in 1949.....	10,889	8,345	2,544	3,638	1,253	2,306	80	2,067	2,067	...	5,184	5,025	159
Taxes or value not reported.....	1,382	1,362	20	...	...	...	...	...	...	...	1,381	1,362	20
Median taxes.....dollars..	95	95	...	115	115	...	...	93	93	...	89	90	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	82,017	73,281	8,736	19,503	14,228	5,116	159	11,846	11,846	...	50,668	47,207	3,461
Mortgage refinanced or renewed.....	25,459	24,593	866	531	531	...	...	...	...	...	24,928	24,064	866
To increase loan for improvements or repairs.....	6,373	6,095	278	176	176	...	...	...	...	...	6,199	5,921	278
To increase loan for other reasons.....	3,768	3,768	...	...	...	...	...	...	...	...	3,768	3,768	...
To secure better terms.....	4,727	4,707	20	355	355	...	...	...	...	...	4,372	4,352	20
To renew or extend loan without increasing amount.....	9,272	8,983	289	...	...	...	...	...	...	...	9,272	8,983	289
For other purpose.....	1,319	1,040	279	...	...	...	...	...	...	...	1,317	1,040	279
Mortgage placed later than acquisition of property.....	6,076	5,977	99	80	80	...	...	...	...	...	5,997	5,897	99
To make improvements or repairs.....	1,991	1,892	99	...	...	...	...	...	...	...	1,992	1,892	99
To invest in other properties.....	1,322	1,322	...	...	...	...	...	...	...	...	1,322	1,322	...
To invest in business other than real estate.....	657	657	...	...	...	...	...	...	...	...	657	657	...
For other purpose.....	2,106	2,106	...	80	80	...	...	...	...	...	2,026	2,026	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	25,459	24,593	866	531	531	...	...	...	...	...	24,928	24,064	866
Same lender.....	18,897	18,230	667	195	195	...	...	...	...	...	18,702	18,036	667
Different lender.....	6,562	6,363	199	336	336	...	...	...	...	...	6,226	6,028	199

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				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	82,021	73,284	8,737	19,505	14,230	5,117	160	11,847	11,847	...	50,670	47,209	3,463
Less than 50 percent.....	10,496	9,669	827	80	...	80	...	...	...	...	10,417	9,669	748
50 to 59 percent.....	16,882	15,035	1,847	1,510	894	616	...	775	775	...	14,596	13,365	1,231
60 to 64 percent.....	9,441	7,949	1,492	2,927	1,934	914	80	397	397	...	6,115	5,618	499
65 to 69 percent.....	10,130	8,496	1,634	3,698	2,776	923	...	511	511	...	5,922	5,210	711
70 to 74 percent.....	7,760	6,709	1,051	3,371	2,417	954	...	712	712	...	3,678	3,581	97
75 to 79 percent.....	7,011	5,381	1,630	3,319	1,768	1,550	...	910	910	...	2,781	2,702	80
80 to 84 percent.....	5,547	5,291	256	1,925	1,766	80	80	1,201	1,201	...	2,421	2,324	97
85 to 89 percent.....	5,399	5,399	...	1,471	1,471	...	...	2,147	2,147	...	1,782	1,782	...
90 to 94 percent.....	4,276	4,276	...	964	964	...	...	2,262	2,262	...	1,050	1,050	...
95 to 99 percent.....	1,670	1,670	...	80	80	...	...	1,491	1,491	...	100	100	...
100 percent or more.....	3,033	3,033	...	80	80	...	...	1,441	1,441	...	1,512	1,512	...
Purchase price not reported or property not acquired by purchase.....	376	376	...	80	80	...	...	...	...	...	296	296	...
Median percent.....	67	67	66	72	73	...	...	88	88	...	60	60	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	82,021	73,284	8,737	19,505	14,230	5,117	160	11,847	11,847	...	50,670	47,209	3,463
Less than 50 percent.....	9,749	9,669	80	...	...	...	...	...	...	...	9,748	9,669	80
50 to 59 percent.....	15,619	15,035	584	894	894	...	...	775	775	...	13,950	13,365	584
60 to 64 percent.....	8,148	7,949	199	1,934	1,934	...	...	397	397	...	5,816	5,618	199
65 to 69 percent.....	8,964	8,496	468	3,015	2,776	239	...	511	511	...	5,438	5,210	229
70 to 74 percent.....	7,361	6,709	652	2,715	2,417	298	...	712	712	...	3,935	3,581	353
75 to 79 percent.....	6,415	5,381	1,034	2,384	1,768	616	...	910	910	...	3,119	2,702	418
80 to 84 percent.....	6,557	5,291	1,266	2,442	1,766	676	...	1,201	1,201	...	2,914	2,324	590
85 to 89 percent.....	7,352	5,399	1,953	2,950	1,471	1,479	...	2,147	2,147	...	2,255	1,782	473
90 to 94 percent.....	5,844	4,276	1,568	2,077	964	1,034	80	2,262	2,262	...	1,505	1,050	455
95 to 99 percent.....	2,445	1,670	775	85	80	775	...	1,491	1,491	...	100	100	...
100 percent or more.....	3,192	3,033	159	159	80	...	80	1,441	1,441	...	1,592	1,512	80
Purchase price not reported or property not acquired by purchase.....	376	376	...	80	80	...	...	...	...	...	296	296	...
Median percent.....	69	67	85	77	73	...	...	88	88	...	61	60	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	34,046	28,449	5,597	8,154	3,436	4,719	...	10,983	10,983	...	14,908	14,030	878
Veteran of World War I only.....	9,224	8,461	763	1,397	1,397	...	...	215	215	...	7,613	6,850	763
Other service or nonveteran.....	70,282	66,942	3,340	10,562	10,005	397	159	649	649	...	59,072	56,288	2,784

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.....	87,978	468,494	18,413	111,459	9,399	70,945	60,165	286,090
Average debt per property.....	...	5.3	...	6.1	...	7.5	...	4.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	3,256	2,626	...	...	...	...	3,256	2,626
\$2,000 to \$2,999.....	6,275	11,154	...	...	80	72	6,196	11,082
\$3,000 to \$3,999.....	9,006	21,226	636	1,170	199	556	8,172	19,500
\$4,000 to \$4,999.....	10,462	33,988	1,886	5,649	99	400	8,477	27,939
\$5,000 to \$5,999.....	11,140	44,771	3,692	14,029	179	870	7,270	29,872
\$6,000 to \$6,999.....	11,892	61,382	2,154	9,359	1,869	10,408	7,869	41,615
\$7,000 to \$7,999.....	10,499	66,163	2,950	20,433	1,650	9,976	5,900	35,754
\$8,000 to \$8,999.....	8,264	60,000	3,041	22,488	1,608	12,206	3,615	25,306
\$9,000 to \$9,999.....	6,236	53,279	1,968	17,492	1,431	12,240	2,837	23,547
\$10,000 to \$10,999.....	5,106	47,709	1,392	13,517	1,431	13,730	2,283	20,462
\$11,000 to \$11,999.....	1,965	18,763	437	4,710	219	2,402	1,309	11,651
\$12,000 to \$14,999.....	2,226	21,967	258	2,612	417	4,886	1,550	14,469
\$15,000 to \$19,999.....	1,053	15,501	...	...	219	3,199	835	12,302
\$20,000 or more.....	596	9,965	...	...	...	...	596	9,965
Median loan.....dollars..	6,300	...	7,200	...	8,300	...	5,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	12,668	13,926	1,585	2,082	80	72	11,003	11,772
\$2,000 to \$2,999.....	10,512	25,927	1,141	2,926	199	556	9,172	22,445
\$3,000 to \$3,999.....	9,699	33,756	2,345	8,230	80	302	7,274	25,224
\$4,000 to \$4,999.....	11,557	51,566	2,683	12,068	616	2,774	8,258	36,724
\$5,000 to \$5,999.....	8,843	48,004	1,091	5,959	1,471	8,097	6,281	33,948
\$6,000 to \$6,999.....	9,458	61,010	1,193	7,801	1,749	11,226	6,516	41,983
\$7,000 to \$7,999.....	8,132	60,735	2,989	22,119	1,352	10,184	3,792	28,432
\$8,000 to \$8,999.....	5,424	45,986	2,246	19,001	1,369	11,617	1,809	15,368
\$9,000 to \$9,999.....	5,645	53,531	2,007	19,003	1,550	14,832	2,087	19,696
\$10,000 to \$10,999.....	2,860	29,750	875	9,134	239	2,492	1,747	18,124
\$11,000 to \$11,999.....	1,014	11,594	159	1,788	219	2,441	636	7,365
\$12,000 to \$14,999.....	1,312	17,288	99	1,348	457	5,994	755	9,946
\$15,000 to \$19,999.....	835	14,925	...	...	20	358	815	14,567
\$20,000 or more.....	20	496	...	...	...	...	20	496
Median debt.....dollars..	4,900	...	6,300	...	7,300	...	4,300	...

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	VA	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage								
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	452,482	403,092	49,390	1102,334	65,503	35,885	70,945	279,203	266,644	12,559	16,007	8,627	7,380
Average debt per mortgage.....	5.1	5.0	6.2	5.6	5.0	7.1	7.5	4.6	4.6	4.6	2.0	1.7	2.5
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	121,268	98,217	23,051	56,479	36,243	19,608	18,417	46,372	43,557	2,815	5,442	4,743	699
Mutual savings bank.....	37,862	36,572	1,290	3,562	3,441	121	5,436	28,864	27,695	1,169	30	30	...
Savings and loan association.....	174,644	162,953	11,691	14,828	9,473	5,355	27,673	132,143	125,807	6,336	1,907	1,358	549
Life insurance company.....	75,433	64,640	10,793	26,208	15,574	10,316	11,230	37,995	37,836	159	2,385	2,385	...
Mortgage company.....	1,142	657	485	764	279	485	199	179	179	...	111	111	...
Federal National Mortgage Association.....	8,189	8,189	...	199	199	...	7,990	...	...	...	...	...	...
Individual.....	28,346	26,950	1,396	...	...	...	...	28,346	26,950	1,396	5,567	...	5,567
Other.....	5,598	4,914	684	294	294	...	...	5,304	4,620	684	565	...	565
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	110,379	93,861	16,518	17,151	3,893	13,258	16,119	77,109	73,849	3,260	6,860	3,357	3,503
1949.....	113,344	97,314	16,030	27,285	15,403	11,254	17,245	68,814	64,666	4,148	4,841	2,540	2,501
1948.....	77,076	67,285	9,791	21,312	13,595	7,717	11,640	44,124	42,050	2,074	2,664	1,820	844
1947.....	60,424	56,108	4,316	10,871	7,215	3,656	15,611	33,942	33,282	660	950	910	...
1946.....	33,483	31,870	1,613	1,582	1,582	...	10,330	21,571	19,958	1,613	624	...	624
1942 to 1945.....	37,544	37,058	486	12,107	12,107	...	...	25,437	24,951	486	56	...	56
1940 to 1941.....	11,515	10,879	636	8,148	7,830	...	...	3,367	3,049	318	...	...	...
1935 to 1939.....	7,078	7,078	...	3,878	3,878	...	...	3,200	3,200	...	...	...	...
1930 to 1934.....	780	780	...	...	...	...	...	780	780	...	...	...	...
1929 or earlier.....	859	859	...	...	...	...	...	859	859	...	12	...	12

¹ Includes 946 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

CLEVELAND 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.....	87,978	80,044	7,934	18,413	13,218	5,037	9,399	60,165	57,427	2,738	7,934	5,037	2,898
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	26,880	23,334	3,546	10,843	7,933	2,830	2,723	13,314	12,678	636	3,166	2,830	336
Mutual savings bank.....	6,079	5,980	99	636	616	20	676	4,768	4,688	80	20	20	...
Savings and loan association.....	34,703	32,420	2,283	2,425	1,709	716	3,677	28,602	27,034	1,568	1,113	716	398
Life insurance company.....	11,440	9,890	1,550	4,231	2,760	1,391	1,468	5,742	5,662	80	1,391	1,391	...
Mortgage company.....	376	296	80	179	99	80	20	177	177	...	80	80	...
Federal National Mortgage Association.....	855	855	...	20	20	...	835	...	...	...	...	...	...
Individual.....	6,093	5,797	296	...	...	...	...	6,093	5,797	296	1,925	...	1,925
Other.....	1,551	1,471	80	80	80	...	...	1,471	1,391	80	239	...	239
FORM OF DEBT													
Mortgage or deed of trust.....	86,199	78,266	7,933	18,413	13,217	5,036	9,399	58,388	55,650	2,738	7,836	5,037	2,800
Contract to purchase.....	1,777	1,777	...	...	...	...	...	1,777	1,777	...	97	...	97
AMORTIZATION													
Fully amortized.....	67,580	60,755	6,825	18,413	13,217	5,036	9,399	39,768	38,138	1,630	6,664	5,037	1,627
Partially amortized.....	17,987	17,157	830	...	...	...	...	17,987	17,157	830	634	...	634
Not amortized.....	994	795	199	...	...	...	...	994	795	199	99	...	99
On demand.....	1,417	1,337	80	...	...	...	...	1,417	1,337	80	537	...	537
Regular principal payments required.....	517	437	80	...	...	...	...	517	437	80	159	...	159
No regular principal payments required.....	900	900	...	...	...	...	...	900	900	...	378	...	378
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	84,018	76,244	7,774	18,313	13,118	5,036	9,320	56,385	53,806	2,579	7,297	5,037	2,261
Delinquent:													
Foreclosure in process.....	20	20	...	...	...	...	...	20	20	...	...	...	...
Foreclosure not in process.....	3,038	2,879	159	99	99	...	80	2,859	2,700	159	258	...	258
No regular payments required.....	900	900	...	...	...	...	...	900	900	...	378	...	378
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	19,053	16,699	2,354	2,471	515	1,956	1,827	14,756	14,358	398	3,027	1,956	1,071
1949.....	17,910	15,388	2,522	3,677	2,067	1,530	1,848	12,385	11,473	912	2,204	1,530	673
1948.....	13,524	11,897	1,627	2,961	1,928	1,033	1,709	8,854	8,260	594	1,570	1,033	537
1947.....	10,904	10,228	676	1,590	1,073	517	2,306	7,009	6,850	159	596	517	80
1946.....	6,625	6,267	358	318	318	...	1,710	4,597	4,239	358	358	...	358
1942 to 1945.....	11,327	11,088	239	3,021	3,021	...	...	8,306	8,067	239	159	...	159
1940 to 1941.....	4,008	3,849	159	2,522	2,442	...	...	1,486	1,406	80	...	...	...
1935 to 1939.....	3,556	3,556	...	1,854	1,854	...	...	1,702	1,702	...	...	...	...
1930 to 1934.....	475	475	...	...	...	...	...	475	475	...	...	...	...
1929 or earlier.....	596	596	...	...	...	...	...	596	596	...	20	...	20
TERM OF MORTGAGE													
On demand.....	1,417	1,337	80	...	...	...	...	1,417	1,337	80	537	...	537
Less than 5 years.....	13,332	12,559	773	...	...	...	...	13,332	12,559	773	713	...	713
5 to 9 years.....	5,729	5,483	256	...	...	...	80	5,659	5,403	256	952	...	952
10 to 12 years.....	14,430	13,754	676	80	80	...	914	13,436	12,760	676	517	...	517
13 to 14 years.....	1,583	1,583	...	...	...	...	...	1,583	1,583	...	20	...	20
15 years.....	16,919	16,323	596	1,526	1,526	...	1,034	14,360	13,764	596	159	...	159
16 to 19 years.....	5,705	5,625	80	1,218	1,218	...	159	4,329	4,249	80	99	...	99
20 years.....	15,921	13,886	2,035	7,699	5,744	1,876	4,095	4,127	4,047	80	3,983	3,904	80
21 to 24 years.....	1,866	1,667	199	80	80	...	1,292	4,95	296	199	517	...	517
25 years.....	10,828	7,588	3,240	7,811	4,571	3,160	1,826	1,190	1,190	...	437	...	437
26 years or more.....	239	239	...	...	...	...	...	239	239	...	...	...	...
Median term.....years..	15	15	...	20	20	...	20	12	12	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	1,417	1,337	80	...	...	...	...	1,417	1,337	80	537	...	537
Fully amortized.....	67,581	60,756	6,825	18,414	13,218	5,036	9,400	39,770	38,139	1,631	6,665	5,037	1,629
Fast due.....	80	80	...	...	...	...	...	80	80	...	...	...	...
1950 to 1951.....	1,564	1,484	80	80	80	...	...	1,484	1,404	80	159	...	159
1952 to 1953.....	1,859	1,859	...	534	534	...	80	1,245	1,245	...	415	...	415
1954 to 1955.....	2,561	2,561	...	278	278	...	...	2,283	2,283	...	358	...	358
1956 to 1957.....	4,890	4,890	...	821	821	...	...	4,070	4,070	...	219	...	219
1958 to 1959.....	6,659	6,222	437	577	577	...	556	5,546	5,109	437	80	...	80
1960 to 1964.....	20,476	19,562	914	2,862	2,782	...	1,212	16,403	15,568	835	397	...	397
1965 to 1969.....	18,872	17,600	1,272	7,073	5,880	1,192	4,155	7,645	7,565	80	2,186	2,108	80
1970 to 1974.....	8,515	5,665	2,850	4,718	2,067	2,372	3,061	736	537	199	2,811	2,731	80
1975 or later.....	2,105	833	1,272	1,491	219	1,272	336	278	278	...	40	...	40
Partially or not amortized.....	18,982	17,953	1,029	...	...	...	...	18,982	17,953	1,029	734	...	734
Past due.....	338	338	...	...	...	...	...	338	338	...	20	...	20
1950 to 1951.....	12,544	11,970	574	...	...	...	...	12,544	11,970	574	378	...	378
1952 to 1953.....	2,027	1,749	278	...	...	...	...	2,027	1,749	278	159	...	159
1954 to 1955.....	1,153	1,153	...	...	...	...	...	1,153	1,153	...	177	...	177
1956 to 1957.....	1,171	994	177	...	...	...	...	1,171	994	177	...	...	...
1958 to 1959.....	775	775	...	...	...	...	...	775	775	...	...	...	...
1960 to 1964.....	735	735	...	...	...	...	...	735	735	...	...	...	...
1965 to 1969.....	239	239	...	...	...	...	...	239	239	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

1 Includes 158 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	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.....	1,012	1,012	...	...	...	...	...	1,012	1,012	...	534	...	514
4.0 percent.....	17,035	15,723	1,312	3,299	1,987	1,232	9,400	4,336	4,336	...	5,116	5,037	80
4.1 to 4.4 percent.....	40	...	40	40	...	40	...	...	...	...	...	...	...
4.5 percent.....	36,292	32,051	4,241	14,619	10,775	3,764	...	21,674	21,276	398	318	...	318
4.6 to 5.0 percent.....	21,958	20,448	1,510	455	455	...	...	21,503	19,993	1,510	932	...	932
5.1 to 5.5 percent.....	3,436	3,240	196	...	...	...	...	3,436	3,240	196	100	...	100
5.6 to 6.0 percent.....	8,205	7,571	634	...	...	...	...	8,205	7,571	634	954	...	954
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	...	4.5	4.5	...	4.0	5.0	5.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	3,296	3,256	40	...	...	...	...	3,296	3,256	40	3,919	3,188	731
\$2,000 to \$2,999.....	6,435	6,256	179	...	...	...	80	6,355	6,176	179	3,259	1,849	1,411
\$3,000 to \$3,999.....	9,523	8,847	676	636	636	...	199	8,689	8,013	676	318	...	318
\$4,000 to \$4,999.....	10,899	10,343	556	1,886	1,886	...	99	8,913	8,357	556	80	...	80
\$5,000 to \$5,999.....	11,944	10,783	1,161	4,415	3,692	724	179	7,349	6,912	437	...	...	...
\$6,000 to \$6,999.....	12,804	11,574	1,230	3,108	2,075	954	1,869	7,826	7,630	196	...	...	...
\$7,000 to \$7,999.....	10,154	8,862	1,292	3,180	1,968	1,212	1,650	5,324	5,244	80	278	...	278
\$8,000 to \$8,999.....	9,695	7,213	2,482	4,392	2,166	2,147	1,608	3,695	3,439	256	...	...	...
\$9,000 to \$9,999.....	4,430	4,271	159	258	258	...	1,431	2,740	2,581	159	...	...	...
\$10,000 to \$10,999.....	3,913	3,913	...	278	278	...	1,431	2,204	2,204	...	...	...	...
\$11,000 to \$11,999.....	1,250	1,250	...	...	...	...	219	1,031	1,031	...	...	...	...
\$12,000 to \$14,999.....	2,067	2,067	...	258	258	...	417	1,391	1,391	...	80	...	80
\$15,000 to \$19,999.....	1,053	894	159	...	...	...	219	835	676	159	...	...	...
\$20,000 or more.....	516	516	...	...	...	...	...	516	516	...	...	...	...
Median loan.....dollars..	6,100	6,000	...	6,700	6,100	...	8,300	5,300	5,400	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	12,846	12,568	278	1,585	1,585	...	80	11,182	10,904	278	4,972	3,347	1,625
\$2,000 to \$2,999.....	10,750	10,333	417	1,141	1,141	...	199	9,411	8,994	417	2,524	1,690	835
\$3,000 to \$3,999.....	10,434	9,520	914	2,345	2,345	...	80	8,009	7,095	914	80	...	80
\$4,000 to \$4,999.....	11,677	11,160	517	2,763	2,683	...	616	8,298	7,861	437	...	...	...
\$5,000 to \$5,999.....	8,911	8,168	743	1,814	1,091	724	1,471	5,626	5,606	20	...	...	...
\$6,000 to \$6,999.....	10,666	9,120	1,546	2,226	1,034	1,193	1,749	6,690	6,337	353	...	...	...
\$7,000 to \$7,999.....	9,063	6,678	2,385	4,193	1,809	2,305	1,352	3,518	3,518	...	278	...	278
\$8,000 to \$8,999.....	5,046	4,072	974	1,789	974	815	1,369	1,888	1,729	159	...	...	...
\$9,000 to \$9,999.....	3,836	3,836	...	278	278	...	1,550	2,007	2,007	...	...	...	...
\$10,000 to \$10,999.....	2,005	2,005	...	99	99	...	239	1,667	1,667	...	...	...	...
\$11,000 to \$11,999.....	656	656	...	80	80	...	219	358	358	...	...	...	...
\$12,000 to \$14,999.....	1,312	1,232	80	99	99	...	457	756	676	80	80	...	80
\$15,000 to \$19,999.....	756	676	80	...	...	...	20	736	656	80	...	...	...
\$20,000 or more.....	20	20	...	...	...	...	...	20	20	...	...	...	...
Median debt.....dollars..	4,800	4,600	...	5,700	4,500	...	7,300	4,100	4,200	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	86,088	78,351	7,737	18,414	13,219	5,038	9,401	58,274	55,733	2,541	7,378	5,037	2,341
Less than \$20.....	1,464	1,444	20	80	80	...	...	1,384	1,364	20	5,551	5,037	514
\$20 to \$24.....	2,637	2,557	80	417	417	...	...	2,219	2,139	80	338	...	338
\$25 to \$29.....	7,106	6,927	179	2,146	2,067	80	...	4,959	4,860	99	278	...	278
\$30 to \$34.....	9,543	8,541	1,002	3,643	2,979	664	80	5,821	5,483	338	278	...	278
\$35 to \$39.....	10,007	8,636	1,371	2,007	1,073	855	1,253	6,747	6,310	437	97	...	97
\$40 to \$44.....	13,494	11,129	2,365	4,756	2,868	1,809	1,349	7,389	6,912	477	...	...	...
\$45 to \$49.....	9,136	7,963	1,173	2,204	1,190	1,014	1,610	5,322	5,163	159	...	...	...
\$50 to \$54.....	10,172	9,379	793	1,888	1,272	616	1,848	6,435	6,258	177	239	...	239
\$55 to \$59.....	5,242	5,083	159	676	676	...	...	3,056	2,897	159	159	...	159
\$60 to \$64.....	5,036	5,036	...	258	258	...	...	716	4,062	...	...	...	...
\$65 to \$69.....	2,862	2,763	99	80	80	...	...	338	2,444	99	...	...	...
\$70 to \$79.....	3,988	3,829	159	80	80	...	40	3,869	3,710	159	80	...	80
\$80 to \$89.....	3,335	3,255	80	179	179	...	636	2,520	2,440	80	...	...	...
\$90 to \$99.....	1,071	894	177	...	...	...	20	1,052	875	177	80	...	80
\$100 to \$119.....	995	915	80	...	...	...	...	995	915	80	278	...	278
\$120 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	44	44	...	40	39	...	51	45	45	...	...	...	...

CLEVELAND STANDARD METROPOLITAN AREA

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.....	87,978	80,044	7,934	18,413	13,218	5,037	159	9,399	9,399	...	60,165	57,427	2,738
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	86,724	78,791	7,933	18,333	13,138	5,037	159	9,399	9,399	...	58,992	56,254	2,738
Less than half.....	1,252	1,252	...	80	80	...	...	...	...	...	1,173	1,173	...
TYPE OF STRUCTURE													
Detached.....	86,148	78,294	7,854	17,996	12,880	4,957	159	8,544	8,544	...	59,608	56,870	2,738
Semidetached and attached.....	1,830	1,750	80	417	338	80	...	855	855	...	597	557	...
NUMBER OF ROOMS													
Less than 4 rooms.....	497	497	...	...	...	...	...	...	...	...	497	497	...
4 rooms.....	13,101	10,795	2,306	4,313	2,246	2,067	...	2,703	2,703	...	6,085	5,846	239
5 rooms.....	18,669	16,465	2,204	5,346	3,756	1,590	...	2,624	2,624	...	10,699	10,085	614
6 rooms.....	29,665	28,174	1,491	4,748	3,913	676	159	2,542	2,542	...	22,375	21,719	656
7 rooms or more.....	22,524	21,433	1,091	2,984	2,905	80	...	1,113	1,113	...	18,427	17,415	1,011
Not reported.....	3,522	2,679	843	1,022	398	624	...	418	418	...	2,082	1,864	219
YEAR STRUCTURE BUILT													
1950 (part).....	2,744	1,770	974	1,193	219	974	...	617	617	...	935	935	...
1949.....	8,268	6,678	1,590	2,445	1,014	1,352	80	1,451	1,451	...	4,373	4,214	159
1948.....	6,889	5,955	934	2,544	1,630	914	...	974	974	...	3,372	3,352	20
1947.....	5,165	4,569	596	1,272	835	437	...	1,828	1,828	...	2,065	1,906	159
1946.....	2,802	2,444	358	358	80	278	...	715	716	...	1,729	1,649	80
1942 to 1945.....	5,385	4,829	556	2,027	1,670	358	...	318	318	...	3,041	2,842	199
1940 to 1941.....	7,210	7,051	159	2,385	2,385	...	...	477	477	...	4,348	4,189	159
1930 to 1939.....	12,267	11,949	318	1,806	1,727	...	80	577	577	...	9,884	9,645	239
1929 or earlier.....	36,809	34,361	2,448	4,304	3,581	724	...	2,443	2,443	...	30,062	28,338	1,724
Not reported.....	437	437	...	80	80	...	...	...	...	...	358	358	...
YEAR STRUCTURE ACQUIRED													
1950 (part).....	9,207	7,231	1,976	2,312	435	1,877	...	1,827	1,827	...	5,069	4,970	99
1949.....	13,749	11,565	2,184	3,577	1,888	1,610	80	1,848	1,848	...	8,323	7,828	495
1948.....	12,174	10,427	1,747	2,961	1,928	1,033	...	1,709	1,709	...	7,503	6,790	713
1947.....	11,582	10,882	676	1,510	994	517	...	2,306	2,306	...	7,742	7,583	159
1946.....	7,161	6,724	437	258	258	...	...	1,710	1,710	...	3,192	4,756	437
1942 to 1945.....	17,174	16,737	437	3,180	3,180	...	...	...	...	...	13,994	13,557	437
1940 to 1941.....	6,566	6,407	159	2,663	2,584	...	80	...	...	...	3,903	3,824	80
1930 to 1939.....	6,419	6,419	...	1,951	1,951	...	...	...	...	...	4,468	4,468	...
1929 or earlier.....	3,970	3,652	318	...	...	...	...	...	...	...	3,970	3,652	318
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	34,825	30,512	4,313	11,505	7,888	3,538	80	4,910	4,910	...	18,411	17,715	696
Previously occupied.....	53,151	49,531	3,620	6,908	5,330	1,499	80	4,490	4,490	...	41,754	39,712	2,042
PURCHASE PRICE													
Less than \$2,000.....	258	258	...	...	...	...	...	...	...	...	258	258	...
\$2,000 to \$2,999.....	1,150	1,150	...	...	...	...	...	80	80	...	1,071	1,071	...
\$3,000 to \$3,999.....	3,626	3,546	80	80	80	...	...	199	199	...	3,347	3,267	80
\$4,000 to \$4,999.....	4,191	4,072	119	318	318	...	...	80	80	...	3,794	3,674	119
\$5,000 to \$5,999.....	4,310	4,310	...	1,232	1,232	...	...	99	99	...	2,979	2,979	...
\$6,000 to \$6,999.....	9,770	9,591	179	3,396	3,396	...	...	617	617	...	5,757	5,578	179
\$7,000 to \$7,999.....	7,298	6,781	517	1,133	1,053	...	80	1,272	1,272	...	4,693	4,455	437
\$8,000 to \$8,999.....	7,968	6,509	1,459	1,894	991	902	...	835	835	...	5,239	4,683	556
\$9,000 to \$9,999.....	6,679	6,145	534	1,874	1,516	358	...	934	934	...	3,671	3,694	177
\$10,000 to \$10,999.....	10,650	8,228	2,422	3,319	1,252	2,067	...	2,067	2,067	...	5,264	4,909	355
\$11,000 to \$11,999.....	5,938	5,282	656	2,047	1,391	656	...	795	795	...	3,096	3,096	...
\$12,000 to \$14,999.....	12,884	11,513	1,371	2,623	1,491	1,053	80	1,667	1,667	...	8,394	8,355	239
\$15,000 to \$19,999.....	7,822	7,583	239	338	338	...	...	576	576	...	6,937	6,668	239
\$20,000 to \$24,999.....	2,286	2,206	80	80	80	...	...	179	179	...	2,027	1,948	80
\$25,000 or more.....	2,346	2,068	278	...	...	...	...	...	...	...	2,346	2,068	278
Property not acquired by purchase.....	159	159	...	...	...	...	...	...	...	...	159	159	...
Not reported.....	644	644	...	80	80	...	...	...	...	...	565	565	...
Median purchase price.....dollars..	9,700	9,500	...	9,500	8,400	...	...	10,200	10,200	...	9,600	9,600	...
MARKET VALUE													
Less than \$2,000.....	80	80	...	...	...	...	...	...	...	...	80	80	...
\$2,000 to \$2,999.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$3,000 to \$3,999.....	298	298	...	...	...	...	...	...	...	...	298	298	...
\$4,000 to \$4,999.....	910	910	...	...	...	...	...	80	80	...	830	830	...
\$5,000 to \$5,999.....	1,508	1,488	20	80	80	...	...	80	80	...	1,349	1,329	20
\$6,000 to \$6,999.....	1,826	1,647	179	318	239	80	...	80	80	...	1,429	1,329	99
\$7,000 to \$7,999.....	3,714	3,535	179	80	80	...	...	517	517	...	3,118	2,939	179
\$8,000 to \$8,999.....	6,721	6,145	576	1,173	1,034	139	...	1,014	1,014	...	4,535	4,098	437
\$9,000 to \$9,999.....	7,419	6,459	960	1,519	815	704	...	716	716	...	5,185	4,929	256
\$10,000 to \$10,999.....	9,469	8,696	773	2,005	1,627	378	...	1,729	1,729	...	5,734	5,339	395
\$11,000 to \$11,999.....	8,065	6,415	1,650	3,297	1,727	1,570	...	1,113	1,113	...	3,655	3,575	80
\$12,000 to \$14,999.....	22,494	20,149	2,345	6,845	5,016	1,670	159	2,641	2,641	...	13,008	12,492	517
\$15,000 to \$19,999.....	14,999	14,264	735	2,266	1,769	497	...	1,173	1,173	...	11,561	11,322	239
\$20,000 to \$24,999.....	4,487	4,328	159	514	514	...	...	179	179	...	3,794	3,635	159
\$25,000 or more.....	5,344	4,986	358	319	319	...	...	80	80	...	4,946	4,588	358
Not reported.....	644	644	...	...	...	...	...	...	...	...	644	644	...
Median market value.....dollars..	12,400	12,500	...	12,300	12,600	...	...	11,400	11,400	...	12,800	12,800	...

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

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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.....	15,024	14,766	258	1,824	1,824	...	...	...	...	...	13,201	12,942	258
20 to 39 percent.....	25,687	25,607	80	4,122	4,122	...	...	239	239	...	21,326	21,246	80
40 to 59 percent.....	27,254	25,545	1,709	5,066	4,827	159	80	2,942	2,942	...	19,247	17,776	1,471
60 to 69 percent.....	9,447	8,175	1,272	2,941	2,087	855	...	2,801	2,801	...	3,705	3,288	417
70 to 79 percent.....	5,710	2,962	2,748	2,572	239	2,333	...	1,530	1,530	...	1,608	1,193	415
80 to 84 percent.....	1,650	934	716	815	99	636	80	716	716	...	119	119	...
85 to 89 percent.....	1,309	437	872	795	20	775	...	398	398	...	117	20	97
90 to 94 percent.....	815	755	60	60	...	60	...	557	557	...	199	199	...
95 to 99 percent.....	358	219	139	139	...	139	...	219	219	...	...	...	...
100 percent or more.....	80	...	80	80	...	80	...	...	...	...	...	...	...
Market value not reported.....	644	644	...	...	...	...	...	...	...	...	644	644	...
Median percent.....	42	39	...	53	43	...	...	65	65	...	36	35	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	1,053	894	159	239	159	80	...	159	159	...	656	576	80
\$2.50 to \$4.99.....	3,655	3,476	179	636	636	...	...	358	358	...	2,661	2,482	179
\$5.00 to \$7.49.....	14,580	13,946	634	1,252	1,173	80	...	954	954	...	12,374	11,819	554
\$7.50 to \$9.99.....	23,158	20,787	2,371	4,217	2,837	1,300	80	2,145	2,145	...	16,797	15,809	991
\$10.00 to \$12.49.....	24,735	23,304	1,431	6,278	5,165	1,113	...	2,763	2,763	...	15,694	15,376	318
\$12.50 to \$14.99.....	5,496	5,178	318	1,232	1,073	159	...	636	636	...	3,627	3,468	159
\$15.00 to \$17.49.....	2,087	1,809	278	239	239	...	...	239	239	...	1,610	1,332	278
\$17.50 to \$19.99.....	843	843	...	565	565	...	...	...	...	...	278	278	...
\$20.00 to \$24.99.....	497	497	...	159	159	...	...	80	80	...	258	258	...
\$25.00 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Taxes not payable in 1949 ¹	10,654	8,110	2,544	3,598	1,213	2,306	80	2,067	2,067	...	4,989	4,830	159
Taxes or value not reported.....	1,221	1,201	20	...	...	...	...	...	...	...	1,220	1,201	20
Median taxes.....dollars..	9.53	9.55	...	10.42	10.58	...	...	...	...	...	9.18	9.21	...
REAL ESTATE TAXES													
Less than \$20.....	160	80	80	...	...	...	...	...	...	...	159	80	80
\$20 to \$39.....	1,608	1,429	179	278	278	...	...	80	80	...	1,250	1,071	179
\$40 to \$59.....	6,659	6,301	358	80	80	...	...	696	696	...	5,584	5,526	358
\$60 to \$79.....	8,634	7,963	671	775	696	80	...	716	716	...	7,143	6,552	592
\$80 to \$99.....	10,477	9,833	644	2,572	2,087	485	...	1,272	1,272	...	6,633	6,474	159
\$100 to \$119.....	12,942	11,789	1,153	2,937	2,062	874	...	1,391	1,391	...	8,614	8,335	278
\$120 to \$139.....	12,550	11,974	576	2,941	2,445	497	...	1,369	1,369	...	8,240	8,161	80
\$140 to \$159.....	7,663	7,106	557	2,305	1,987	239	80	855	855	...	4,502	4,264	239
\$160 to \$199.....	7,364	6,728	636	1,886	1,329	556	...	557	557	...	4,922	4,842	80
\$200 to \$249.....	3,737	3,578	159	803	803	...	...	159	159	...	2,775	2,616	159
\$250 to \$299.....	1,707	1,707	...	159	159	...	...	159	159	...	1,389	1,389	...
\$300 or more.....	2,763	2,405	358	80	80	...	...	80	80	...	2,603	2,246	358
Taxes not payable in 1949.....	10,654	8,110	2,544	3,598	1,213	2,306	80	2,067	2,067	...	4,989	4,830	159
Taxes not reported.....	1,062	1,042	20	...	...	...	...	...	...	...	1,061	1,042	20
Median taxes.....dollars..	111	112	...	120	122	...	...	...	...	...	109	110	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	65,191	58,033	7,158	17,898	12,703	5,036	159	9,399	9,399	...	37,894	35,931	1,963
Mortgage refinanced or renewed.....	18,996	18,320	676	435	435	...	...	...	...	...	18,561	17,886	676
To increase loan for improvements or repairs.....	5,388	5,110	278	80	80	...	...	...	...	...	5,309	5,031	278
To increase loan for other reasons.....	2,817	2,817	...	...	...	...	...	...	...	...	2,817	2,817	...
To secure better terms.....	3,367	3,367	...	355	355	...	...	...	...	...	3,012	3,012	...
To renew or extend loan without increasing amount.....	6,390	6,191	199	...	...	...	...	...	...	...	6,390	6,191	199
For other purpose.....	1,034	835	199	...	...	...	...	...	...	...	1,033	835	199
Mortgage placed later than acquisition of property.....	3,788	3,689	99	80	80	...	...	...	...	...	3,709	3,609	99
To make improvements or repairs.....	1,351	1,252	99	...	...	...	...	...	...	...	1,352	1,252	99
To invest in other properties.....	457	457	...	...	...	...	...	...	...	...	457	457	...
To invest in business other than real estate.....	355	355	...	...	...	...	...	...	...	...	355	355	...
For other purpose.....	1,625	1,625	...	80	80	...	...	...	...	...	1,545	1,545	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	18,996	18,320	676	435	435	...	...	...	...	...	18,561	17,886	676
Same lender.....	13,500	13,023	477	99	99	...	...	...	...	...	13,401	12,924	477
Different lender.....	5,496	5,297	199	336	336	...	...	...	...	...	5,160	4,962	199

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."

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	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			
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	65,193	58,035	7,158	17,900	12,705	5,037	160	9,400	9,400	...	37,895	35,932	1,964
Less than 50 percent.....	7,963	7,367	596	80	...	80	...	...	...	...	7,884	7,367	517
50 to 59 percent.....	13,647	12,514	1,133	1,510	894	616	...	775	775	...	11,361	10,844	517
60 to 64 percent.....	7,474	6,242	1,232	2,728	1,735	914	80	278	278	...	4,467	4,229	239
65 to 69 percent.....	7,953	6,993	1,260	2,989	2,147	843	...	495	495	...	4,470	4,052	417
70 to 74 percent.....	7,046	5,995	1,051	3,337	2,383	954	...	696	696	...	3,014	2,917	97
75 to 79 percent.....	5,963	4,333	1,630	3,240	1,689	1,550	...	735	735	...	1,987	1,908	80
80 to 84 percent.....	3,513	3,257	256	1,391	1,232	80	80	815	815	...	1,307	1,210	97
85 to 89 percent.....	4,818	4,818	...	1,471	1,471	...	...	1,829	1,829	...	1,519	1,519	...
90 to 94 percent.....	2,959	2,959	...	914	914	...	...	1,292	1,292	...	753	753	...
95 to 99 percent.....	1,491	1,491	...	80	80	...	...	1,332	1,332	...	80	80	...
100 percent or more.....	2,286	2,286	...	80	80	...	...	1,153	1,153	...	1,053	1,053	...
Purchase price not reported or property not acquired by purchase.....	80	80	...	80	80	...	...	...	...	...	...	...	...
Median percent.....	67	67	...	72	73	...	...	87	87	...	60	60	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	65,193	58,035	7,158	17,900	12,705	5,037	160	9,400	9,400	...	37,895	35,932	1,964
Less than 50 percent.....	7,447	7,367	80	...	...	...	...	...	...	...	7,446	7,367	80
50 to 59 percent.....	12,613	12,514	99	894	894	...	...	775	775	...	10,944	10,844	99
60 to 64 percent.....	6,242	6,242	...	1,735	1,735	...	...	278	278	...	4,229	4,229	...
65 to 69 percent.....	6,932	6,693	239	2,385	2,147	239	...	495	495	...	4,052	4,052	...
70 to 74 percent.....	6,552	5,995	557	2,681	2,383	298	...	696	696	...	3,175	2,917	258
75 to 79 percent.....	5,188	4,333	855	2,305	1,689	616	...	735	735	...	2,146	1,908	239
80 to 84 percent.....	4,251	3,257	994	1,908	1,232	676	...	815	815	...	1,528	1,210	318
85 to 89 percent.....	6,652	6,818	1,834	2,870	1,471	1,399	...	1,829	1,829	...	1,953	1,519	435
90 to 94 percent.....	4,527	2,959	1,568	2,028	914	1,034	80	1,292	1,292	...	1,208	753	455
95 to 99 percent.....	2,266	1,491	775	855	80	775	...	1,332	1,332	...	80	80	...
100 percent or more.....	2,445	2,286	159	159	80	...	80	1,153	1,153	...	1,133	1,053	80
Purchase price not reported or property not acquired by purchase.....	80	80	...	80	80	...	...	...	...	...	...	...	...
Median percent.....	70	67	...	78	73	...	...	87	87	...	61	60	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	28,213	23,077	5,136	7,620	2,981	4,639	...	8,803	8,803	...	11,789	11,292	497
Veteran of World War I only.....	6,718	6,440	278	1,397	1,397	...	...	199	199	...	5,123	4,845	278
Other service or nonveteran.....	53,046	50,527	2,519	9,396	8,839	397	159	398	398	...	43,253	41,290	1,963
COLOR OF OWNER													
White.....	79,088	72,733	6,355	16,041	11,908	3,975	159	8,148	8,148	...	54,898	52,677	2,221
Nonwhite.....	1,707	1,627	80	676	676	...	...	199	199	...	832	753	80
Not reported.....	7,182	5,683	1,499	1,696	634	1,062	...	1,052	1,052	...	4,434	3,997	437
SEX AND AGE OF OWNER													
Male.....	72,845	66,073	6,772	15,882	11,729	4,075	80	8,626	8,626	...	48,337	45,719	2,619
Under 35 years.....	19,438	15,741	3,697	5,525	2,325	3,200	...	5,207	5,207	...	8,706	8,209	497
35 to 44 years.....	25,636	23,753	1,883	5,823	5,068	676	80	2,882	2,882	...	16,931	15,803	1,128
45 to 54 years.....	16,188	15,473	715	2,698	2,500	199	...	278	278	...	13,212	12,696	517
55 to 64 years.....	9,518	9,518	...	1,677	1,677	...	...	179	179	...	7,662	7,662	...
65 years and over.....	2,065	1,888	177	159	159	...	...	80	80	...	1,826	1,349	477
Female.....	9,661	9,422	239	1,273	1,114	80	80	80	80	...	8,308	8,228	80
Under 45 years.....	4,942	4,783	159	835	676	80	80	80	80	...	4,027	4,027	...
45 to 64 years.....	3,829	3,749	80	358	358	...	...	...	...	...	3,471	3,391	80
65 years and over.....	890	890	...	80	80	...	...	...	...	...	810	810	...
Sex or age not reported.....	5,472	4,549	923	1,259	376	883	...	694	694	...	3,519	3,480	40
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD													
Owner is—													
Primary individual.....	1,146	1,146	...	239	239	...	...	40	40	...	867	867	...
Head of primary family.....	74,634	67,782	6,852	16,061	11,828	4,154	80	8,348	8,348	...	50,225	47,606	2,619
Not head but a member of primary family	6,209	6,050	159	696	616	...	80	159	159	...	5,354	5,275	80
One or more owners not in primary family.....	517	517	159	159	159	...	...	159	159	...	199	199	...
Not reported.....	5,472	4,549	923	1,259	376	883	...	694	694	...	3,519	3,480	40
Properties with owner who is head of household or related to head...	81,989	74,977	7,012	16,995	12,684	4,156	160	8,548	8,548	...	56,448	53,750	2,700
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS													
Primary individual.....	1,146	1,146	...	239	239	...	...	40	40	...	867	867	...
Primary family:													
2 persons.....	15,073	14,199	874	2,204	1,608	596	...	2,484	2,484	...	10,385	10,107	278
3 persons.....	21,214	18,452	2,762	4,906	3,058	1,769	80	2,028	2,028	...	14,281	13,366	914
4 persons.....	22,792	20,787	2,005	5,068	3,995	994	80	2,504	2,504	...	15,220	14,289	932
5 persons.....	13,112	12,277	835	3,080	2,484	596	...	1,332	1,332	...	8,700	8,462	239
6 persons.....	3,655	3,399	256	338	338	...	...	159	159	...	3,158	2,902	256
7 persons or more.....	4,996	4,718	278	1,161	962	199	...	...	...	...	3,835	3,756	80

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				
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual, or no child in family.....	27,277	25,608	1,669	4,795	4,199	596	...	2,484	2,484	...	19,997	18,924	1,073
1 child.....	19,898	17,295	2,603	5,284	3,078	2,126	80	2,306	2,306	...	12,309	11,911	398
2 children.....	21,639	19,992	1,647	4,849	3,935	835	80	2,504	2,504	...	14,286	13,553	733
3 children.....	9,617	8,685	932	1,729	1,133	596	...	1,173	1,173	...	6,715	6,379	336
4 children or more.....	3,557	3,398	159	338	338	...	...	80	80	...	3,140	2,981	159
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	3,496	3,297	199	159	159	...	...	517	517	...	2,820	2,621	199
\$2,000 to \$2,499.....	2,087	2,007	80	437	358	80	...	80	80	...	1,570	1,570	...
\$2,500 to \$2,999.....	3,614	3,157	457	338	159	179	...	676	676	...	2,601	2,323	278
\$3,000 to \$3,499.....	7,996	7,161	835	1,232	835	398	...	1,749	1,749	...	5,014	4,577	437
\$3,500 to \$3,999.....	9,639	8,606	1,033	1,232	1,290	517	...	994	994	...	6,840	6,323	517
\$4,000 to \$4,499.....	8,651	7,975	676	2,425	1,828	596	...	636	636	...	5,590	5,511	80
\$4,500 to \$4,999.....	6,039	5,721	318	1,192	1,033	80	80	576	576	...	4,271	4,112	159
\$5,000 to \$5,999.....	11,764	10,713	1,051	2,910	2,194	715	...	1,749	1,749	...	7,105	6,770	336
\$6,000 to \$7,999.....	11,699	10,546	1,153	2,623	1,630	914	80	914	914	...	8,161	8,002	159
\$8,000 to \$9,999.....	3,280	3,200	80	398	318	80	...	159	159	...	2,723	2,723	...
\$10,000 or more.....	6,429	5,992	437	1,925	1,727	199	...	80	80	...	4,425	4,186	239
Not reported.....	7,295	6,602	693	1,550	1,153	398	...	418	418	...	5,328	5,032	296
Median income.....dollars..	4,600	4,600	...	5,000	5,000	...	...	4,000	4,000	...	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	80,096	73,284	6,812	16,996	12,686	4,154	160	8,548	8,548	...	54,553	52,053	2,502
Less than 5 percent.....	2,738	2,738	...	398	398	...	...	...	...	...	2,340	2,340	...
5 to 9 percent.....	18,907	18,549	358	5,314	5,036	278	...	477	477	...	13,115	13,036	80
10 to 14 percent.....	24,021	22,034	1,987	5,065	3,317	1,749	...	3,459	3,459	...	15,497	15,258	239
15 to 19 percent.....	10,806	9,296	1,510	1,809	696	1,033	80	2,325	2,325	...	6,673	6,275	398
20 to 24 percent.....	4,200	3,345	855	616	199	417	...	835	835	...	2,748	2,311	437
25 to 29 percent.....	2,107	2,027	80	80	80	...	...	556	556	...	1,471	1,391	80
30 to 34 percent.....	1,049	793	256	80	...	80	...	159	159	...	810	634	177
35 to 39 percent.....	437	437	...	...	...	...	...	...	...	...	437	437	...
40 percent or more.....	2,760	2,124	636	159	80	...	80	239	239	...	2,363	1,806	556
Income \$10,000 or more.....	6,151	5,714	437	1,925	1,727	199	...	80	80	...	4,147	3,908	239
Income not reported.....	6,920	6,227	693	1,550	1,153	398	...	418	418	...	4,952	4,657	296
Median percent.....	12	12	...	11	9	...	...	10	10	...	12	12	...
Properties with owner who is head of household.....	75,779	68,929	6,850	16,302	12,068	4,153	80	8,390	8,390	...	51,092	48,475	2,620
INCOME OF OWNER													
Less than \$2,000.....	6,076	5,679	397	676	676	...	...	517	517	...	4,884	4,487	397
\$2,000 to \$2,499.....	3,140	2,961	179	616	517	99	...	358	358	...	2,166	2,087	80
\$2,500 to \$2,999.....	4,429	3,833	596	1,153	716	437	...	755	755	...	2,522	2,362	159
\$3,000 to \$3,499.....	11,389	10,197	1,192	2,266	1,510	755	...	1,869	1,869	...	7,255	6,818	437
\$3,500 to \$3,999.....	10,693	9,660	1,033	1,568	1,131	437	...	1,232	1,232	...	7,893	7,297	596
\$4,000 to \$4,499.....	9,526	8,969	557	2,027	1,550	477	...	914	914	...	6,584	6,504	80
\$4,500 to \$4,999.....	4,909	4,472	437	1,391	1,033	278	80	497	497	...	3,021	2,942	80
\$5,000 to \$5,999.....	8,405	7,553	852	2,155	1,638	517	...	1,153	1,153	...	5,098	4,763	336
\$6,000 to \$7,999.....	5,801	5,046	755	2,067	1,312	755	...	517	517	...	3,217	3,217	...
\$8,000 to \$9,999.....	1,351	1,351	...	80	80	...	...	80	80	...	1,192	1,192	...
\$10,000 or more.....	3,555	3,396	159	852	852	...	...	80	80	...	2,623	2,464	159
Not reported.....	6,505	5,812	693	1,451	1,053	398	...	418	418	...	4,637	4,341	296
Median income.....dollars..	3,900	3,900	...	4,200	4,300	...	...	...	...	...	3,900	3,900	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	7,818	7,261	557	1,837	1,598	239	...	815	815	...	5,166	4,848	318
Self-employed.....	1,091	1,011	80	...	...	...	...	...	...	...	1,091	1,011	80
Managers, officials, and proprietors, including farm:													
Salaried.....	8,973	8,258	715	2,363	1,647	636	80	954	954	...	5,657	5,657	...
Self-employed.....	4,370	3,893	477	914	636	278	...	278	278	...	3,178	2,979	199
Clerical and kindred workers.....	5,262	4,728	534	1,172	1,013	159	...	656	656	...	3,433	3,058	375
Sales workers.....	5,542	4,906	636	1,510	1,113	398	...	517	517	...	3,515	3,277	239
Craftsmen, foremen, and kindred workers..	20,605	18,799	1,806	4,191	3,158	1,033	...	3,180	3,180	...	13,234	12,462	773
Operatives and kindred workers.....	12,811	11,460	1,351	2,743	1,650	1,093	...	1,352	1,352	...	8,718	8,459	258
Service workers, including private household.....	2,243	1,925	318	715	556	159	...	159	159	...	1,369	1,210	159
Laborers, except mine.....	1,824	1,824	...	80	80	...	...	...	...	...	1,744	1,744	...
Occupation not reported.....	5,240	4,862	378	775	616	159	...	477	477	...	3,988	3,769	219

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.....	10,947	115,952	272	7,789	734	4,138	9,940	104,025
Average debt per property.....	...	10.6	...	28.6	...	5.6	...	10.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	756	659	...	...	...	...	756	659
\$2,000 to \$3,999.....	2,431	5,827	40	114	20	62	2,372	5,651
\$4,000 to \$5,999.....	3,268	13,792	100	427	525	2,708	2,643	10,657
\$6,000 to \$7,999.....	969	5,322	80	440	119	737	771	4,145
\$8,000 to \$9,999.....	960	6,748	20	105	40	334	901	6,309
\$10,000 to \$11,999.....	437	3,740	20	195	20	181	397	3,364
\$12,000 to \$14,999.....	271	2,515	...	...	10	116	261	2,399
\$15,000 to \$19,999.....	706	8,397	...	...	...	...	706	8,397
\$20,000 to \$24,999.....	120	1,870	...	...	...	...	120	1,870
\$25,000 to \$29,999.....	176	3,111	...	...	...	...	176	3,111
\$30,000 to \$49,999.....	415	13,102	...	...	...	...	415	13,102
\$50,000 to \$74,999.....	152	7,466	...	...	...	...	152	7,466
\$75,000 to \$99,999.....	188	14,854	...	...	...	...	188	14,854
\$100,000 to \$199,999.....	60	6,731	2	336	...	...	58	6,395
\$200,000 to \$499,999.....	24	5,928	6	1,272	...	...	18	4,656
\$500,000 or more.....	15	15,890	5	4,900	...	...	10	10,990
Median loan.....dollars..	5,500	...	...	...	...	...	5,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,728	1,701	...	...	...	...	1,728	1,701
\$2,000 to \$3,999.....	3,141	9,714	100	302	20	62	3,021	9,350
\$4,000 to \$5,999.....	2,479	12,478	100	490	545	2,823	1,834	9,165
\$6,000 to \$7,999.....	1,159	8,183	40	294	119	771	999	7,118
\$8,000 to \$9,999.....	422	3,871	20	195	40	366	363	3,310
\$10,000 to \$11,999.....	552	5,729	...	...	10	116	542	5,613
\$12,000 to \$14,999.....	297	3,986	...	...	...	...	297	3,986
\$15,000 to \$19,999.....	219	3,603	...	...	...	...	219	3,603
\$20,000 to \$24,999.....	135	2,949	...	...	...	...	135	2,945
\$25,000 to \$29,999.....	127	3,445	...	...	...	...	127	3,445
\$30,000 to \$49,999.....	292	10,288	...	...	...	...	292	10,288
\$50,000 to \$74,999.....	166	10,225	...	...	...	...	166	10,225
\$75,000 to \$99,999.....	151	12,591	...	...	...	...	151	12,591
\$100,000 to \$199,999.....	49	6,422	2	336	...	...	47	6,086
\$200,000 to \$499,999.....	21	6,347	7	1,762	...	...	14	4,585
\$500,000 or more.....	12	14,420	4	4,410	...	...	8	10,010
Median debt.....dollars..	4,600	...	...	...	...	...	4,200	...

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.....	114,650	110,013	4,637	17,692	7,489	4,138	102,820	98,386	4,434	1,308
Average debt per mortgage.....	10.5	10.4	12.6	28.3	32.3	5.6	10.3	10.2	13.6	3.6
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	13,267	12,808	459	1,024	976	622	11,621	11,210	411	75
Mutual savings bank.....	2,356	2,356	...	1,418	1,418	207	731	731	...	...
Savings and loan association.....	20,320	19,851	469	204	204	2,943	17,173	16,704	469	89
Life insurance company.....	52,672	50,691	1,981	4,901	4,746	366	47,405	45,579	1,826	40
Mortgage company.....	5,907	4,993	914	145	145	...	5,762	4,848	914	68
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	19,349	18,553	796	...	...	...	19,349	18,553	796	954
Other.....	779	761	18	...	...	...	779	761	18	82
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	22,882	21,317	1,565	145	145	384	22,353	20,788	1,565	290
1949.....	40,138	38,302	1,836	3,342	3,187	2,522	34,274	32,593	1,681	343
1948.....	12,744	12,313	431	1,633	1,633	...	11,111	10,680	431	470
1947.....	13,739	13,618	121	92	92	422	13,225	13,104	121	165
1946.....	10,742	10,267	475	112	64	810	9,820	9,393	427	...
1942 to 1945.....	11,278	11,115	163	2,316	2,316	...	8,962	8,799	163	10
1940 to 1941.....	2,367	2,367	...	...	...	...	2,367	2,367	...	...
1935 to 1939.....	596	550	46	52	52	...	544	498	46	30
1930 to 1934.....	74	74	...	...	...	...	74	74	...	...
1929 or earlier.....	90	90	...	...	...	...	90	90	...	...

¹ Includes 155 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 48 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.....	10,947	10,580	367	1,272	232	734	9,940	9,615	327	367
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	2,488	2,398	90	121	101	99	2,269	2,198	71	50
Mutual savings bank.....	186	186	...	46	46	40	100	100	...	...
Savings and loan association.....	4,202	4,123	79	60	60	555	3,588	3,509	79	27
Life insurance company.....	1,519	1,467	52	26	6	40	1,453	1,421	32	20
Mortgage company.....	670	630	40	20	20	...	650	610	40	27
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	1,704	1,618	86	...	...	...	1,704	1,618	86	272
Other.....	182	162	20	...	...	...	182	162	20	21
FORM OF DEBT										
Mortgage or deed of trust.....	10,479	10,113	366	272	232	734	9,474	9,148	326	366
Contract to purchase.....	467	467	...	...	...	...	467	467	...	...
AMORTIZATION										
Fully amortized.....	6,227	6,015	212	272	232	734	5,222	5,049	173	290
Partially amortized.....	4,166	4,012	154	...	...	...	4,166	4,012	154	41
Not amortized.....	230	230	...	...	...	...	230	230	...	23
On demand.....	326	326	...	...	...	...	326	326	...	13
Regular principal payments required.....	207	207	...	...	...	...	207	207	...	...
No regular principal payments required.....	119	119	...	...	...	...	119	119	...	13
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	10,410	10,064	346	253	233	734	9,425	9,099	326	323
Delinquent:										
Foreclosure in process.....	73	73	...	...	...	...	73	73	...	...
Foreclosure not in process.....	275	255	20	20	...	...	255	255	...	40
No regular payments required.....	189	189	...	...	...	...	189	189	...	3
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	3,557	3,435	122	20	20	60	3,478	3,356	122	112
1949.....	2,503	2,420	83	63	43	485	1,955	1,892	63	135
1948.....	1,364	1,315	49	41	41	...	1,323	1,274	49	47
1947.....	1,008	959	49	20	20	60	928	879	49	52
1946.....	957	923	34	40	20	130	788	774	14	...
1942 to 1945.....	977	966	11	69	69	...	908	897	11	1
1940 to 1941.....	321	321	...	...	...	...	321	321	...	...
1935 to 1939.....	173	173	20	20	20	...	154	134	20	20
1930 to 1934.....	50	50	...	...	...	...	50	50	...	...
1929 or earlier.....	40	40	...	...	...	...	40	40	...	...
TERM OF MORTGAGE										
On demand.....	324	324	...	...	...	...	324	324	...	13
Less than 5 years.....	2,104	2,060	44	...	...	...	2,104	2,060	44	113
5 to 9 years.....	2,390	2,244	146	20	20	...	2,370	2,224	146	135
10 to 12 years.....	3,420	3,316	104	20	...	20	3,380	3,296	84	44
13 to 14 years.....	196	196	...	...	...	...	196	196	...	...
15 years.....	1,027	1,014	13	80	80	60	887	874	13	21
16 to 19 years.....	132	132	...	...	...	20	112	112	...	...
20 years.....	984	984	...	60	60	614	310	310	...	40
21 to 24 years.....	60	60	...	...	...	...	60	60	...	...
25 years.....	290	230	60	80	60	20	190	150	40	...
26 years or more.....	25	25	...	13	13	...	12	12	...	...
Median term.....years..	10	10	...	...	...	...	10	10	...	...
YEAR MORTGAGE DUE										
On demand.....	324	324	...	...	...	...	324	324	...	13
Fully amortized.....	6,230	6,017	213	273	233	734	5,222	5,049	173	291
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	194	194	...	...	...	...	194	194	...	36
1952 to 1953.....	320	300	20	...	...	...	320	300	20	67
1954 to 1955.....	369	349	20	...	...	...	369	349	20	70
1956 to 1957.....	659	597	62	40	20	...	619	577	42	47
1958 to 1959.....	1,075	1,019	56	...	...	...	1,075	1,019	56	31
1960 to 1964.....	2,225	2,218	7	120	120	80	2,025	2,018	7	20
1965 to 1969.....	1,039	1,031	8	40	40	614	384	376	8	20
1970 to 1974.....	292	272	20	43	23	40	209	209	...	...
1975 or later.....	57	37	20	30	30	...	27	7	20	...
Partially or not amortized.....	4,399	4,244	155	...	...	...	4,399	4,244	155	64
Past due.....	27	27	...	...	...	...	27	27	...	...
1950 to 1951.....	2,235	2,192	43	...	...	...	2,235	2,192	43	...
1952 to 1953.....	710	669	41	...	...	...	710	669	41	3
1954 to 1955.....	444	444	...	...	...	...	444	444	...	40
1956 to 1957.....	444	437	7	...	...	...	444	437	7	...
1958 to 1959.....	398	358	40	...	...	...	398	358	40	1
1960 to 1964.....	112	108	4	...	...	...	112	108	4	20
1965 to 1969.....	9	9	...	...	...	...	9	9	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 20 FHA-insured first mortgages with VA-guaranteed second mortgage, and 20 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.....	20	20	...	...	...	...	20	20	...	51
3.0 percent.....	40	40	...	...	...	...	40	40	...	...
3.1 to 3.5 percent.....	28	28	...	...	...	...	28	28	...	...
3.6 to 3.9 percent.....	7	7	...	2	2	...	5	5	...	...
4.0 percent.....	1,715	1,689	26	50	30	734	931	925	6	20
4.1 to 4.4 percent.....	43	43	...	...	...	...	43	43	...	...
4.5 percent.....	2,412	2,311	101	180	160	...	2,232	2,151	81	20
4.6 to 5.0 percent.....	3,691	3,561	130	40	40	...	3,651	3,521	130	134
5.1 to 5.5 percent.....	512	492	20	...	...	...	512	492	20	...
5.6 to 6.0 percent.....	2,403	2,313	90	...	...	...	2,403	2,313	90	143
6.1 percent or more.....	76	76	...	...	...	...	76	76	...	...
Median interest rate.....percent..	5.0	5.0	...	...	...	...	5.0	5.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	776	756	20	...	...	...	776	756	20	116
\$2,000 to \$3,999.....	2,471	2,411	60	40	40	20	2,412	2,352	60	109
\$4,000 to \$5,999.....	3,298	3,201	97	120	100	525	2,653	2,576	77	55
\$6,000 to \$7,999.....	967	920	47	80	80	119	769	722	47	39
\$8,000 to \$9,999.....	900	880	20	20	...	...	841	841	...	20
\$10,000 to \$11,999.....	420	410	10	...	...	20	400	390	10	...
\$12,000 to \$14,999.....	291	271	20	...	...	10	281	261	20	20
\$15,000 to \$19,999.....	698	696	2	...	...	...	698	696	2	...
\$20,000 to \$24,999.....	130	118	12	...	...	...	130	118	12	3
\$25,000 to \$29,999.....	155	148	7	...	...	...	155	148	7	...
\$30,000 to \$49,999.....	412	365	47	...	...	...	412	365	47	6
\$50,000 to \$74,999.....	145	125	20	...	...	...	145	125	20	...
\$75,000 to \$99,999.....	189	188	1	...	...	...	189	188	1	...
\$100,000 to \$199,999.....	59	55	4	2	2	...	51	53	4	...
\$200,000 to \$499,999.....	24	23	1	6	6	...	18	17	1	...
\$500,000 or more.....	15	15	...	5	5	...	10	10	...	...
Median loan.....dollars..	5,400	5,400	...	...	...	...	5,400	5,300	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	1,748	1,708	40	...	...	...	1,748	1,708	40	145
\$2,000 to \$3,999.....	3,211	3,094	117	120	100	20	3,072	2,975	97	120
\$4,000 to \$5,999.....	2,396	2,369	27	80	80	545	1,772	1,745	27	61
\$6,000 to \$7,999.....	1,209	1,139	70	60	40	119	1,029	979	50	13
\$8,000 to \$9,999.....	384	384	...	...	...	40	344	344	...	...
\$10,000 to \$11,999.....	568	546	22	...	...	10	558	536	22	20
\$12,000 to \$14,999.....	287	287	...	...	...	...	287	287	...	...
\$15,000 to \$19,999.....	220	208	12	...	...	...	220	208	12	...
\$20,000 to \$24,999.....	122	115	7	...	...	...	122	115	7	3
\$25,000 to \$29,999.....	120	100	20	...	...	...	120	100	20	...
\$30,000 to \$49,999.....	316	269	47	...	...	...	316	269	47	5
\$50,000 to \$74,999.....	139	139	...	...	...	...	139	139	...	...
\$75,000 to \$99,999.....	156	151	5	...	...	...	156	151	5	...
\$100,000 to \$199,999.....	44	43	1	2	2	...	42	41	1	...
\$200,000 to \$499,999.....	21	21	...	7	7	...	14	14	...	...
\$500,000 or more.....	12	12	...	4	4	...	8	8	...	...
Median debt.....dollars..	4,600	4,500	...	...	...	...	4,100	4,100	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	10,605	10,238	367	273	233	734	9,597	9,270	327	280
Less than \$20.....	5,053	4,823	230	40	40	20	4,993	4,763	230	233
\$20 to \$24.....	1,208	1,208	...	22	22	...	1,186	1,186	...	7
\$25 to \$29.....	814	774	40	47	27	40	727	707	20	...
\$30 to \$34.....	1,103	1,083	20	60	60	485	558	538	20	20
\$35 to \$39.....	558	528	30	22	22	...	536	506	30	...
\$40 to \$44.....	527	487	40	62	42	30	435	415	20	...
\$45 to \$49.....	266	259	7	20	20	99	146	139	7	...
\$50 to \$54.....	207	207	...	...	...	40	167	167	...	...
\$55 to \$59.....	543	543	...	...	...	20	523	523	...	...
\$60 to \$64.....	139	139	...	...	...	...	139	139	...	20
\$65 to \$69.....	20	20	...	...	...	...	20	20	...	...
\$70 to \$79.....	84	84	...	...	...	...	84	84	...	...
\$80 to \$99.....	82	82	82	82
\$100 to \$119.....
\$120 or more.....	1	1	1	1
Median payment.....dollars..	21	21	19	19

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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.....	10,947	10,580	367	272	232	20	734	9,940	9,615	327
STRUCTURES ON PROPERTY										
1 structure.....	9,168	8,834	334	260	220	20	724	8,183	7,891	293
2 structures or more.....	1,779	1,745	34	12	12	...	10	1,757	1,723	34
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	3,285	3,205	80	179	159	20	684	2,422	2,362	60
2 to 4 dwelling units.....	4,212	4,099	113	80	60	...	30	4,102	4,009	93
5 to 49 dwelling units.....	3,391	3,223	168	8	8	...	20	3,362	3,195	168
50 to 99 dwelling units.....	38	34	4	2	2	...	...	36	32	4
100 dwelling units or more.....	21	19	2	3	3	...	...	18	16	2
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	9,845	9,514	331	272	232	20	734	8,839	8,549	291
Less than half.....	1,101	1,066	35	...	...	...	...	1,101	1,066	35
YEAR STRUCTURE BUILT ²										
1950 (part).....	57	50	7	20	20	...	...	37	30	7
1949.....	293	233	20	23	3	20	...	230	230	...
1948.....	123	123	...	21	21	...	...	102	102	...
1947.....	111	111	...	20	20	...	...	40	51	...
1946.....	161	161	...	...	...	...	...	20	141	...
1942 to 1945.....	116	116	...	9	9	...	...	20	87	...
1940 to 1941.....	136	136	...	20	20	...	...	...	116	...
1930 to 1939.....	1,309	1,300	9	40	40	...	...	495	774	9
1929 or earlier.....	8,511	8,180	331	120	100	...	...	159	8,233	311
Not reported.....	173	173	...	...	...	...	...	...	173	...
YEAR STRUCTURE ACQUIRED ²										
1950 (part).....	1,875	1,793	82	20	20	...	60	1,795	1,714	82
1949.....	1,940	1,860	80	43	23	20	485	1,413	1,353	60
1948.....	978	938	40	41	41	...	...	937	897	40
1947.....	969	897	72	20	20	...	...	888	817	72
1946.....	1,246	1,197	49	60	40	...	130	1,056	1,027	29
1942 to 1945.....	1,485	1,480	5	69	69	...	...	1,416	1,411	5
1940 to 1941.....	614	614	...	...	...	...	...	614	614	...
1930 to 1939.....	650	650	...	...	...	...	...	650	650	...
1929 or earlier.....	1,163	1,123	40	20	20	...	...	1,143	1,103	40
Not reported.....	30	30	...	...	...	...	...	30	30	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²										
New.....	1,300	1,260	40	113	93	20	40	1,148	1,128	20
Previously occupied.....	9,646	9,320	326	160	140	...	694	8,792	8,487	306
PURCHASE PRICE										
Less than \$2,000.....	120	120	...	20	20	...	...	100	100	...
\$2,000 to \$3,999.....	415	415	...	...	...	...	...	415	415	...
\$4,000 to \$5,999.....	1,787	1,740	47	40	40	...	20	1,727	1,681	47
\$6,000 to \$7,999.....	1,976	1,916	60	40	40	...	505	1,432	1,373	60
\$8,000 to \$9,999.....	1,138	1,088	50	40	40	...	160	938	888	50
\$10,000 to \$11,999.....	1,142	1,102	40	100	60	20	40	1,002	1,002	...
\$12,000 to \$14,999.....	1,044	1,017	27	20	20	...	10	1,014	987	27
\$15,000 to \$19,999.....	841	821	20	...	...	...	...	841	821	20
\$20,000 to \$24,999.....	263	261	2	...	...	...	...	263	261	2
\$25,000 to \$29,999.....	184	184	...	...	...	...	...	184	184	...
\$30,000 to \$49,999.....	981	948	33	...	...	...	...	981	948	33
\$50,000 to \$74,999.....	346	291	55	...	...	...	...	346	291	55
\$75,000 to \$99,999.....	163	136	27	...	...	...	...	164	136	27
\$100,000 to \$199,999.....	318	313	5	...	...	...	...	318	313	5
\$200,000 to \$499,999.....	45	44	1	8	8	...	...	37	36	1
\$500,000 or more.....	18	18	...	5	5	...	...	...	13	...
Property not acquired by purchase.....	76	76	...	...	...	...	...	76	76	...
Not reported.....	92	92	...	...	...	...	...	92	92	...
Median purchase price.....dollars..	9,800	9,800	...	...	...	...	...	10,500	10,500	...
MARKET VALUE										
Less than \$2,000.....	40	40	...	...	...	...	...	40	40	...
\$2,000 to \$3,999.....	80	80	...	20	20	...	...	60	60	...
\$4,000 to \$5,999.....	986	966	20	...	...	...	20	966	946	20
\$6,000 to \$7,999.....	1,649	1,589	60	20	20	...	485	1,144	1,084	60
\$8,000 to \$9,999.....	1,223	1,196	27	20	20	...	60	1,144	1,117	27
\$10,000 to \$11,999.....	1,654	1,644	10	120	120	...	159	1,376	1,366	10
\$12,000 to \$14,999.....	1,359	1,299	60	80	40	20	10	1,269	1,249	20
\$15,000 to \$19,999.....	971	924	47	...	...	...	...	970	924	47
\$20,000 to \$24,999.....	408	408	...	...	...	...	...	408	408	...
\$25,000 to \$29,999.....	289	277	12	...	...	...	...	289	277	12
\$30,000 to \$49,999.....	968	948	20	...	...	...	...	968	948	20
\$50,000 to \$74,999.....	387	349	38	...	...	...	...	388	349	38

¹ Table total includes 20 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.....	235	188	47	...	...	...	...	235	188	47
\$100,000 to \$199,999.....	318	318	...	...	...	...	...	318	318	...
\$200,000 to \$499,999.....	65	59	6	8	8	...	...	57	51	6
\$500,000 or more.....	25	25	...	4	4	...	...	21	21	...
Not reported.....	296	276	20	1	1	...	...	295	275	20
Median market value.....dollars..	11,100	11,000	...	...	...	...	...	12,200	12,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	2,049	2,029	20	...	...	...	...	2,049	2,029	20
20 to 39 percent.....	3,412	3,383	29	60	60	...	...	3,351	3,323	29
40 to 59 percent.....	2,723	2,579	144	126	106	...	119	2,478	2,354	124
60 to 69 percent.....	888	800	88	24	24	...	40	825	736	88
70 to 79 percent.....	731	706	25	22	22	...	525	184	159	25
80 to 84 percent.....	140	100	40	20	...	20	20	100	80	20
85 to 89 percent.....	23	23	...	...	...	...	10	13	13	...
90 to 94 percent.....	592	592	...	...	...	...	20	572	572	...
95 to 99 percent.....	...	...	...	...	...	...	...	...	...	...
100 percent or more.....	95	95	...	20	20	...	...	75	75	...
Market value not reported.....	296	276	20	1	1	...	...	295	275	20
Median percent.....	39	38	...	...	...	...	...	37	36	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	7,045	6,761	284	225	185	20	734	6,085	5,844	244
Less than 50 percent.....	1,735	1,618	117	20	...	...	...	1,714	1,618	97
50 to 59 percent.....	1,044	994	50	41	41	...	...	1,004	954	50
60 to 64 percent.....	856	809	47	...	...	...	...	856	809	47
65 to 69 percent.....	533	531	2	40	40	...	20	473	471	2
70 to 74 percent.....	968	948	20	41	41	...	485	442	423	20
75 to 79 percent.....	556	536	20	60	40	20	119	377	377	...
80 to 84 percent.....	169	162	7	...	...	...	...	168	162	7
85 to 89 percent.....	284	263	21	1	1	...	40	243	222	21
90 to 94 percent.....	143	143	...	2	2	...	10	131	131	...
95 to 99 percent.....	522	522	...	...	...	...	20	502	502	...
100 percent or more.....	193	193	...	20	20	...	40	133	133	...
Purchase price not reported or property not acquired by purchase.....	42	42	...	...	...	...	...	42	42	...
Median percent.....	64	65	...	...	...	...	...	62	62	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	7,045	6,761	284	225	185	20	734	6,085	5,844	244
Less than 50 percent.....	1,628	1,618	10	...	...	...	...	1,628	1,618	10
50 to 59 percent.....	1,034	994	40	41	41	...	...	993	954	40
60 to 64 percent.....	809	809	...	...	...	...	...	809	809	...
65 to 69 percent.....	578	531	47	40	40	...	20	518	471	47
70 to 74 percent.....	969	948	21	41	41	...	485	443	423	21
75 to 79 percent.....	573	536	37	40	40	...	119	413	377	37
80 to 84 percent.....	202	162	40	...	...	...	...	201	162	40
85 to 89 percent.....	263	263	...	1	1	...	40	222	222	...
90 to 94 percent.....	163	143	20	22	2	...	10	131	131	...
95 to 99 percent.....	551	522	29	20	...	20	20	502	502	9
100 percent or more.....	234	193	41	20	20	...	40	174	133	41
Purchase price not reported or property not acquired by purchase.....	42	42	...	...	...	...	...	42	42	...
Median percent.....	65	65	...	...	...	...	...	62	62	...
TYPE OF OWNER										
Individual.....	9,931	9,628	303	239	199	20	714	8,977	8,715	263
Partnership.....	338	318	20	...	...	...	20	318	298	20
Corporation.....	679	635	44	33	33	...	...	645	602	44
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	7,045	6,761	284	225	185	20	734	6,085	5,844	244
Mortgage refinanced or renewed.....	2,944	2,868	76	28	28	...	...	2,916	2,841	76
To increase loan for improvements or repairs.....	439	439	...	6	6	...	...	433	433	...
To increase loan for other reasons.....	257	257	...	...	...	...	...	257	257	...
To secure better terms.....	539	483	56	20	20	...	...	519	464	56
To renew or extend loan without increasing amount.....	1,518	1,498	20	2	2	...	...	1,516	1,496	20
For other purpose.....	191	191	...	...	...	...	...	191	191	...
Mortgage placed later than acquisition of property.....	968	961	7	20	20	...	...	948	941	7
To make improvements or repairs.....	317	317	...	20	20	...	...	297	297	...
To invest in other properties.....	345	345	...	...	...	...	...	345	345	...
To invest in business other than real estate.....	117	117	...	...	...	...	...	117	117	...
For other purpose.....	189	182	7	...	...	...	...	189	182	7

¹ Table total includes 20 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.....	2,944	2,868	76	28	28	...	...	2,916	2,841	76
Same lender.....	2,266	2,217	49	8	8	...	...	2,258	2,209	49
Different lender.....	678	651	27	20	20	...	...	658	632	27
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	7,444	7,203	241	192	152	20	150	7,102	6,903	201
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	10	10	...	...	...	...	...	10	10	...
\$2.50 to \$4.99.....	160	160	...	...	...	...	...	160	160	...
\$5.00 to \$7.49.....	1,302	1,282	20	...	...	...	100	1,203	1,183	20
\$7.50 to \$9.99.....	914	864	50	60	40	...	20	834	804	30
\$10.00 to \$12.49.....	1,425	1,379	46	47	47	...	10	1,367	1,322	46
\$12.50 to \$14.99.....	880	876	4	20	20	...	20	840	836	4
\$15.00 to \$17.49.....	1,019	1,019	...	40	40	...	...	979	979	...
\$17.50 to \$19.99.....	285	260	25	...	...	...	...	285	260	25
\$20.00 to \$24.99.....	721	700	21	2	2	...	...	719	698	21
\$25.00 or more.....	403	375	28	...	...	...	...	403	375	28
Taxes not payable in 1949 ³	48	22	26	22	2	20	...	26	20	6
Taxes or value not reported.....	276	256	20	1	1	...	...	275	255	20
Median taxes.....dollars..	12.06	12.08	...	...	...	...	...	12.18	12.19	...
MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	399	372	27	...	...	...	...	398	372	27
\$20 to \$29.....	791	742	49	20	...	20	...	771	742	29
\$30 to \$39.....	2,772	2,736	36	80	80	...	...	2,692	2,656	36
\$40 to \$49.....	1,157	1,086	71	40	20	...	10	1,107	1,056	51
\$50 to \$59.....	925	894	31	40	40	...	80	805	774	31
\$60 to \$69.....	528	528	...	3	3	...	20	506	506	...
\$70 to \$79.....	227	227	...	6	6	...	...	221	221	...
\$80 to \$89.....	184	184	...	2	2	...	20	163	163	...
\$90 to \$99.....	98	91	7	...	...	...	20	77	71	7
\$100 or more.....	363	343	20	1	1	...	...	362	342	20
Median receipts.....dollars..	39	39	...	...	...	...	...	38	38	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	498	471	27	...	...	...	...	497	471	27
\$20 to \$29.....	988	939	49	20	...	20	...	968	939	29
\$30 to \$39.....	2,846	2,810	36	80	80	...	...	2,766	2,730	36
\$40 to \$49.....	1,159	1,080	79	40	20	...	10	1,109	1,050	59
\$50 to \$59.....	814	790	24	40	40	...	80	694	670	24
\$60 to \$69.....	479	479	...	3	3	...	20	456	456	...
\$70 to \$79.....	146	146	...	6	6	...	...	140	140	...
\$80 to \$89.....	165	165	...	2	2	...	20	143	143	...
\$90 to \$99.....	98	91	7	...	...	...	20	78	71	7
\$100 or more.....	253	233	20	1	1	...	...	252	232	20
Median receipts.....dollars..	37	37	...	...	...	...	...	37	37	...
TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	672	592	80	60	20	20	...	612	572	40
5 to 9 percent.....	2,722	2,647	75	88	88	...	109	2,524	2,450	75
10 to 14 percent.....	2,052	2,032	20	43	43	...	40	1,970	1,950	20
15 to 19 percent.....	1,180	1,154	26	...	...	...	...	1,180	1,154	26
20 to 24 percent.....	393	373	20	...	...	...	...	392	373	20
25 to 29 percent.....	90	90	...	...	...	...	...	90	90	...
30 to 34 percent.....	7	7	...	...	...	...	...	7	7	...
35 to 39 percent.....	...	...	...	...	...	...	...	...	...	...
40 percent or more.....	72	72	...	...	...	...	...	72	72	...
Market value not reported.....	256	236	20	1	1	...	...	255	235	20
Median percent.....	10	11	...	...	...	...	...	11	11	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Less than 50 percent.....	247	247	...	...	...	...	...	247	247	...
50 to 79 percent.....	489	481	8	...	...	...	...	488	481	8
80 to 89 percent.....	96	95	1	...	...	...	...	96	95	1
90 to 99 percent.....	14	14	...	...	...	...	...	14	14	...
100 percent.....	6,597	6,366	231	192	152	20	149	6,257	6,065	192

¹ Table total includes 20 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.....	6,616	6,383	233	192	152	20	150	6,272	6,081	193
Less than \$20.....	853	853	...	...	...	...	...	853	853	...
\$20 to \$39.....	1,181	1,145	36	...	...	...	20	1,199	1,125	36
\$40 to \$59.....	1,566	1,514	52	40	20	...	...	1,526	1,494	32
\$60 to \$79.....	1,169	1,102	67	40	40	...	10	1,119	1,052	67
\$80 to \$99.....	786	756	30	27	27	...	80	679	649	30
\$100 to \$119.....	374	353	21	40	40	...	20	314	293	21
\$120 to \$139.....	249	249	...	2	2	...	20	227	227	...
\$140 to \$159.....	86	86	...	20	20	...	...	66	66	...
\$160 to \$199.....	84	84	...	1	1	...	...	83	83	...
\$200 to \$299.....	181	181	...	...	...	...	...	181	181	...
\$300 or more.....	18	18	...	...	...	...	...	18	18	...
Taxes not payable in 1949.....	49	22	27	22	2	20	...	27	20	7
Taxes not reported.....	20	20	...	...	...	...	...	20	20	...
Median taxes.....dollars..	51	50	...	...	...	...	...	49	49	...
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.....	7,186	6,945	241	192	152	20	150	6,843	6,643	201
Less than 30 percent.....	949	949	...	1	1	...	...	948	948	...
30 to 39 percent.....	761	756	5	6	6	...	...	755	750	5
40 to 49 percent.....	1,389	1,368	21	45	45	...	20	1,325	1,304	21
50 to 59 percent.....	763	741	22	20	20	...	20	723	701	22
60 to 69 percent.....	1,271	1,223	48	40	40	...	20	1,209	1,163	48
70 to 79 percent.....	613	593	20	...	...	...	...	613	593	20
80 to 89 percent.....	623	620	3	20	20	...	...	603	600	3
90 to 99 percent.....	371	352	19	20	20	...	80	272	253	19
100 percent or more.....	446	343	103	40	...	...	10	395	333	63
Median percent.....	56	55	...	...	...	...	...	55	55	...
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.....	7,186	6,945	241	192	152	20	150	6,843	6,643	201
Less than 30 percent.....	767	747	20	...	...	...	...	767	747	20
30 to 39 percent.....	589	589	...	1	1	...	...	588	588	...
40 to 49 percent.....	897	872	25	7	7	...	...	890	865	25
50 to 59 percent.....	955	952	3	42	42	...	20	893	890	3
60 to 69 percent.....	1,381	1,321	60	20	20	...	20	1,341	1,281	60
70 to 79 percent.....	571	563	8	40	40	...	20	511	503	8
80 to 89 percent.....	291	291	...	...	...	...	...	291	291	...
90 to 99 percent.....	326	306	20	...	...	...	...	325	306	20
100 percent or more.....	1,340	1,261	79	60	40	...	90	1,191	1,132	59
Taxes not payable in 1949 or not reported.....	69	43	26	22	2	20	...	46	42	6
Median percent.....	63	62	...	...	...	...	...	62	62	...

¹ Table total includes 20 properties which have FHA-insured first mortgage with conventional second mortgage.

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

Chapter 10

DETROIT

MICHIGAN

STANDARD METROPOLITAN AREA

ALL PROPERTIES

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DETROIT
STANDARD METROPOLITAN AREA

The Detroit Standard Metropolitan Area comprises Macomb, Oakland,
and Wayne Counties.

DETROIT STANDARD METROPOLITAN AREA

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.....	272,267	1,303,014	76,641	435,273	37,545	247,547	158,083	620,194
Average debt per property.....	...	4.8	...	5.7	...	6.6	...	3.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	79,228	137,595	8,839	22,014	1,018	2,583	69,372	112,998
\$4,000 to \$5,999.....	78,486	286,956	29,826	115,315	5,821	24,419	42,842	147,222
\$6,000 to \$7,999.....	63,490	381,663	22,332	138,455	17,868	113,587	23,292	129,621
\$8,000 to \$9,999.....	37,358	282,518	12,852	100,850	11,842	97,535	12,665	84,133
\$10,000 to \$11,999.....	7,445	70,631	2,101	20,955	996	9,423	4,348	40,253
\$12,000 to \$14,999.....	2,654	29,988	395	4,951	...	...	2,259	25,037
\$15,000 to \$19,999.....	1,765	21,833	...	...	...	...	1,765	21,833
\$20,000 to \$49,999.....	1,173	22,021	...	...	...	...	1,173	22,021
\$50,000 to \$99,999.....	393	23,841	204	13,405	...	...	190	10,436
\$100,000 or more.....	281	45,968	97	19,328	...	...	184	26,640
Median loan.....dollars..	5,400	...	5,900	...	7,400	...	4,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	128,879	276,816	26,826	77,259	3,222	9,610	98,830	189,947
\$4,000 to \$5,999.....	56,756	276,022	18,804	91,032	7,993	40,823	29,960	144,167
\$6,000 to \$7,999.....	56,261	387,006	22,465	157,937	17,635	120,373	16,162	108,695
\$8,000 to \$9,999.....	21,932	193,912	6,746	59,862	8,696	76,741	6,491	57,309
\$10,000 to \$11,999.....	4,753	50,288	1,169	12,203	...	...	3,585	38,085
\$12,000 to \$14,999.....	1,456	18,551	332	4,247	...	...	1,124	14,304
\$15,000 to \$19,999.....	1,220	21,438	...	...	...	...	1,220	21,438
\$20,000 to \$49,999.....	410	11,253	...	...	...	...	410	11,253
\$50,000 to \$99,999.....	414	27,904	204	13,405	...	...	210	14,499
\$100,000 or more.....	195	39,824	97	19,328	...	...	98	20,496
Median debt.....dollars..	4,200	...	5,000	...	6,600	...	4,000	...

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.....	272,267	263,892	8,375	76,641	69,506	6,963	172	37,545	37,545	...	158,083	156,842	1,241
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	236,179	229,279	6,900	72,077	65,675	6,236	166	35,247	35,247	...	128,856	128,358	498
2 to 4 dwelling units.....	32,358	30,963	1,395	4,263	3,536	727	...	2,298	2,298	...	25,797	25,129	669
5 to 49 dwelling units.....	3,512	3,443	69	293	287	...	6	...	...	...	3,219	3,156	63
50 dwelling units or more.....	218	207	11	8	8	...	...	...	...	...	210	199	11
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	268,668	260,364	8,304	76,428	69,292	6,963	172	37,545	37,545	...	154,696	153,525	1,170
Less than half.....	3,601	3,530	71	213	213	...	...	...	...	...	3,388	3,317	71
YEAR STRUCTURE BUILT													
1950 (part).....	2,809	2,643	166	664	498	166	...	1,768	1,768	...	378	378	...
1949.....	19,540	16,353	3,187	7,023	4,002	2,855	166	7,574	7,574	...	4,944	4,778	166
1948.....	18,372	16,982	1,390	9,708	8,318	1,390	...	2,054	2,054	...	6,610	6,610	...
1947.....	15,798	14,797	1,001	4,916	4,081	830	6	6,627	6,627	...	4,256	4,090	166
1946.....	8,997	8,562	395	664	332	332	...	4,131	4,131	...	4,163	4,100	63
1942 to 1945.....	27,647	27,149	498	15,394	14,896	498	...	3,783	3,783	...	8,470	8,470	...
1940 to 1941.....	29,475	29,475	...	15,728	15,728	...	...	3,816	3,816	...	9,932	9,932	...
1930 to 1939.....	48,272	47,940	332	11,722	11,556	166	...	2,337	2,337	...	34,214	34,048	166
1929 or earlier.....	97,358	95,952	1,406	10,161	9,435	727	...	5,291	5,291	...	81,907	81,226	680
Not reported.....	4,042	4,042	...	664	664	...	...	166	166	...	3,213	3,213	...
MARKET VALUE													
Less than \$4,000.....	6,606	6,440	166	332	166	166	...	166	166	...	6,108	6,108	...
\$4,000 to \$5,999.....	24,852	24,852	...	395	395	...	...	1,769	1,769	...	22,689	22,689	...
\$6,000 to \$7,999.....	44,755	43,799	956	7,124	6,460	664	...	5,441	5,441	...	32,190	31,899	292
\$8,000 to \$9,999.....	74,912	71,577	3,335	27,046	24,191	2,855	...	15,892	15,892	...	31,974	31,494	480
\$10,000 to \$11,999.....	43,389	41,169	2,220	17,225	15,005	2,054	166	7,951	7,951	...	18,215	18,215	...
\$12,000 to \$14,999.....	43,294	41,904	1,390	16,410	15,185	1,224	...	5,000	5,000	...	21,885	21,719	166
\$15,000 to \$19,999.....	21,778	21,715	63	6,312	6,312	...	...	1,161	1,161	...	14,306	14,243	63
\$20,000 to \$49,999.....	8,939	8,773	166	1,272	1,272	...	...	166	166	...	7,502	7,336	166
\$50,000 to \$99,999.....	1,198	1,198	...	78	78	...	...	...	...	...	1,120	1,120	...
\$100,000 or more.....	699	623	76	200	194	...	...	...	...	...	499	429	70
Not reported.....	1,853	1,849	4	252	252	...	...	...	...	...	1,601	1,597	4
Median market value.....dollars..	9,400	9,400	...	10,300	10,300	...	...	9,300	9,300	...	8,800	8,800	...

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.....	254,069	1,149,362	73,938	389,286	36,664	241,717	143,469	518,359
Average debt per property.....	...	4.5	...	5.3	...	6.6	...	3.6
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	12,277	9,046	...	...	...	...	12,277	9,046
\$2,000 to \$2,999.....	25,179	36,403	893	1,276	229	435	24,058	34,692
\$3,000 to \$3,999.....	35,757	83,551	7,757	20,240	789	2,148	27,211	61,163
\$4,000 to \$4,999.....	38,101	119,206	14,082	47,277	2,536	8,583	21,513	63,376
\$5,000 to \$5,999.....	36,167	152,854	14,978	65,126	3,159	15,256	18,030	72,472
\$6,000 to \$6,999.....	29,875	161,383	10,029	54,424	6,367	37,515	13,480	69,444
\$7,000 to \$7,999.....	30,359	201,782	11,324	78,079	10,998	72,619	8,037	51,084
\$8,000 to \$8,999.....	22,246	159,898	8,710	65,613	6,238	48,118	7,298	46,167
\$9,000 to \$9,999.....	13,232	109,685	3,827	32,709	5,352	47,650	4,053	29,326
\$10,000 to \$10,999.....	6,109	57,678	1,872	18,371	830	7,814	3,407	31,493
\$11,000 to \$11,999.....	1,059	10,546	166	1,924	166	1,609	727	7,013
\$12,000 to \$14,999.....	2,171	25,372	332	4,247	...	...	1,839	21,125
\$15,000 to \$19,999.....	1,327	17,719	...	...	...	...	1,327	17,719
\$20,000 or more.....	213	4,239	...	...	...	...	213	4,239
Median loan.....dollars..	5,400	...	5,900	...	7,400	...	4,300	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	48,702	51,238	3,522	4,213	166	265	45,014	46,760
\$2,000 to \$2,999.....	36,837	91,422	8,484	22,202	1,500	3,890	26,853	65,330
\$3,000 to \$3,999.....	34,137	116,878	14,129	48,887	1,556	5,455	18,452	62,536
\$4,000 to \$4,999.....	31,483	139,917	10,988	48,834	2,930	13,151	17,564	77,932
\$5,000 to \$5,999.....	21,788	118,690	7,066	38,404	4,937	27,062	9,786	53,224
\$6,000 to \$6,999.....	30,383	195,830	9,421	60,892	10,893	70,473	10,069	64,465
\$7,000 to \$7,999.....	23,632	175,607	12,272	91,485	5,986	44,680	5,374	39,442
\$8,000 to \$8,999.....	11,583	98,132	3,614	30,518	4,920	41,678	3,050	25,936
\$9,000 to \$9,999.....	9,120	85,111	3,069	28,765	3,776	35,063	2,275	21,283
\$10,000 to \$10,999.....	3,332	34,284	877	8,915	...	...	2,456	25,369
\$11,000 to \$11,999.....	956	10,948	166	1,924	...	...	790	9,024
\$12,000 to \$14,999.....	1,244	15,851	332	4,247	...	...	912	11,604
\$15,000 to \$19,999.....	877	15,454	...	...	...	...	877	15,454
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	4,200	...	4,900	...	6,600	...	2,900	...

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.....	1,137,626	1,087,164	50,462	1380,235	334,006	44,935	241,717	515,674	511,441	4,233	11,737	8,736	3,001
Average debt per mortgage.....	4.5	4.4	6.4	5.1	5.0	6.5	6.6	3.6	3.6	5.4	1.5	1.3	3.1
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	310,892	292,932	17,960	180,011	163,163	16,848	57,567	73,314	72,202	1,112	3,247	3,247	...
Mutual savings bank.....	11,513	11,513	...	9,522	9,522	...	...	1,991	1,991	...	...	...	...
Savings and loan association.....	99,670	98,840	830	20,904	20,074	830	37,234	41,532	41,532	...	83	83	...
Life insurance company.....	281,224	262,409	18,815	120,649	103,827	15,528	65,000	95,575	93,582	1,993	3,698	3,383	315
Mortgage company.....	32,861	27,221	5,640	20,964	15,324	5,640	697	11,200	11,200	...	828	828	...
Federal National Mortgage Association.....	96,376	90,287	6,089	17,353	11,264	6,089	79,023	...	...	...	1,195	1,195	...
Individual.....	257,293	256,165	1,128	...	...	...	...	257,293	256,165	1,128	2,686	...	2,686
Other.....	47,797	47,797	...	10,832	10,832	...	2,196	34,769	34,769	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	152,545	146,131	6,414	45,778	40,111	5,667	31,554	75,213	74,466	747	1,404	1,155	249
1949.....	312,856	292,185	20,671	90,391	70,533	18,564	82,467	139,998	139,185	813	4,568	3,467	1,101
1948.....	203,296	190,356	12,940	88,346	75,721	12,625	16,055	98,895	98,580	315	2,513	2,438	75
1947.....	193,737	186,021	7,716	42,975	35,825	7,150	73,160	77,062	77,036	566	1,460	1,460	...
1946.....	103,414	100,693	2,721	17,548	16,619	929	37,095	48,771	46,979	1,792	1,792	216	1,576
1942 to 1945.....	121,065	121,065	...	59,550	59,550	...	1,386	60,129	60,129	...	...	...	...
1940 to 1941.....	29,974	29,974	...	23,426	23,426	...	...	6,548	6,548	...	...	...	...
1935 to 1939.....	17,185	17,185	...	12,221	12,221	...	...	4,964	4,964	...	...	...	...
1930 to 1934.....	1,464	1,464	...	...	...	...	...	1,464	1,464	...	...	...	...
1929 or earlier.....	2,090	2,090	...	...	...	...	...	2,090	2,090	...	...	...	...

¹ Includes 1,294 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.....	254,069	246,214	7,855	173,938	66,872	6,900	36,664	143,469	142,679	790	7,857	6,901	956
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	76,466	73,216	3,250	35,507	32,589	2,918	10,652	30,307	29,975	332	2,918	2,918	...
Mutual savings bank.....	1,825	1,825	...	1,327	1,327	...	...	498	498	...	...	...	...
Savings and loan association.....	23,721	23,555	166	4,589	4,423	166	6,290	12,841	12,841	...	166	166	...
Life insurance company.....	52,906	50,354	2,552	24,456	22,134	2,157	9,155	19,295	19,066	229	2,323	2,157	166
Mortgage company.....	5,877	5,047	830	3,863	3,033	830	166	1,848	1,848	...	830	830	...
Federal National Mortgage Association.....	12,330	11,500	830	2,323	1,493	830	10,007	...	...	...	830	830	...
Individual.....	70,243	70,024	229	...	...	...	...	70,243	70,014	229	790	...	790
Other.....	10,705	10,705	...	1,872	1,872	...	395	8,438	8,438	...	...	...	...
FORM OF DEBT													
Mortgage or deed of trust.....	178,614	170,759	7,855	73,938	66,871	6,900	36,664	68,013	67,223	790	7,792	6,900	893
Contract to purchase.....	75,456	75,456	...	...	...	...	...	75,456	75,456	...	63	...	63
AMORTIZATION													
Fully amortized.....	227,439	219,750	7,689	73,938	66,871	6,900	36,664	116,839	116,215	624	7,294	6,900	395
Partially amortized.....	24,182	24,182	...	...	...	...	...	24,182	24,182	...	...	...	...
Not amortized.....	561	395	166	...	...	...	...	561	395	166	561	...	561
On demand.....	1,889	1,889	...	...	...	...	...	1,889	1,889	...	...	...	...
Regular principal payments required.....	893	893	...	...	...	...	...	893	893	...	...	...	...
No regular principal payments required.....	996	996	...	...	...	...	...	996	996	...	...	...	...
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	236,324	229,857	6,465	70,619	64,881	5,573	33,137	132,569	131,842	727	6,299	5,739	561
Delinquent:													
Foreclosure in process.....	727	727	...	...	...	...	63	664	664	...	...	...	...
Foreclosure not in process.....	16,292	14,902	1,390	3,318	1,991	1,327	3,464	9,510	9,447	63	1,161	1,161	...
No regular payments required.....	727	727	...	...	...	...	...	727	727	...	395	...	395
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	24,994	23,901	1,093	6,200	5,272	928	4,033	14,762	14,596	166	1,093	928	166
1949.....	52,744	49,758	2,986	13,071	10,250	2,654	10,894	28,781	28,615	166	3,049	2,654	395
1948.....	40,006	37,952	2,054	14,295	12,304	1,991	2,930	22,780	22,717	63	2,054	1,991	63
1947.....	39,253	38,029	1,224	7,240	6,079	1,161	11,251	20,762	20,699	63	1,161	1,161	...
1946.....	28,478	27,980	498	4,029	3,863	166	7,177	17,272	16,940	332	498	166	332
1942 to 1945.....	44,703	44,703	...	16,190	16,190	...	379	28,135	28,135	...	...	...	...
1940 to 1941.....	13,397	13,397	...	7,964	7,964	...	...	5,433	5,433	...	...	...	...
1935 to 1939.....	7,309	7,309	...	4,953	4,953	...	...	2,357	2,357	...	...	...	...
1930 to 1934.....	2,026	2,026	...	...	...	...	...	2,026	2,026	...	...	...	...
1929 or earlier.....	1,161	1,161	...	...	...	...	...	1,161	1,161	...	...	...	...
TERM OF MORTGAGE													
On demand.....	1,888	1,888	...	...	...	...	...	1,888	1,888	...	...	...	...
Less than 5 years.....	4,700	4,700	...	...	...	...	...	4,700	4,700	...	...	...	...
5 to 9 years.....	38,810	38,810	...	166	166	...	561	38,084	38,084	...	126	...	126
10 to 12 years.....	55,126	54,565	561	1,327	1,327	...	1,603	52,195	51,634	561	498	...	498
13 to 14 years.....	10,277	10,277	...	166	166	...	63	10,049	10,049	...	166	...	166
15 years.....	20,954	20,788	166	4,574	4,574	...	2,583	13,798	13,632	166	996	...	996
16 to 19 years.....	13,284	13,284	...	2,619	2,619	...	2,197	8,509	8,509	...	...	...	...
20 years.....	43,724	42,270	1,454	24,345	22,954	1,391	12,105	7,274	7,211	63	2,753	2,753	...
21 to 24 years.....	10,695	10,695	...	4,708	4,708	...	4,699	1,287	1,287	...	664	498	166
25 years.....	52,091	47,777	4,314	34,671	30,358	4,148	12,893	4,527	4,527	...	2,489	2,489	...
26 years or more.....	2,523	1,161	1,362	1,362	...	1,362	...	1,161	1,161	...	166	...	166
Median term..... years..	15	15	...	24	22	...	20	11	11	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	1,888	1,888	...	...	...	...	...	1,888	1,888	...	...	...	...
Fully amortized.....	227,439	219,749	7,690	73,939	66,874	6,901	36,664	116,840	116,216	624	7,295	6,900	395
Past due.....	498	498	...	...	...	...	...	498	498	...	...	...	...
1950 to 1951.....	4,553	4,553	...	213	213	...	...	4,340	4,340	...	...	...	...
1952 to 1953.....	12,925	12,925	...	442	442	...	...	12,483	12,483	...	...	...	...
1954 to 1955.....	18,578	18,578	...	996	996	...	379	17,203	17,203	...	...	...	...
1956 to 1957.....	22,096	21,930	166	1,872	1,872	...	727	19,498	19,332	166	63	...	63
1958 to 1959.....	18,788	18,725	63	2,323	2,323	...	892	15,573	15,510	63	...	...	...
1960 to 1964.....	39,915	39,583	332	7,051	7,051	...	2,978	29,887	29,555	332	1,327	1,161	166
1965 to 1969.....	62,834	61,609	1,225	37,194	36,033	1,162	13,598	12,041	11,978	63	1,825	1,825	...
1970 to 1974.....	40,506	35,798	4,708	20,614	15,906	4,543	15,241	4,653	4,653	...	4,080	3,914	166
1975 or later.....	6,746	5,550	1,196	3,234	2,038	1,196	2,849	664	664	...	...	...	...
Partially or not amortized.....	24,743	24,577	166	...	...	...	...	24,743	24,577	166	561	...	561
Past due.....	332	332	...	...	...	...	...	332	332	...	...	...	...
1950 to 1951.....	7,160	7,160	...	...	...	...	...	7,160	7,160	...	...	...	...
1952 to 1953.....	4,849	4,849	...	...	...	...	...	4,849	4,849	...	...	...	...
1954 to 1955.....	5,330	5,330	...	...	...	...	...	5,330	5,330	...	63	...	63
1956 to 1957.....	1,824	1,824	...	...	...	...	...	1,824	1,824	...	166	...	166
1958 to 1959.....	2,981	2,815	166	...	...	...	...	2,981	2,815	166	166	...	166
1960 to 1964.....	1,769	1,769	...	...	...	...	...	1,769	1,769	...	...	...	...
1965 to 1969.....	332	332	...	...	...	...	...	332	332	...	...	...	...
1970 to 1974.....	166	166	...	...	...	...	...	166	166	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	166	...	166

1 Includes 166 FHA-insured first mortgages with conventional second mortgage.

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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.....	2,061	1,895	166	...	...	...	...	2,061	1,895	166	332	...	332
4.0 percent.....	56,530	54,705	1,825	10,349	8,524	1,825	36,664	9,517	9,517	...	7,232	6,900	332
4.1 to 4.4 percent.....	1,327	1,327	...	1,327	1,327	...	...	...	...	...	...	...	...
4.5 percent.....	81,044	75,575	5,469	59,228	53,988	5,075	...	21,817	21,588	229	...	...	...
4.6 to 5.0 percent.....	35,842	35,676	166	3,034	3,034	...	...	32,809	32,643	166	...	...	...
5.1 to 5.5 percent.....	2,314	2,314	...	...	...	...	...	2,314	2,314	...	...	...	...
5.6 to 6.0 percent.....	74,953	74,724	229	...	...	...	...	74,953	74,724	229	292	...	292
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	...	4.5	4.5	...	4.0	6.0	6.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	12,277	12,227	...	...	...	...	...	12,277	12,277	...	6,631	6,402	229
\$2,000 to \$2,999.....	25,179	25,179	...	893	893	...	229	24,058	24,058	...	830	498	332
\$3,000 to \$3,999.....	35,923	35,757	166	7,757	7,757	...	789	27,377	27,211	166	229	...	229
\$4,000 to \$4,999.....	38,433	38,101	332	14,052	14,052	...	2,336	21,845	21,513	332	...	...	...
\$5,000 to \$5,999.....	37,620	36,001	1,619	16,533	14,978	1,556	3,159	17,928	17,865	63	...	...	...
\$6,000 to \$6,999.....	30,075	28,547	1,528	10,395	8,867	1,528	6,367	13,314	13,314	...	...	...	...
\$7,000 to \$7,999.....	31,358	28,538	2,820	12,387	9,566	2,655	10,998	7,974	7,974	...	166	...	166
\$8,000 to \$8,999.....	21,416	20,255	1,161	8,046	6,885	1,161	6,238	7,132	7,132	...	...	...	...
\$9,000 to \$9,999.....	11,573	11,573	...	2,168	2,168	...	5,352	4,053	4,053	...	...	...	...
\$10,000 to \$10,999.....	5,508	5,445	63	1,208	1,208	...	830	3,470	3,407	63	...	...	...
\$11,000 to \$11,999.....	1,059	1,059	...	166	166	...	166	727	727	...	...	...	...
\$12,000 to \$14,999.....	2,274	2,108	166	332	332	...	...	1,942	1,776	166	...	...	...
\$15,000 to \$19,999.....	1,161	1,161	...	...	...	...	...	1,161	1,161	...	...	...	...
\$20,000 or more.....	213	213	...	...	...	...	...	213	213	...	...	...	...
Median loan.....dollars..	5,400	5,300	...	5,800	5,700	...	7,400	4,300	4,300	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	48,702	48,702	...	3,522	3,522	...	166	45,014	45,014	...	6,797	6,402	395
\$2,000 to \$2,999.....	37,003	36,837	166	8,484	8,484	...	1,500	27,019	26,853	166	664	498	166
\$3,000 to \$3,999.....	34,137	34,137	...	14,129	14,129	...	1,556	18,452	18,452	...	229	...	229
\$4,000 to \$4,999.....	32,147	31,317	830	11,486	10,988	498	2,930	17,730	17,398	332	...	...	...
\$5,000 to \$5,999.....	24,106	21,622	2,484	9,320	6,900	2,421	4,937	9,849	9,786	63	...	...	...
\$6,000 to \$6,999.....	28,992	27,997	995	8,259	7,264	995	10,893	9,840	9,840	...	...	...	...
\$7,000 to \$7,999.....	25,525	22,373	3,152	14,165	11,012	2,986	5,986	5,374	5,374	...	166	...	166
\$8,000 to \$8,999.....	9,758	9,592	166	1,789	1,789	...	4,920	3,050	2,884	166	...	...	...
\$9,000 to \$9,999.....	7,855	7,792	63	1,742	1,742	...	3,776	2,338	2,275	63	...	...	...
\$10,000 to \$10,999.....	3,001	3,001	...	545	545	...	...	2,456	2,456	...	...	...	...
\$11,000 to \$11,999.....	956	956	...	166	166	...	...	790	790	...	...	...	...
\$12,000 to \$14,999.....	1,181	1,181	...	332	332	...	...	849	849	...	...	...	...
\$15,000 to \$19,999.....	711	711	...	...	...	...	...	711	711	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	4,200	4,100	...	4,900	4,600	...	6,600	2,900	2,900	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	252,160	244,469	7,691	73,938	66,873	6,901	36,665	141,561	140,937	624	7,294	6,900	395
Less than \$20.....	14,882	14,155	727	4,150	3,590	561	561	10,171	10,005	166	7,294	6,900	395
\$20 to \$24.....	22,924	22,695	229	10,127	9,961	166	1,528	11,270	11,207	63	...	...	...
\$25 to \$29.....	31,828	31,496	332	13,409	13,077	332	996	17,423	17,423	...	...	...	...
\$30 to \$34.....	33,398	31,309	2,089	10,700	8,674	2,026	2,657	20,041	19,978	63	...	...	...
\$35 to \$39.....	31,543	30,879	664	8,424	7,761	664	7,551	15,568	15,568	...	...	...	...
\$40 to \$44.....	44,002	40,850	3,152	15,823	12,671	2,986	9,565	18,614	18,614	...	...	...	...
\$45 to \$49.....	19,817	19,817	...	3,531	3,531	...	6,998	9,288	9,288	...	...	...	...
\$50 to \$54.....	19,274	18,942	332	4,195	4,029	166	4,605	10,474	10,308	166	...	...	...
\$55 to \$59.....	8,185	8,185	...	498	498	...	1,872	5,816	5,816	...	...	...	...
\$60 to \$64.....	8,680	8,680	...	1,706	1,706	...	...	6,974	6,974	...	...	...	...
\$65 to \$69.....	5,125	5,125	...	711	711	...	166	4,249	4,249	...	...	...	...
\$70 to \$79.....	6,199	6,199	...	498	498	...	166	5,536	5,536	...	...	...	...
\$80 to \$99.....	2,931	2,765	166	166	166	...	...	2,765	2,599	166	...	...	...
\$100 to \$119.....	1,334	1,334	...	...	...	...	...	1,334	1,334	...	...	...	...
\$120 or more.....	2,038	2,038	...	...	...	...	...	2,038	2,038	...	...	...	...
Median payment.....dollars..	38	38	...	33	33	...	42	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.....	254,069	246,214	7,855	73,938	66,872	6,900	166	36,664	36,664	...	143,469	142,679	790
STRUCTURES ON PROPERTY													
1 structure.....	253,481	245,626	7,855	73,854	66,789	6,900	166	36,663	36,663	...	142,963	142,174	789
2 structures or more.....	589	589	...	83	83	...	...	...	...	...	506	506	...
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	227,092	220,255	6,837	70,052	63,713	6,173	166	34,492	34,492	...	122,549	122,051	498
2 dwelling units.....	24,333	23,378	955	3,803	3,076	727	...	1,943	1,943	...	18,587	18,359	229
3 dwelling units.....	1,299	1,236	63	...	...	...	...	166	166	...	1,133	1,070	63
4 dwelling units.....	1,345	1,345	...	83	83	...	...	63	63	...	1,199	1,199	...
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	251,548	243,693	7,855	73,725	66,658	6,900	166	36,664	36,664	...	141,160	140,370	790
Less than half.....	2,522	2,522	...	213	213	...	...	...	...	...	2,309	2,309	...
YEAR STRUCTURE BUILT													
1950 (part).....	2,746	2,580	166	664	498	166	...	1,705	1,705	...	378	378	...
1949.....	19,040	15,853	3,187	6,837	3,816	2,855	166	7,448	7,448	...	4,755	4,589	166
1948.....	17,212	15,885	1,327	8,840	7,513	1,327	...	2,054	2,054	...	6,318	6,318	...
1947.....	15,070	14,075	995	4,708	3,879	830	...	6,627	6,627	...	3,736	3,570	166
1946.....	8,697	8,302	395	664	332	332	...	3,942	3,942	...	4,092	4,029	63
1942 to 1945.....	26,520	26,022	498	14,851	14,353	498	...	3,657	3,657	...	8,012	8,012	...
1940 to 1941.....	28,542	28,542	...	15,270	15,270	...	...	3,816	3,816	...	9,456	9,456	...
1930 to 1939.....	43,743	43,411	332	11,470	11,304	166	...	2,085	2,085	...	30,188	30,022	166
1929 or earlier.....	88,900	87,945	955	9,972	9,246	727	...	5,165	5,165	...	73,763	73,534	229
Not reported.....	3,601	3,601	...	664	664	...	...	166	166	...	2,772	2,772	...
YEAR STRUCTURE ACQUIRED													
1950 (part).....	16,728	15,635	1,093	4,209	3,281	928	...	4,033	4,033	...	8,487	8,321	166
1949.....	39,766	36,780	2,986	10,748	7,927	2,654	166	10,452	10,452	...	18,566	18,401	166
1948.....	33,727	32,005	1,722	13,631	11,972	1,659	...	3,372	3,372	...	16,723	16,660	63
1947.....	36,141	34,648	1,493	7,011	5,518	1,493	...	11,251	11,251	...	17,879	17,879	...
1946.....	26,203	25,642	561	3,863	3,697	166	...	7,011	7,011	...	15,328	14,933	395
1942 to 1945.....	53,643	53,643	...	18,015	18,015	...	...	545	545	...	35,084	35,084	...
1940 to 1941.....	21,003	21,003	...	9,188	9,188	...	...	...	...	...	11,815	11,815	...
1930 to 1939.....	20,553	20,553	...	6,944	6,944	...	...	...	...	...	13,611	13,611	...
1929 or earlier.....	5,977	5,977	...	166	166	...	...	...	...	...	5,811	5,811	...
Not reported.....	332	332	...	166	166	...	...	...	...	...	166	166	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	97,948	92,209	5,739	44,636	38,961	5,510	166	21,712	21,712	...	31,599	31,536	63
Previously occupied.....	156,121	154,005	2,116	29,302	27,912	1,391	...	14,952	14,952	...	111,869	111,143	727
PURCHASE PRICE													
Less than \$2,000.....	2,913	2,913	...	...	...	...	...	...	...	...	2,913	2,913	...
\$2,000 to \$2,999.....	8,752	8,752	...	...	...	...	...	63	63	...	8,689	8,689	...
\$3,000 to \$3,999.....	18,412	18,412	...	1,224	1,224	...	...	395	395	...	16,793	16,793	...
\$4,000 to \$4,999.....	19,998	19,998	...	5,213	5,213	...	...	877	877	...	13,908	13,908	...
\$5,000 to \$5,999.....	30,064	30,064	...	11,060	11,060	...	...	1,556	1,556	...	17,448	17,448	...
\$6,000 to \$6,999.....	33,180	32,951	229	11,771	11,605	166	...	4,439	4,439	...	16,970	16,907	63
\$7,000 to \$7,999.....	31,559	29,201	2,358	7,584	5,558	2,026	...	6,888	6,888	...	17,087	16,756	332
\$8,000 to \$8,999.....	27,901	26,677	1,224	8,559	7,335	1,224	...	8,442	8,442	...	10,901	10,901	...
\$9,000 to \$9,999.....	25,240	23,581	1,659	10,744	9,085	1,659	...	5,710	5,710	...	8,786	8,786	...
\$10,000 to \$10,999.....	14,873	13,712	1,161	4,314	3,152	995	166	4,977	4,977	...	5,584	5,584	...
\$11,000 to \$11,999.....	11,080	10,582	498	4,941	4,444	498	...	1,825	1,825	...	4,313	4,313	...
\$12,000 to \$12,999.....	16,379	16,081	293	5,829	5,497	332	...	995	995	...	9,754	9,588	166
\$13,000 to \$13,999.....	8,867	8,804	63	2,204	2,204	...	...	498	498	...	6,165	6,102	63
\$14,000 to \$14,999.....	1,450	1,450	...	...	...	...	...	...	...	...	1,450	1,450	...
\$15,000 or more.....	1,541	1,375	166	...	...	...	...	...	...	...	1,541	1,375	166
Property not acquired by purchase.....	166	166	...	...	...	...	...	...	...	...	166	166	...
Not reported.....	1,499	1,499	...	498	498	...	...	...	...	...	1,001	1,001	...
Median purchase price.....dollars..	7,400	7,300	...	7,900	7,700	...	...	8,400	8,400	...	6,600	6,600	...
MARKET VALUE													
Less than \$2,000.....	608	442	166	332	166	166	...	...	...	...	276	276	...
\$2,000 to \$2,999.....	1,701	1,701	...	...	...	...	...	...	...	...	1,701	1,701	...
\$3,000 to \$3,999.....	3,293	3,293	...	...	...	...	...	166	166	...	3,127	3,127	...
\$4,000 to \$4,999.....	9,865	9,865	...	395	395	...	...	229	229	...	9,242	9,242	...
\$5,000 to \$5,999.....	13,489	13,489	...	...	...	...	...	1,540	1,540	...	11,949	11,949	...
\$6,000 to \$6,999.....	15,925	15,696	229	1,161	1,161	...	...	2,077	2,077	...	12,687	12,458	229
\$7,000 to \$7,999.....	25,915	25,251	664	5,648	4,984	664	...	3,175	3,175	...	17,092	17,092	...
\$8,000 to \$8,999.....	41,697	39,671	2,026	13,887	12,027	1,860	...	8,857	8,857	...	18,952	18,786	166
\$9,000 to \$9,999.....	30,034	29,039	995	12,118	11,123	995	...	6,657	6,657	...	11,259	11,259	...
\$10,000 to \$10,999.....	27,849	26,356	1,493	10,625	9,132	1,327	166	4,507	4,507	...	12,718	12,718	...
\$11,000 to \$11,999.....	13,528	12,801	727	6,285	5,558	727	...	3,318	3,318	...	3,926	3,926	...
\$12,000 to \$12,999.....	40,917	39,590	1,327	15,929	14,767	1,161	...	4,811	4,811	...	20,178	20,012	166
\$13,000 to \$13,999.....	20,457	20,394	63	6,186	6,186	...	...	1,161	1,161	...	13,110	13,047	63
\$14,000 to \$14,999.....	4,834	4,668	166	1,043	1,043	...	...	166	166	...	3,626	3,460	166
\$15,000 or more.....	3,189	3,189	...	166	166	...	...	...	...	...	3,023	3,023	...
Not reported.....	771	771	...	166	166	605	605	...
Median market value.....dollars..	9,400	9,400	...	10,300	10,300	9,300	9,300	...	8,800	8,800	...

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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			
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE												
Less than 20 percent.....	43,240	43,074	166	4,289	4,123	166	...	...	...	38,951	38,951	...
20 to 39 percent.....	64,332	64,332	...	20,502	20,502	...	...	1,706	1,706	42,124	42,124	...
40 to 59 percent.....	63,941	63,775	166	23,446	23,280	166	...	7,931	7,931	32,565	32,565	...
60 to 69 percent.....	32,038	30,647	1,391	9,131	8,072	1,059	...	8,591	8,591	14,515	13,983	332
70 to 79 percent.....	23,642	21,583	2,054	8,737	7,078	1,659	...	6,497	6,497	8,409	8,014	395
80 to 84 percent.....	8,814	7,618	1,196	3,685	2,489	1,196	...	2,828	2,828	2,302	2,302	...
85 to 89 percent.....	5,995	4,502	1,493	1,991	498	1,493	...	2,283	2,283	1,722	1,722	...
90 to 94 percent.....	4,131	3,467	664	995	332	498	166	2,243	2,243	892	892	...
95 to 99 percent.....	4,422	3,695	727	664	...	664	...	3,507	3,507	1,89	1,89	63
100 percent or more.....	2,745	2,745	...	332	332	...	...	1,081	1,081	1,332	1,332	...
Market value not reported.....	771	771	...	166	166	...	...	...	...	605	605	...
Median percent.....	46	45	...	50	47	...	...	70	70	35	35	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE												
Less than \$2.50.....	3,416	3,250	166	...	...	...	...	664	664	2,752	2,586	166
\$2.50 to \$4.99.....	8,729	8,666	63	664	664	...	...	442	442	7,623	7,560	63
\$5.00 to \$7.49.....	19,617	19,451	166	1,659	1,659	...	...	2,654	2,654	15,303	15,137	166
\$7.50 to \$9.99.....	18,196	18,196	...	5,150	5,150	...	...	1,374	1,374	11,673	11,673	...
\$10.00 to \$12.49.....	38,037	37,705	332	11,123	10,791	332	...	4,599	4,599	22,316	22,316	...
\$12.50 to \$14.99.....	32,967	32,240	727	8,262	7,536	727	...	4,527	4,527	20,179	20,179	...
\$15.00 to \$17.49.....	44,164	43,666	498	15,060	14,563	498	...	6,007	6,007	23,096	23,096	...
\$17.50 to \$19.99.....	26,816	25,820	996	10,857	9,863	996	...	3,215	3,215	12,743	12,743	...
\$20.00 to \$24.99.....	28,370	27,477	893	10,463	9,800	664	...	3,697	3,697	14,209	13,980	229
\$25.00 or more.....	7,398	6,734	664	3,034	2,370	664	...	332	332	4,033	4,033	...
Taxes not payable in 1949 ¹	21,953	18,600	3,353	7,500	4,313	3,021	166	9,153	9,153	5,300	5,134	166
Taxes or value not reported.....	4,410	4,410	...	166	166	...	...	...	...	4,245	4,245	...
Median taxes.....dollars..	14.46	14.39	...	16.04	15.93	...	...	14.72	14.72	13.40	13.41	...
REAL ESTATE TAXES PER DWELLING UNIT												
Less than \$20.....	3,455	3,392	63	...	...	...	...	664	664	2,791	2,728	63
\$20 to \$39.....	11,942	11,942	...	332	332	...	...	624	624	10,986	10,986	...
\$40 to \$59.....	20,504	20,338	166	1,742	1,576	166	...	2,516	2,516	16,246	16,246	...
\$60 to \$79.....	23,893	23,727	166	2,061	2,061	...	...	3,526	3,526	18,307	18,141	166
\$80 to \$99.....	24,888	24,327	561	5,975	5,581	395	...	1,769	1,769	17,144	16,978	166
\$100 to \$119.....	29,346	28,682	664	7,327	6,664	664	...	3,040	3,040	18,979	18,979	...
\$120 to \$139.....	21,745	21,413	332	7,963	7,631	332	...	2,986	2,986	10,796	10,796	...
\$140 to \$159.....	18,744	18,412	332	7,646	7,315	332	...	2,820	2,820	8,277	8,277	...
\$160 to \$199.....	30,344	29,680	664	16,400	15,736	664	...	3,049	3,049	10,895	10,895	...
\$200 to \$249.....	24,737	24,010	727	10,095	9,432	664	...	5,024	5,024	9,617	9,554	63
\$250 to \$299.....	10,449	10,283	166	3,152	2,986	166	...	1,327	1,327	5,969	5,969	...
\$300 or more.....	8,388	7,724	664	3,744	3,246	498	...	166	166	4,478	4,312	166
Taxes not payable in 1949.....	21,953	18,600	3,353	7,500	4,313	3,021	166	9,153	9,153	5,300	5,134	166
Taxes or value not reported.....	3,685	3,685	...	...	...	...	...	...	...	3,685	3,685	...
Median taxes.....dollars..	115	115	...	155	155	...	...	125	125	97	97	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE												
Mortgage made or assumed at time property acquired.....	196,934	189,411	7,523	64,205	57,471	6,568	166	36,103	36,103	96,627	95,837	790
Mortgage refinanced or renewed.....	35,322	34,990	332	8,739	8,407	332	...	63	63	26,524	26,524	...
To increase loan for improvements or repairs.....	6,088	6,088	...	2,054	2,054	...	...	...	...	4,035	4,035	...
To increase loan for other reasons.....	2,987	2,987	...	1,162	1,162	...	...	...	...	1,825	1,825	...
To secure better terms.....	14,316	14,316	...	4,195	4,195	...	...	63	63	10,060	10,060	...
To renew or extend loan without increasing amount.....	7,025	7,025	...	664	664	...	...	...	...	6,362	6,362	...
For other purpose.....	4,906	4,574	332	664	332	332	...	...	...	4,242	4,242	...
Mortgage placed later than acquisition of property.....	21,814	21,814	...	996	996	...	...	498	498	20,321	20,321	...
To make improvements or repairs.....	7,870	7,870	...	166	166	...	...	166	166	7,538	7,538	...
To invest in other properties.....	2,660	2,660	...	166	166	...	...	...	...	2,495	2,495	...
To invest in business other than real estate.....	2,433	2,433	...	...	...	...	...	...	...	2,433	2,433	...
For other purpose.....	8,851	8,851	...	664	664	...	...	332	332	7,855	7,855	...
LENDER OF REFINANCED OR RENEWED MORTGAGE												
Total refinanced or renewed mortgages.....	35,322	34,990	332	8,739	8,407	332	...	63	63	26,524	26,524	...
Same lender.....	18,912	18,912	...	4,480	4,480	...	...	...	...	14,433	14,433	...
Different lender.....	16,410	16,078	332	4,259	3,927	332	...	63	63	12,091	12,091	...

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				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	196,941	189,416	7,525	64,206	57,473	6,569	166	36,104	36,104	...	96,630	95,840	790
Less than 50 percent.....	15,366	14,868	498	2,702	2,702	...	...	332	332	...	12,333	11,835	498
50 to 59 percent.....	20,561	20,395	166	6,849	6,849	...	...	830	830	...	12,882	12,716	166
60 to 64 percent.....	14,349	13,954	395	6,228	5,896	332	...	1,540	1,540	...	6,581	6,518	63
65 to 69 percent.....	17,425	16,698	727	6,560	5,834	727	...	1,390	1,390	...	9,474	9,474	...
70 to 74 percent.....	14,005	12,844	1,161	4,625	3,464	1,161	...	1,991	1,991	...	7,389	7,389	...
75 to 79 percent.....	19,672	18,013	1,659	6,035	4,376	1,493	166	3,250	3,250	...	10,387	10,387	...
80 to 84 percent.....	29,714	27,522	2,192	13,148	10,957	2,192	...	2,930	2,930	...	13,636	13,636	...
85 to 89 percent.....	26,534	25,807	727	12,158	11,494	664	...	6,020	6,020	...	8,356	8,293	63
90 to 94 percent.....	15,213	15,213	...	4,526	4,526	...	...	6,939	6,939	...	3,747	3,747	...
95 to 99 percent.....	4,983	4,983	...	664	664	...	...	2,551	2,551	...	1,768	1,768	...
100 percent or more.....	18,226	18,226	...	379	379	...	...	8,331	8,331	...	9,516	9,516	...
Purchase price not reported or property not acquired by purchase.....	893	893	...	332	332	...	...	...	...	...	561	561	...
Median percent.....	79	79	...	79	79	...	...	90	90	...	75	75	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	196,941	189,416	7,525	64,206	57,473	6,569	166	36,104	36,104	...	96,630	95,840	790
Less than 50 percent.....	14,868	14,868	...	2,702	2,702	...	...	332	332	...	11,835	11,835	...
50 to 59 percent.....	20,395	20,395	...	6,849	6,849	...	...	830	830	...	12,716	12,716	...
60 to 64 percent.....	14,120	13,954	166	5,896	5,896	...	...	1,540	1,540	...	6,684	6,518	166
65 to 69 percent.....	16,698	16,698	...	5,834	5,834	...	...	1,390	1,390	...	9,474	9,474	...
70 to 74 percent.....	13,010	12,844	166	3,464	3,464	...	...	1,991	1,991	...	7,555	7,389	166
75 to 79 percent.....	18,408	18,013	395	4,376	4,376	...	...	3,250	3,250	...	10,781	10,387	395
80 to 84 percent.....	28,415	27,522	893	11,848	10,957	893	...	2,930	2,930	...	13,636	13,636	...
85 to 89 percent.....	27,134	25,807	1,327	12,822	11,494	1,327	...	6,020	6,020	...	8,293	8,293	...
90 to 94 percent.....	16,374	15,213	1,161	5,688	4,526	1,161	...	6,939	6,939	...	3,747	3,747	...
95 to 99 percent.....	6,974	4,983	1,991	2,654	664	1,824	166	2,551	2,551	...	1,768	1,768	...
100 percent or more.....	19,651	18,226	1,425	1,741	379	1,362	...	8,331	8,331	...	9,579	9,516	63
Purchase price not reported or property not acquired by purchase.....	893	893	...	332	332	...	...	...	...	...	561	561	...
Median percent.....	80	79	...	81	79	...	...	90	90	...	75	75	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	83,494	76,097	7,397	22,303	15,404	6,734	166	34,168	34,168	...	27,023	26,526	498
Veteran of World War I only.....	16,140	16,140	...	5,356	5,356	...	...	166	166	...	10,618	10,618	...
Other service or nonveteran.....	154,437	153,979	458	46,278	46,113	166	...	2,330	2,330	...	105,828	105,537	292

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.....	227,092	1,025,099	70,052	369,158	34,492	228,232	122,549	427,709
Average debt per property.....	...	4.5	...	5.3	...	6.6	...	3.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	10,611	7,684	...	...	...	...	10,611	7,684
\$2,000 to \$2,999.....	23,898	34,534	561	944	229	435	23,109	33,155
\$3,000 to \$3,999.....	32,562	76,170	7,757	20,240	789	2,148	24,016	53,782
\$4,000 to \$4,999.....	34,907	110,644	13,160	44,469	2,536	8,553	19,211	57,622
\$5,000 to \$5,999.....	31,547	134,461	14,231	61,816	3,159	15,256	14,157	57,389
\$6,000 to \$6,999.....	26,649	144,484	9,551	51,791	6,138	36,115	10,960	56,578
\$7,000 to \$7,999.....	25,741	173,637	10,597	73,297	9,304	62,219	5,840	38,121
\$8,000 to \$8,999.....	20,394	146,854	8,627	64,949	6,072	47,006	5,695	34,899
\$9,000 to \$9,999.....	11,414	96,430	3,199	27,110	5,269	47,077	2,946	22,243
\$10,000 to \$10,999.....	5,880	55,415	1,872	18,371	830	7,814	3,178	29,230
\$11,000 to \$11,999.....	498	5,408	166	1,924	166	1,609	166	1,875
\$12,000 to \$14,999.....	1,453	17,420	332	4,247	...	...	1,121	13,173
\$15,000 to \$19,999.....	1,327	17,719	...	...	...	...	1,327	17,719
\$20,000 or more.....	213	4,239	...	...	...	...	213	4,239
Median loan.....dollars..	5,300	...	5,900	...	7,400	...	4,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	44,531	47,341	3,190	3,881	166	265	41,174	43,195
\$2,000 to \$2,999.....	32,677	81,188	6,152	21,505	1,500	3,890	23,025	55,793
\$3,000 to \$3,999.....	31,614	107,998	13,548	46,822	1,556	5,455	16,510	55,721
\$4,000 to \$4,999.....	27,164	120,841	10,427	46,308	2,930	13,151	13,806	63,382
\$5,000 to \$5,999.....	18,436	100,617	6,505	35,447	4,708	25,795	7,223	39,375
\$6,000 to \$6,999.....	26,640	172,500	8,840	57,218	8,950	58,255	8,850	57,027
\$7,000 to \$7,999.....	21,583	160,531	12,043	89,871	5,986	44,680	3,554	25,980
\$8,000 to \$8,999.....	10,560	89,391	3,152	26,545	4,920	41,678	2,489	21,168
\$9,000 to \$9,999.....	8,594	80,283	2,820	26,475	3,776	35,063	1,998	18,745
\$10,000 to \$10,999.....	2,633	26,873	877	8,915	...	...	1,757	17,958
\$11,000 to \$11,999.....	664	7,714	166	1,924	...	...	498	5,790
\$12,000 to \$14,999.....	1,121	14,368	332	4,247	...	...	789	10,121
\$15,000 to \$19,999.....	877	15,454	...	...	...	...	877	15,454
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	4,100	...	4,900	...	6,700	...	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.....	1,015,055	969,907	45,148	1,361,203	319,042	40,867	228,232	425,620	422,633	2,987	10,045	7,640	2,405
Average debt per mortgage.....	4.5	4.4	6.6	5.2	5.0	6.6	6.6	3.5	3.5	6.0	1.5	1.2	3.6
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	288,482	272,931	15,551	170,592	155,788	14,804	54,074	63,816	63,069	747	2,748	2,748	...
Mutual savings bank.....	11,513	11,513	...	9,522	9,522	...	...	1,991	1,991	...	...	...	...
Savings and loan association.....	90,118	89,288	830	19,072	18,242	830	30,816	40,230	40,230	...	83	83	...
Life insurance company.....	264,225	247,154	17,071	113,714	98,070	14,350	62,826	87,685	86,258	1,427	3,333	3,018	315
Mortgage company.....	30,731	25,937	4,794	20,118	15,324	4,794	697	9,916	9,916	...	596	596	...
Federal National Mortgage Association.....	95,347	89,258	6,089	17,353	11,264	6,089	77,994	...	...	...	1,195	1,195	...
Individual.....	195,697	194,884	813	...	...	...	...	195,697	194,884	813	2,090	...	2,090
Other.....	38,942	38,942	...	10,832	10,832	...	1,825	26,285	26,285	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	142,946	138,062	4,884	44,248	40,111	4,137	30,426	68,272	67,525	747	938	689	249
1949.....	287,756	267,085	20,671	85,174	65,316	18,564	81,438	121,144	120,331	813	4,379	3,467	912
1948.....	181,445	171,358	10,087	83,962	73,875	10,087	14,943	82,540	82,540	...	1,808	1,808	...
1947.....	160,399	153,249	7,150	40,590	33,440	7,150	67,483	52,326	52,326	...	1,460	1,460	...
1946.....	87,368	85,012	2,356	16,138	15,209	929	32,556	38,674	37,247	1,427	1,460	216	1,244
1942 to 1945.....	107,185	107,185	...	57,717	57,717	...	1,386	48,082	48,082	...	...	...	...
1940 to 1941.....	27,746	27,746	...	21,485	21,485	...	...	6,261	6,261	...	...	...	...
1935 to 1939.....	16,656	16,656	...	11,889	11,889	...	...	4,767	4,767	...	...	...	...
1930 to 1934.....	1,464	1,464	...	...	...	...	...	1,464	1,464	...	...	...	...
1929 or earlier.....	2,090	2,090	...	...	...	...	...	2,090	2,090	...	...	...	...

¹ Includes 1,294 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.....	227,092	220,255	6,837	170,052	63,713	6,173	34,492	122,549	122,051	498	6,838	6,174	664
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	69,625	66,936	2,689	33,410	30,887	2,523	10,071	26,144	25,978	166	2,523	2,523	...
Mutual savings bank.....	1,825	1,825	...	1,327	1,327	...	...	498	498	...	...	...	...
Savings and loan association.....	22,037	21,871	166	4,376	4,210	166	5,260	12,401	12,401	...	166	166	...
Life insurance company.....	49,243	46,920	2,323	23,046	20,890	1,991	8,823	17,374	17,208	166	2,157	1,991	166
Mortgage company.....	5,482	4,818	664	3,697	3,033	664	166	1,619	1,619	...	664	664	...
Federal National Mortgage Association.....	12,164	11,334	830	2,323	1,493	830	9,841	...	...	...	830	830	...
Individual.....	57,389	57,223	166	...	...	...	...	57,389	57,223	166	498	...	498
Other.....	9,329	9,329	...	1,872	1,872	...	332	7,125	7,125	...	...	...	...
FORM OF DEBT													
Mortgage or deed of trust.....	164,006	157,169	6,837	70,052	63,712	6,173	34,492	59,462	58,964	498	6,837	6,173	664
Contract to purchase.....	63,087	63,087	...	...	...	...	...	63,087	63,087	...	...	...	...
AMORTIZATION													
Fully amortized.....	204,244	197,573	6,671	70,052	63,712	6,173	34,492	99,701	99,369	332	6,505	6,173	332
Partially amortized.....	20,629	20,629	...	...	...	...	...	20,629	20,629	...	...	...	...
Not amortized.....	561	395	166	...	...	...	...	561	395	166	332	...	332
On demand.....	1,660	1,660	...	...	...	...	...	1,660	1,660	...	...	...	...
Regular principal payments required.....	830	830	...	...	...	...	...	830	830	...	...	...	...
No regular principal payments required.....	830	830	...	...	...	...	...	830	830	...	...	...	...
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	210,925	205,415	5,510	67,065	62,053	4,846	31,048	112,812	112,314	498	5,510	5,012	498
Delinquent:													
Foreclosure in process.....	727	727	...	2,986	1,659	1,327	63	664	664	...	...	...	...
Foreclosure not in process.....	14,714	13,387	1,327	...	...	...	3,381	8,347	8,247	...	1,161	1,161	...
No regular payments required.....	727	727	...	...	...	...	...	727	727	...	166	...	166
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	23,345	22,481	864	5,971	5,272	699	3,867	13,508	13,242	166	864	699	166
1949.....	47,782	44,796	2,986	12,277	9,456	2,654	10,728	24,778	24,612	166	2,986	2,654	332
1948.....	35,613	34,120	1,493	13,485	11,992	1,493	2,764	19,363	19,363	...	1,493	1,493	...
1947.....	33,173	32,012	1,161	6,762	5,601	1,161	10,324	16,087	16,087	...	1,161	1,161	...
1946.....	23,775	23,443	332	3,697	3,531	166	6,430	13,648	13,482	166	332	166	166
1942 to 1945.....	40,980	40,980	...	15,775	15,775	...	379	24,827	24,827	...	...	...	...
1940 to 1941.....	12,184	12,184	...	7,300	7,300	...	...	4,884	4,884	...	...	...	...
1935 to 1939.....	6,887	6,887	...	4,621	4,621	...	...	2,267	2,267	...	...	...	...
1930 to 1934.....	2,192	2,192	...	166	166	...	...	2,026	2,026	...	...	...	...
1929 or earlier.....	1,161	1,161	...	...	...	...	...	1,161	1,161	...	...	...	...
TERM OF MORTGAGE													
On demand.....	1,659	1,659	...	...	...	...	...	1,659	1,659	...	...	...	...
Less than 5 years.....	4,155	4,155	...	166	166	...	...	4,155	4,155	...	...	...	...
5 to 9 years.....	34,504	34,504	...	...	...	...	561	33,778	33,778	...	...	...	...
10 to 12 years.....	44,234	43,902	332	1,327	1,327	...	1,437	41,469	41,137	332	332	...	332
13 to 14 years.....	7,514	7,514	...	166	166	...	63	7,286	7,286	...	166	166	...
15 years.....	18,637	18,471	166	3,910	3,910	...	2,251	12,476	12,310	166	830	830	...
16 to 19 years.....	12,795	12,795	...	2,536	2,536	...	2,157	8,103	8,103	...	...	...	...
20 years.....	39,989	39,159	830	22,201	21,371	830	10,743	7,045	7,045	...	2,192	2,192	...
21 to 24 years.....	10,466	10,466	...	4,708	4,708	...	...	1,224	1,224	...	664	664	...
25 years.....	50,618	46,470	4,148	33,676	29,528	3,982	12,747	4,195	4,195	...	2,489	2,489	...
26 years or more.....	2,523	1,161	1,362	1,362	...	1,362	...	1,161	1,161	...	166	...	166
Median term.....years..	17	16	...	25	23	...	21	11	11	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	1,659	1,659	...	...	...	...	...	1,659	1,659	...	...	...	...
Fully amortized.....	204,244	197,573	6,671	70,052	63,714	6,174	34,492	99,701	99,369	332	6,505	6,173	332
Past due.....	498	498	...	...	...	...	...	498	498	...	...	...	...
1950 to 1951.....	3,854	3,854	...	213	213	...	...	3,641	3,641	...	...	...	...
1952 to 1953.....	11,260	11,260	...	442	442	...	...	10,818	10,818	...	...	...	...
1954 to 1955.....	16,674	16,674	...	664	664	...	379	15,631	15,631	...	...	...	...
1956 to 1957.....	18,296	18,296	...	1,540	1,540	...	727	16,029	16,029	...	...	...	...
1958 to 1959.....	15,408	15,408	...	2,323	2,323	...	892	12,193	12,193	...	...	...	...
1960 to 1964.....	33,605	33,273	332	6,968	6,968	...	2,480	24,157	23,825	332	1,161	995	166
1965 to 1969.....	58,830	58,000	830	34,615	33,786	830	12,402	11,812	11,812	...	1,493	1,493	...
1970 to 1974.....	39,073	34,760	4,313	20,053	15,740	4,148	14,763	4,258	4,258	...	3,851	3,685	166
1975 or later.....	6,746	5,550	1,196	3,234	2,038	1,196	2,849	664	664	...	...	...	...
Partially or not amortized.....	21,190	21,024	166	...	...	...	...	21,190	21,024	166	332	...	332
Past due.....	332	332	...	...	...	...	...	332	332	...	...	...	...
1950 to 1951.....	6,662	6,662	...	...	...	...	...	6,662	6,662	...	...	...	...
1952 to 1953.....	4,423	4,423	...	...	...	...	...	4,423	4,423	...	...	...	...
1954 to 1955.....	4,099	4,099	...	...	...	...	...	4,099	4,099	...	...	...	...
1956 to 1957.....	1,519	1,519	...	...	...	...	...	1,519	1,519	...	...	...	...
1958 to 1959.....	1,888	1,722	166	...	...	...	...	1,888	1,722	166	166	...	166
1960 to 1964.....	1,769	1,769	...	...	...	...	...	1,769	1,769	...	...	...	...
1965 to 1969.....	332	332	...	...	...	...	...	332	332	...	...	...	...
1970 to 1974.....	166	166	...	...	...	...	...	166	166	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	166	...	166

¹ Includes 166 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.....	2,061	1,895	166	...	...	...	...	2,061	1,895	166	166	...	166
4.0 percent.....	55,466	51,641	1,825	10,349	8,524	1,825	34,492	8,625	8,625	...	6,505	6,173	332
4.1 to 4.4 percent.....	1,327	1,327	...	1,327	1,327	...	...	...	...	...	...	...	...
4.5 percent.....	75,385	70,705	4,680	55,674	51,160	4,348	...	19,711	19,545	166	...	...	...
4.6 to 5.0 percent.....	28,968	28,968	...	2,702	2,702	...	...	26,267	26,267	...	...	...	...
5.1 to 5.5 percent.....	2,314	2,314	...	...	...	...	...	2,314	2,314	...	...	...	...
5.6 to 6.0 percent.....	63,573	63,407	166	...	...	...	...	63,573	63,407	166	166	...	166
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	...	4.5	4.5	...	4.0	6.0	6.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	10,611	10,611	...	...	...	...	...	10,611	10,611	...	6,007	5,841	166
\$2,000 to \$2,999.....	23,898	23,898	...	561	561	...	229	23,109	23,109	...	498	332	166
\$3,000 to \$3,999.....	32,562	32,562	...	7,757	7,757	...	789	24,016	24,016	...	166	...	166
\$4,000 to \$4,999.....	35,239	34,907	332	13,160	13,160	...	2,536	19,211	19,211	332	...	...	...
\$5,000 to \$5,999.....	32,542	31,547	995	15,226	14,231	995	3,159	14,157	14,157	...	...	...	...
\$6,000 to \$6,999.....	26,849	25,321	1,528	9,917	8,389	1,528	6,138	10,794	10,794	...	...	...	...
\$7,000 to \$7,999.....	27,198	24,544	2,654	12,055	9,400	2,489	9,304	5,840	5,840	...	166	...	166
\$8,000 to \$8,999.....	19,564	18,403	1,161	7,963	6,802	1,161	6,072	5,529	5,529	...	...	...	...
\$9,000 to \$9,999.....	9,921	9,921	...	1,706	1,706	...	5,269	2,946	2,946	...	...	...	...
\$10,000 to \$10,999.....	5,216	5,216	...	1,208	1,208	...	830	3,178	3,178	...	...	...	...
\$11,000 to \$11,999.....	498	498	...	166	166	...	166	166	166	...	...	...	...
\$12,000 to \$14,999.....	1,619	1,453	166	332	332	...	...	1,287	1,121	166	...	...	...
\$15,000 to \$19,999.....	1,161	1,161	...	...	...	...	...	1,161	1,161	...	...	...	...
\$20,000 or more.....	213	213	...	...	...	...	...	213	213	...	...	...	...
Median loan.....dollars..	5,300	5,200	...	5,800	5,700	...	7,400	4,100	4,100	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	44,531	44,531	...	3,190	3,190	...	166	41,174	41,174	...	6,173	5,841	332
\$2,000 to \$2,999.....	32,677	32,677	...	8,152	8,152	...	1,500	23,025	23,025	...	332	332	166
\$3,000 to \$3,999.....	31,614	31,614	...	13,548	13,548	...	1,556	16,510	16,510	...	166	...	166
\$4,000 to \$4,999.....	27,994	27,164	830	10,925	10,427	498	2,930	14,138	13,806	332	...	...	...
\$5,000 to \$5,999.....	20,130	18,270	1,860	8,199	6,339	1,860	4,708	7,223	7,223	...	...	...	...
\$6,000 to \$6,999.....	25,810	24,815	995	8,176	7,181	995	8,950	8,684	8,684	...	...	...	...
\$7,000 to \$7,999.....	23,373	20,387	2,986	13,833	10,846	2,820	5,986	3,554	3,554	166	...	...	166
\$8,000 to \$8,999.....	8,735	8,569	166	1,327	1,327	...	4,920	2,489	2,323	166	...	...	...
\$9,000 to \$9,999.....	7,432	7,432	...	1,659	1,659	...	3,776	1,998	1,998	...	...	...	...
\$10,000 to \$10,999.....	2,302	2,302	...	545	545	...	...	1,757	1,757	...	...	...	...
\$11,000 to \$11,999.....	664	664	...	166	166	...	...	498	498	...	...	...	...
\$12,000 to \$14,999.....	1,121	1,121	...	332	332	...	...	789	789	...	...	...	...
\$15,000 to \$19,999.....	711	711	...	...	...	...	...	711	711	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	4,100	4,000	...	4,900	4,600	...	6,700	2,800	2,800	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	225,349	218,677	6,672	70,052	63,713	6,174	34,493	120,806	120,474	332	6,505	6,173	332
Less than \$20.....	5,635	5,635	...	1,390	1,390	...	166	4,079	4,079	...	6,505	6,173	332
\$20 to \$24.....	18,439	18,439	...	9,463	9,463	...	166	8,810	8,810	...	...	...	...
\$25 to \$29.....	26,218	25,886	332	13,113	12,781	332	830	12,275	12,275	...	...	...	...
\$30 to \$34.....	30,245	28,219	2,026	10,534	8,508	2,026	2,574	17,137	17,137	...	...	...	...
\$35 to \$39.....	29,555	28,891	664	8,424	7,761	664	7,385	13,745	13,745	...	...	...	...
\$40 to \$44.....	42,909	39,757	3,152	15,823	12,671	2,986	9,565	17,521	17,521	...	...	...	...
\$45 to \$49.....	19,042	19,042	...	3,531	3,531	...	6,998	8,513	8,513	...	...	...	...
\$50 to \$54.....	19,000	18,668	332	4,195	4,029	166	4,605	10,200	10,034	166	...	...	...
\$55 to \$59.....	8,059	8,059	...	498	498	...	1,872	5,690	5,690	...	...	...	...
\$60 to \$64.....	8,620	8,620	...	1,706	1,706	...	...	6,914	6,914	...	...	...	...
\$65 to \$69.....	5,125	5,125	...	711	711	...	166	4,249	4,249	...	...	...	...
\$70 to \$79.....	6,199	6,199	...	498	498	...	166	5,336	5,336	...	...	...	...
\$80 to \$99.....	2,931	2,765	166	166	166	...	...	2,765	2,599	166	...	...	...
\$100 to \$119.....	1,334	1,334	...	...	...	...	...	1,334	1,334	...	...	...	...
\$120 or more.....	2,038	2,038	...	...	...	...	...	2,038	2,038	...	...	...	...
Median payment.....dollars..	40	40	...	35	34	...	43	41	41	...	...	...	...

DETROIT STANDARD METROPOLITAN AREA

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.....	227,092	220,255	6,837	70,052	63,713	6,173	166	34,492	34,492	...	122,549	122,051	498
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	225,324	218,487	6,837	69,839	63,499	6,173	166	34,492	34,492	...	120,993	120,495	498
Less than half.....	1,769	1,769	...	213	213	...	...	...	...	...	1,556	1,556	...
TYPE OF STRUCTURE													
Detached.....	224,293	217,456	6,837	68,358	62,019	6,173	166	34,492	34,492	...	121,444	120,946	498
Semidetached and attached.....	2,799	2,799	...	1,694	1,694	...	...	...	...	...	1,105	1,105	...
NUMBER OF ROOMS													
Less than 4 rooms.....	5,435	5,269	166	332	166	166	...	395	395	...	4,708	4,708	...
4 rooms.....	41,189	38,700	2,489	13,160	10,672	2,489	...	11,617	11,617	...	16,412	16,412	...
5 rooms.....	77,203	74,714	2,489	29,916	27,759	1,991	166	12,402	12,402	...	34,884	34,552	332
6 rooms.....	56,996	56,498	498	15,539	15,041	498	...	5,655	5,655	...	35,803	35,803	...
7 rooms or more.....	36,942	36,776	166	7,441	7,441	...	...	2,702	2,702	...	26,799	26,633	166
Not reported.....	9,329	8,299	1,030	3,664	2,633	1,030	...	1,722	1,722	...	3,943	3,943	...
YEAR STRUCTURE BUILT													
1950 (part).....	2,700	2,534	166	664	498	166	...	1,705	1,705	...	332	332	...
1949.....	19,040	15,853	3,187	6,837	3,816	2,855	166	7,448	7,448	...	4,755	4,589	166
1948.....	16,999	15,672	1,327	8,627	7,300	1,327	...	2,054	2,054	...	6,318	6,318	...
1947.....	15,070	14,075	995	4,708	3,879	830	...	6,627	6,627	...	3,736	3,736	166
1946.....	8,634	8,302	332	664	332	332	...	3,942	3,942	...	4,029	4,029	...
1942 to 1945.....	25,959	25,627	332	14,353	14,021	332	...	3,594	3,594	...	8,012	8,012	...
1940 to 1941.....	27,878	27,878	...	14,772	14,772	...	...	3,650	3,650	...	9,456	9,456	...
1930 to 1939.....	38,602	38,270	332	11,470	11,304	166	...	1,753	1,753	...	25,379	25,213	166
1929 or earlier.....	69,233	69,067	166	7,295	7,129	166	...	3,554	3,554	...	58,384	58,384	...
Not reported.....	2,977	2,977	...	664	664	...	...	166	166	...	2,148	2,148	...
YEAR STRUCTURE ACQUIRED													
1950 (part).....	15,309	14,445	864	3,980	3,281	699	...	3,867	3,867	...	7,463	7,297	166
1949.....	36,966	33,980	2,986	10,452	7,631	2,654	166	10,286	10,286	...	16,228	16,063	166
1948.....	30,683	29,190	1,493	13,319	11,826	1,493	...	3,206	3,206	...	14,157	14,157	...
1947.....	29,855	28,694	1,161	6,098	4,937	1,161	...	10,324	10,324	...	13,433	13,433	...
1946.....	22,661	22,329	332	3,365	3,199	166	...	6,264	6,264	...	13,031	12,865	166
1942 to 1945.....	48,706	48,706	...	17,434	17,434	...	...	545	545	...	30,728	30,728	...
1940 to 1941.....	19,052	19,052	...	8,793	8,793	...	...	...	...	...	10,259	10,259	...
1930 to 1939.....	18,032	18,032	...	6,280	6,280	...	...	...	...	...	11,753	11,753	...
1929 or earlier.....	5,498	5,498	...	166	166	...	...	...	...	...	5,332	5,332	...
Not reported.....	332	332	...	166	166	...	...	...	...	...	166	166	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	96,371	90,695	5,676	43,759	38,084	5,510	166	21,712	21,712	...	30,899	30,899	...
Previously occupied.....	130,721	129,560	1,161	26,293	25,629	664	...	12,780	12,780	...	91,650	91,152	498
PURCHASE PRICE													
Less than \$2,000.....	2,867	2,867	...	...	...	...	...	...	...	...	2,867	2,867	...
\$2,000 to \$2,999.....	8,265	8,265	...	...	...	...	...	63	63	...	8,202	8,202	...
\$3,000 to \$3,999.....	17,142	17,142	...	1,224	1,224	...	...	395	395	...	15,523	15,523	...
\$4,000 to \$4,999.....	19,222	19,222	...	5,150	5,150	...	...	877	877	...	13,195	13,195	...
\$5,000 to \$5,999.....	27,732	27,732	...	10,894	10,894	...	...	1,556	1,556	...	15,282	15,282	...
\$6,000 to \$6,999.....	29,640	29,474	166	10,941	10,775	166	...	4,376	4,376	...	14,323	14,323	...
\$7,000 to \$7,999.....	28,237	26,045	2,192	7,335	5,309	2,026	...	6,224	6,224	...	14,678	14,512	166
\$8,000 to \$8,999.....	25,194	24,199	995	7,998	7,003	995	...	8,110	8,110	...	9,086	9,086	...
\$9,000 to \$9,999.....	21,469	20,142	1,327	10,017	8,690	1,327	...	5,094	5,094	...	6,358	6,358	...
\$10,000 to \$10,999.....	12,440	11,279	1,161	3,982	2,820	995	166	4,479	4,479	...	3,980	3,980	...
\$11,000 to \$11,999.....	10,096	9,764	332	4,526	4,195	332	...	1,825	1,825	...	3,744	3,744	...
\$12,000 to \$12,999.....	13,396	12,898	498	5,663	5,331	332	...	995	995	...	6,737	6,571	166
\$13,000 to \$13,999.....	6,907	6,907	...	1,825	1,825	...	...	498	498	...	4,584	4,584	...
\$14,000 to \$14,999.....	1,390	1,390	...	...	...	...	...	...	...	...	1,390	1,390	...
\$15,000 to \$15,999.....	1,541	1,375	166	...	...	...	...	...	...	...	1,541	1,375	166
\$16,000 to \$16,999.....	166	166	...	...	...	...	...	...	...	...	166	166	...
Property not acquired by purchase.....	1,390	1,390	...	498	498	...	...	...	...	...	892	892	...
Not reported.....	1,390	1,390	...	498	498	...	...	...	...	...	892	892	...
Median purchase price.....dollars..	7,200	7,100	...	7,800	7,600	...	...	8,400	8,400	...	6,300	6,300	...
MARKET VALUE													
Less than \$2,000.....	379	379	...	166	166	...	...	...	...	...	213	213	...
\$2,000 to \$2,999.....	1,701	1,701	...	...	...	...	...	...	...	...	1,701	1,701	...
\$3,000 to \$3,999.....	3,247	3,247	...	...	...	...	...	166	166	...	3,081	3,081	...
\$4,000 to \$4,999.....	9,568	9,568	...	395	395	...	...	229	229	...	8,945	8,945	...
\$5,000 to \$5,999.....	12,865	12,865	...	...	...	...	...	1,540	1,540	...	11,325	11,325	...
\$6,000 to \$6,999.....	14,688	14,688	...	1,161	1,161	...	...	2,014	2,014	...	11,513	11,513	...
\$7,000 to \$7,999.....	22,750	22,086	664	5,648	4,984	664	...	3,009	3,009	...	14,093	14,093	...
\$8,000 to \$8,999.....	38,018	35,992	2,026	13,097	11,197	1,860	...	7,993	7,993	...	16,967	16,801	166
\$9,000 to \$9,999.....	27,831	26,836	995	11,889	10,894	995	...	6,491	6,491	...	9,451	9,451	...
\$10,000 to \$10,999.....	24,834	23,673	1,161	10,293	9,132	995	166	3,926	3,926	...	10,616	10,616	...
\$11,000 to \$11,999.....	11,517	10,853	664	5,641	4,977	664	...	3,152	3,152	...	2,724	2,724	...
\$12,000 to \$12,999.....	35,210	34,049	1,161	14,409	13,413	995	...	4,811	4,811	...	15,991	15,825	166
\$13,000 to \$13,999.....	16,815	16,815	...	6,020	6,020	...	...	995	995	...	9,800	9,800	...
\$14,000 to \$14,999.....	3,710	3,744	166	1,043	1,043	...	...	166	166	...	2,702	2,536	166
\$15,000 or more.....	3,096	3,096	...	166	166	...	...	...	...	...	2,930	2,930	...
Not reported.....	664	664	...	166	166	...	...	...	...	...	498	498	...
Median market value.....dollars..	9,300	9,300	...	10,200	10,300	...	...	9,300	9,300	...	8,500	8,500	...

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				
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	38,158	38,158	...	3,791	3,791	...	...	...	...	...	34,367	34,367	...
20 to 39 percent.....	56,732	56,732	...	19,424	19,424	...	...	1,706	1,706	...	35,602	35,602	...
40 to 59 percent.....	56,967	56,801	166	21,946	21,780	166	...	7,267	7,267	...	27,755	27,755	...
60 to 69 percent.....	28,081	27,251	830	8,487	7,823	664	...	8,176	8,176	...	11,417	11,251	166
70 to 79 percent.....	22,072	20,247	1,825	8,571	7,078	1,493	...	5,798	5,798	...	7,703	7,371	332
80 to 84 percent.....	8,087	6,891	1,196	3,685	2,489	1,196	...	2,496	2,495	...	1,907	1,907	...
85 to 89 percent.....	5,600	4,107	1,493	1,991	1,493	...	...	2,283	2,283	...	1,327	1,327	...
90 to 94 percent.....	4,068	3,404	664	995	332	498	166	2,180	2,180	...	892	892	...
95 to 99 percent.....	4,359	3,695	664	664	...	664	...	3,507	3,507	...	189	189	...
100 percent or more.....	2,305	2,305	...	332	332	...	...	1,081	1,081	...	892	892	...
Market value not reported.....	664	664	...	166	166	...	...	...	...	...	498	498	...
Median percent.....	46	45	...	51	48	...	...	70	70	...	35	35	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	3,416	3,250	166	...	...	...	...	664	664	...	2,752	2,586	166
\$2.50 to \$4.99.....	8,620	8,620	...	664	664	...	...	442	442	...	7,514	7,514	...
\$5.00 to \$7.49.....	18,796	18,630	166	1,659	1,659	...	...	2,654	2,654	...	14,482	14,316	166
\$7.50 to \$9.99.....	15,942	15,942	...	4,486	4,486	...	...	1,374	1,374	...	10,082	10,082	...
\$10.00 to \$12.49.....	34,616	34,284	332	10,894	10,562	332	...	4,453	4,453	...	19,269	19,269	...
\$12.50 to \$14.99.....	28,161	27,497	664	7,804	7,141	664	...	3,697	3,697	...	16,660	16,660	...
\$15.00 to \$17.49.....	40,171	39,673	498	14,728	14,231	498	...	4,977	4,977	...	20,465	20,465	...
\$17.50 to \$19.99.....	22,117	21,619	498	9,779	9,282	498	...	3,215	3,215	...	9,123	9,123	...
\$20.00 to \$24.99.....	23,834	23,170	664	9,669	9,006	664	...	3,531	3,531	...	10,633	10,633	...
\$25.00 or more.....	5,437	4,959	498	2,702	2,204	498	...	332	332	...	2,424	2,424	...
Taxes not payable in 1949 ¹	21,953	18,600	3,353	7,500	4,313	3,021	166	9,153	9,153	...	5,300	5,134	166
Taxes or value not reported.....	4,011	4,011	...	166	166	...	...	...	...	...	3,846	3,846	...
Median taxes.....dollars..	14.20	14.15	...	15.97	15.90	...	...	14.58	14.58	...	12.89	12.92	...
REAL ESTATE TAXES													
Less than \$20.....	3,285	3,285	...	...	...	...	...	664	664	...	2,621	2,621	...
\$20 to \$39.....	10,337	10,337	...	332	332	...	...	561	561	...	9,444	9,444	...
\$40 to \$59.....	16,033	16,033	...	995	995	...	...	2,433	2,433	...	12,605	12,605	...
\$60 to \$79.....	17,126	17,126	...	1,437	1,437	...	...	1,998	1,998	...	13,691	13,691	...
\$80 to \$99.....	19,138	18,972	166	4,834	4,834	...	...	1,437	1,437	...	12,867	12,701	166
\$100 to \$119.....	25,379	24,881	498	6,414	5,917	498	...	2,874	2,874	...	16,090	16,090	...
\$120 to \$139.....	20,039	19,707	332	7,963	7,631	332	...	2,986	2,986	...	9,090	9,090	...
\$140 to \$159.....	17,841	17,509	332	7,397	7,066	332	...	2,820	2,820	...	7,623	7,623	...
\$160 to \$199.....	29,756	29,092	664	16,187	15,523	664	...	3,049	3,049	...	10,520	10,520	...
\$200 to \$249.....	24,117	23,453	664	10,095	9,432	664	...	5,024	5,024	...	8,997	8,997	...
\$250 to \$299.....	10,356	10,190	166	3,152	2,986	166	...	1,327	1,327	...	5,876	5,876	...
\$300 or more.....	8,388	7,724	664	3,744	3,246	498	...	166	166	...	4,478	4,312	166
Taxes not payable in 1949.....	21,953	18,600	3,353	7,500	4,313	3,021	166	9,153	9,153	...	5,300	5,134	166
Taxes not reported.....	3,348	3,348	...	...	...	...	...	...	...	...	3,348	3,348	...
Median taxes.....dollars..	125	124	...	160	159	...	...	133	133	...	102	102	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	178,758	171,921	6,837	62,041	55,702	6,173	166	34,097	34,097	...	82,620	82,122	498
Mortgage refinanced or renewed.....	30,129	30,129	...	7,182	7,182	...	...	63	63	...	22,886	22,886	...
To increase loan for improvements or repairs.....	5,750	5,750	...	1,991	1,991	...	...	...	...	...	3,759	3,759	...
To increase loan for other reasons.....	2,655	2,655	...	996	996	...	...	...	...	...	1,659	1,659	...
To secure better terms.....	12,325	12,325	...	3,531	3,531	...	...	63	63	...	8,732	8,732	...
To renew or extend loan without increasing amount.....	5,157	5,157	...	332	332	...	...	...	...	...	4,826	4,826	...
For other purpose.....	4,242	4,242	...	332	332	...	...	...	...	...	3,910	3,910	...
Mortgage placed later than acquisition of property.....	18,205	18,205	...	830	830	...	...	332	332	...	17,044	17,044	...
To make improvements or repairs.....	6,009	6,009	...	...	...	...	...	166	166	...	5,843	5,843	...
To invest in other properties.....	2,551	2,551	...	166	166	...	...	...	...	...	2,386	2,386	...
To invest in business other than real estate.....	2,204	2,204	...	...	...	...	...	...	...	...	2,204	2,204	...
For other purpose.....	7,441	7,441	...	664	664	...	...	166	166	...	6,611	6,611	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	30,129	30,129	...	7,182	7,182	...	...	63	63	...	22,886	22,886	...
Same lender.....	16,050	16,050	...	3,982	3,982	...	...	...	...	...	12,069	12,069	...
Different lender.....	14,079	14,079	...	3,200	3,200	...	...	63	63	...	10,817	10,817	...

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."

DETROIT STANDARD METROPOLITAN AREA

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				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	178,761	171,923	6,838	62,041	55,703	6,174	166	34,097	34,097	...	82,620	82,122	498	
Less than 50 percent.....	13,375	13,043	332	2,536	2,536	...	...	332	332	...	10,508	10,176	332
50 to 59 percent.....	19,306	19,140	166	6,849	6,849	...	...	830	830	...	11,627	11,461	166
60 to 64 percent.....	12,783	12,783	...	5,454	5,454	...	...	1,540	1,540	...	5,789	5,789	...
65 to 69 percent.....	15,127	14,463	664	6,248	5,585	664	...	1,224	1,224	...	7,654	7,654	...	
70 to 74 percent.....	12,308	11,147	1,161	4,542	3,381	1,161	...	1,991	1,991	...	5,775	5,775	...	
75 to 79 percent.....	16,552	14,893	1,659	6,035	4,376	1,493	166	2,551	2,551	...	7,965	7,965	...	
80 to 84 percent.....	26,647	24,455	2,192	12,650	10,459	2,192	...	2,764	2,764	...	11,232	11,232	...	
85 to 89 percent.....	25,484	24,820	664	11,826	11,162	664	...	5,522	5,522	...	8,136	8,136	...	
90 to 94 percent.....	14,170	14,170	...	4,526	4,526	...	...	6,690	6,690	...	2,953	2,953	...
95 to 99 percent.....	4,771	4,771	...	664	664	...	...	2,551	2,551	...	1,556	1,556	...
100 percent or more.....	17,408	17,408	...	379	379	...	...	8,102	8,102	...	8,927	8,927	...
Purchase price not reported or property not acquired by purchase.....	830	830	...	332	332	...	...	...	...	...	498	498	...
Median percent.....	80	80	...	79	79	...	...	90	90	...	75	75	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	178,761	171,923	6,838	62,041	55,703	6,174	166	34,097	34,097	...	82,620	82,122	498	
Less than 50 percent.....	13,043	13,043	...	2,536	2,536	...	...	332	332	...	10,176	10,176	...
50 to 59 percent.....	19,140	19,140	...	6,849	6,849	...	...	830	830	...	11,461	11,461	...
60 to 64 percent.....	12,949	12,783	166	5,454	5,454	...	...	1,540	1,540	...	5,955	5,789	166
65 to 69 percent.....	14,463	14,463	...	5,585	5,585	...	...	1,224	1,224	...	7,654	7,654	...
70 to 74 percent.....	11,147	11,147	...	3,381	3,381	...	...	1,991	1,991	...	5,775	5,775	...
75 to 79 percent.....	15,225	14,893	332	4,376	4,376	...	...	2,551	2,551	...	8,297	7,965	332
80 to 84 percent.....	24,953	24,455	498	10,956	10,459	498	...	2,764	2,764	...	11,232	11,232	...	
85 to 89 percent.....	26,147	24,820	1,327	12,490	11,162	1,327	...	5,522	5,522	...	8,136	8,136	...	
90 to 94 percent.....	15,331	14,170	1,161	5,688	4,526	1,161	...	6,690	6,690	...	2,953	2,953	...	
95 to 99 percent.....	6,762	4,771	1,991	2,654	664	1,825	166	2,551	2,551	...	1,556	1,556	...	
100 percent or more.....	18,770	17,408	1,362	1,741	379	1,362	...	8,102	8,102	...	8,927	8,927	...	
Purchase price not reported or property not acquired by purchase.....	830	830	...	332	332	...	...	...	...	...	498	498	...
Median percent.....	81	80	...	81	79	...	...	90	90	...	75	75	...
VETERAN STATUS OF OWNER														
Veteran of World War II.....	76,777	70,272	6,505	20,664	14,491	6,007	166	31,996	31,996	...	24,117	23,785	332	
Veteran of World War I only.....	14,091	14,091	...	4,858	4,858	...	...	166	166	...	9,067	9,067	...
Other service or nonveteran.....	136,225	135,893	332	44,529	44,364	166	...	2,330	2,330	...	89,366	89,200	166	
COLOR OF OWNER														
White.....	197,302	190,998	6,304	62,130	56,324	5,641	166	29,789	29,789	...	105,384	104,886	498	
Nonwhite.....	12,237	12,237	...	3,982	3,982	...	...	1,058	1,058	...	7,197	7,197	...
Not reported.....	17,554	17,021	533	3,940	3,407	533	...	3,645	3,645	...	9,969	9,969	...	
SEX AND AGE OF OWNER														
Male.....	200,102	193,798	6,304	65,100	59,294	5,640	166	31,843	31,843	...	103,159	102,661	498	
Under 35 years.....	65,448	60,803	4,645	19,141	14,662	4,313	166	24,496	24,496	...	21,811	21,645	166	
35 to 44 years.....	64,957	63,630	1,327	22,426	21,431	995	...	6,351	6,351	...	29,257	29,257	...	
45 to 54 years.....	47,269	46,937	332	17,680	17,348	332	...	332	332	...	12,116	12,116	...	
55 to 64 years.....	17,472	17,472	...	4,858	4,858	...	...	498	498	...	3,795	3,795	...
65 years and over.....	4,956	4,956	...	995	995	...	...	166	166	...	12,036	12,036	...
Female.....	15,251	15,251	...	3,215	3,215	...	...	...	...	...	3,435	3,435	...
Under 45 years.....	5,655	5,655	...	2,220	2,220	...	...	...	...	...	7,026	7,026	...
45 to 64 years.....	8,021	8,021	...	995	995	...	...	...	...	...	1,575	1,575	...
65 years and over.....	1,575	1,575	...	...	...	...	...	...	...	...	7,355	7,355	...
Sex or age not reported.....	11,741	11,208	533	1,736	1,203	533	...	2,650	2,650	...	7,355	7,355	...	
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD														
Owner is--														
Primary individual.....	3,748	3,748	...	830	830	...	...	332	332	...	2,586	2,586	...
Head of primary family.....	205,178	198,874	6,304	65,930	60,124	5,641	166	31,448	31,448	...	107,800	107,303	498	
Not head but a member of primary family	5,922	5,922	...	1,390	1,390	...	...	63	63	...	4,469	4,469	...
One or more owners not in primary family.....	505	505	...	166	166	...	...	...	...	...	339	339	...
Not reported.....	11,741	11,208	533	1,736	1,203	533	...	2,650	2,650	...	7,355	7,355	...	
Properties with owner who is head of household or related to head...	214,849	208,544	6,305	68,151	62,344	5,642	166	31,843	31,843	...	114,855	114,358	498	
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS														
Primary individual.....	3,748	3,748	...	830	830	...	...	332	332	...	2,586	2,586	...
Primary family:														
2 persons.....	41,089	40,425	664	12,837	12,340	498	...	6,185	6,185	...	22,066	21,900	166	
3 persons.....	53,925	51,768	2,157	17,940	16,115	1,825	...	8,587	8,587	...	27,398	27,066	332	
4 persons.....	56,583	53,929	2,654	19,693	17,039	2,489	166	11,423	11,423	...	25,468	25,468	...	
5 persons.....	33,554	32,890	664	10,712	10,048	664	...	4,423	4,423	...	18,418	18,418	...	
6 persons.....	14,955	14,955	...	3,318	3,318	...	...	727	727	...	10,911	10,911	...
7 persons or more.....	10,995	10,829	166	2,820	2,654	166	...	166	166	...	8,009	8,009	...	

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.....	65,450	64,786	664	19,899	19,402	498	...	7,679	7,679	...	37,872	37,706	166
1 child.....	54,140	53,817	2,323	18,350	18,360	1,825	166	9,582	9,582	...	26,207	25,875	332
2 children.....	56,524	53,870	2,654	19,189	16,534	2,654	...	9,992	9,992	...	27,343	27,343	...
3 children.....	27,456	26,958	498	8,057	7,560	498	...	3,863	3,863	...	15,535	15,535	...
4 children or more.....	11,280	11,114	166	2,654	2,489	166	...	727	727	...	7,899	7,899	...
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	9,399	9,067	332	995	664	332	...	166	166	...	8,237	8,237	...
\$2,000 to \$2,499.....	4,376	4,376	...	664	664	...	...	830	830	...	2,883	2,883	...
\$2,500 to \$2,999.....	10,162	9,996	166	1,261	1,161	...	...	2,038	2,038	...	6,963	6,797	166
\$3,000 to \$3,499.....	25,359	24,529	830	6,580	5,751	830	...	4,542	4,542	...	14,236	14,236	...
\$3,500 to \$3,999.....	24,377	23,547	830	9,125	8,295	830	...	3,484	3,484	...	11,768	11,768	...
\$4,000 to \$4,499.....	23,488	22,824	664	7,244	7,181	664	166	4,858	4,858	...	10,785	10,785	...
\$4,500 to \$4,999.....	18,341	17,346	995	5,683	4,692	995	...	3,365	3,365	...	9,289	9,289	...
\$5,000 to \$5,999.....	33,996	33,001	995	12,277	11,281	995	...	5,735	5,735	...	15,985	15,985	...
\$6,000 to \$7,999.....	33,312	32,317	995	12,481	11,651	830	...	4,542	4,542	...	16,289	16,124	166
\$8,000 to \$9,999.....	12,504	12,504	...	6,367	6,367	...	...	995	995	...	5,141	5,141	...
\$10,000 or more.....	9,479	9,479	...	2,915	2,915	...	...	664	664	...	5,901	5,901	...
Not reported.....	10,056	9,558	498	2,054	1,722	332	...	624	624	...	7,378	7,212	166
Median income.....dollars..	4,600	4,600	...	5,000	5,100	...	...	4,400	4,400	...	4,400	4,400	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	213,230	207,092	6,138	68,153	62,345	5,640	166	31,844	31,844	...	113,238	112,907	332
Less than 5 percent.....	13,375	13,375	...	7,094	7,094	...	...	166	166	...	6,115	6,115	...
5 to 9 percent.....	79,411	78,250	1,161	33,131	31,970	1,161	...	9,235	9,235	...	37,046	37,046	...
10 to 14 percent.....	60,721	57,901	2,820	17,420	16,599	2,820	...	13,144	13,144	...	30,137	30,137	...
15 to 19 percent.....	21,991	20,830	1,161	4,045	2,833	995	166	7,015	7,015	...	10,932	10,932	...
20 to 24 percent.....	7,289	7,289	...	166	166	...	...	830	830	...	6,294	6,294	...
25 to 29 percent.....	4,377	4,045	332	332	166	166	...	166	166	...	3,879	3,713	166
30 to 34 percent.....	2,192	2,192	...	332	332	...	...	...	...	...	1,860	1,860	...
35 to 39 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
40 percent or more.....	4,837	4,671	166	664	498	166	...	...	...	...	4,174	4,174	...
Income \$10,000 or more.....	9,147	9,147	...	2,915	2,915	...	...	664	664	...	5,569	5,569	...
Income not reported.....	9,890	9,392	498	2,054	1,722	332	...	624	624	...	7,212	7,047	166
Median percent.....	10	10	...	9	8	...	...	12	12	...	11	11	...
Properties with owner who is head of household.....	208,926	202,621	6,305	66,761	60,952	5,641	166	31,783	31,783	...	110,389	109,891	498
INCOME OF OWNER													
Less than \$2,000.....	16,117	15,785	332	2,489	2,157	332	...	830	830	...	12,799	12,799	...
\$2,000 to \$2,499.....	6,580	6,580	...	1,161	1,161	...	...	1,043	1,043	...	4,376	4,376	...
\$2,500 to \$2,999.....	13,555	13,389	166	2,654	2,654	...	...	2,323	2,323	...	8,578	8,412	166
\$3,000 to \$3,499.....	35,245	34,250	995	9,116	8,120	995	...	6,201	6,201	...	19,929	19,929	...
\$3,500 to \$3,999.....	27,632	26,802	830	10,452	9,622	830	...	3,982	3,982	...	13,199	13,199	...
\$4,000 to \$4,499.....	27,304	26,640	664	10,333	9,669	664	166	5,356	5,356	...	11,615	11,615	...
\$4,500 to \$4,999.....	18,893	17,732	1,161	5,087	4,092	995	...	2,702	2,702	...	11,105	10,939	166
\$5,000 to \$5,999.....	23,922	22,927	995	10,618	9,622	995	...	5,403	5,403	...	7,902	7,902	...
\$6,000 to \$7,999.....	19,349	18,685	664	9,053	8,389	664	...	2,157	2,157	...	8,139	8,139	...
\$8,000 to \$9,999.....	4,846	4,846	...	2,157	2,157	...	...	664	664	...	2,026	2,026	...
\$10,000 or more.....	5,948	5,948	...	1,587	1,587	...	...	498	498	...	3,863	3,863	...
Not reported.....	9,535	9,037	498	2,054	1,722	332	...	624	624	...	6,858	6,692	166
Median income.....dollars..	4,000	3,900	...	4,300	4,300	...	...	4,100	4,100	...	3,700	3,700	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	22,292	21,960	332	9,338	9,006	332	...	3,982	3,982	...	8,973	8,973	...
Self-employed.....	3,365	3,199	166	995	995	...	...	498	498	...	1,872	1,706	166
Managers, officials, and proprietors, including farm:													
Salaried.....	17,572	16,908	664	5,735	5,237	498	...	3,199	3,199	...	8,637	8,471	166
Self-employed.....	11,204	11,038	166	2,489	2,323	166	...	1,327	1,327	...	7,389	7,389	...
Clerical and kindred workers.....	14,306	13,974	332	6,564	6,233	332	...	3,033	3,033	...	4,708	4,708	...
Sales workers.....	15,246	14,582	664	5,372	4,708	498	166	2,654	2,654	...	7,219	7,219	...
Craftsmen, foremen, and kindred workers..	53,297	50,974	2,323	16,305	14,149	2,157	...	7,679	7,679	...	29,313	29,147	166
Operatives and kindred workers.....	47,152	46,157	995	14,591	13,595	995	...	7,125	7,125	...	25,437	25,437	...
Service workers, including private household.....	9,041	8,709	332	2,489	2,157	332	...	1,161	1,161	...	5,391	5,391	...
Laborers, except mine.....	4,572	4,406	166	1,556	1,390	166	...	892	892	...	2,124	2,124	...
Occupation not reported.....	10,881	10,715	166	1,327	1,161	166	...	229	229	...	9,325	9,325	...

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.....	18,198	153,649	2,703	45,987	881	5,830	14,614	101,835
Average debt per property.....	...	8.4	...	17.0	...	6.6	...	7.0
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	1,932	1,253	...	...	...	...	1,932	1,253
\$2,000 to \$3,999.....	4,083	7,342	189	498	...	...	3,894	6,844
\$4,000 to \$5,999.....	4,218	14,896	796	2,912	126	610	3,299	11,374
\$6,000 to \$7,999.....	3,256	18,498	979	5,952	503	3,453	1,775	9,093
\$8,000 to \$9,999.....	1,880	12,935	315	2,528	252	1,767	1,314	8,640
\$10,000 to \$11,999.....	277	2,407	63	660	...	...	214	1,747
\$12,000 to \$14,999.....	483	4,616	63	704	...	...	420	3,912
\$15,000 to \$19,999.....	438	4,114	...	...	...	...	438	4,114
\$20,000 to \$24,999.....	364	6,874	...	...	...	...	364	6,874
\$25,000 to \$29,999.....	272	4,309	...	...	...	...	272	4,309
\$30,000 to \$49,999.....	324	6,599	...	...	...	...	324	6,599
\$50,000 to \$74,999.....	317	18,686	197	12,865	...	...	121	5,821
\$75,000 to \$99,999.....	76	5,155	7	540	...	...	69	4,615
\$100,000 to \$199,999.....	184	19,103	62	8,479	...	...	122	10,624
\$200,000 to \$499,999.....	86	21,255	32	8,719	...	...	54	12,536
\$500,000 or more.....	11	5,610	3	2,130	...	...	8	3,480
Median loan.....dollars..	5,400	...	...	...	...	...	4,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	4,876	4,819	126	132	...	...	4,750	4,687
\$2,000 to \$3,999.....	4,327	12,459	567	1,825	...	...	3,761	10,634
\$4,000 to \$5,999.....	3,485	17,415	750	3,794	126	610	2,610	13,011
\$6,000 to \$7,999.....	2,246	15,569	772	5,560	756	5,220	719	4,789
\$8,000 to \$9,999.....	1,229	10,669	63	579	...	...	1,166	10,090
\$10,000 to \$11,999.....	465	5,056	126	1,364	...	...	339	3,692
\$12,000 to \$14,999.....	212	2,700	...	...	...	...	212	2,700
\$15,000 to \$19,999.....	343	5,984	...	...	...	...	343	5,984
\$20,000 to \$24,999.....	229	4,893	...	...	...	...	229	4,893
\$25,000 to \$29,999.....	71	1,925	...	...	...	...	71	1,925
\$30,000 to \$49,999.....	110	4,435	...	...	...	...	110	4,435
\$50,000 to \$74,999.....	385	25,494	197	12,865	...	...	188	12,629
\$75,000 to \$99,999.....	29	2,410	7	540	...	...	22	1,870
\$100,000 to \$199,999.....	127	17,903	71	10,183	...	...	56	7,720
\$200,000 to \$499,999.....	61	17,841	23	7,015	...	...	38	10,826
\$500,000 or more.....	7	4,080	3	2,130	...	...	4	1,950
Median debt.....dollars..	3,900	...	...	...	...	...	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 first mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	150,913	145,120	5,793	145,856	44,399	5,830	99,227	94,891	4,336	2,737
Average debt per mortgage.....	8.3	8.2	11.1	17.0	16.9	6.6	6.8	6.7	9.6	5.3
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	29,878	27,362	2,516	14,645	14,645	1,094	14,139	11,623	2,516	918
Mutual savings bank.....	897	897	...	409	409	...	488	488	...	...
Savings and loan association.....	3,824	3,824	...	164	164	377	3,283	3,283	...	...
Life insurance company.....	63,055	61,440	1,615	23,094	22,629	1,402	38,559	37,409	1,150	113
Mortgage company.....	3,521	2,971	550	1,365	1,275	881	1,275	725	550	...
Federal National Mortgage Association.....	3,967	3,967	...	2,659	2,659	1,308	...	...	...	...
Individual.....	30,615	30,495	120	...	...	...	30,615	30,495	120	1,646
Other.....	15,156	14,164	992	3,520	2,528	768	10,868	10,868	...	60
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	17,225	16,590	635	3,912	3,447	1,837	11,476	11,306	170	633
1949.....	33,019	30,959	2,060	13,778	13,778	843	18,398	16,338	2,060	36
1948.....	42,041	41,521	520	20,565	20,565	1,219	20,257	19,737	520	425
1947.....	21,733	19,395	2,338	4,562	3,970	1,214	15,957	14,611	1,346	783
1946.....	14,608	14,368	240	1,101	1,101	717	12,790	12,550	240	860
1942 to 1945.....	12,758	12,758	...	1,806	1,806	...	10,952	10,952	...	...
1940 to 1941.....	3,155	3,155	...	...	...	...	3,155	3,155	...	...
1935 to 1939.....	1,401	1,401	...	132	132	...	1,269	1,269	...	...
1930 to 1934.....	539	539	...	...	...	...	539	539	...	...
1929 or earlier.....	4,434	4,434	...	...	...	...	4,434	4,434	...	...

¹ Includes 465 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 992 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.....	18,198	17,670	520	12,703	2,634	881	14,614	14,163	451	520
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	5,231	4,854	377	1,275	1,275	189	3,767	3,390	377	377
Mutual savings bank.....	96	96	...	63	63	...	33	33	...	...
Savings and loan association.....	1,196	1,196	...	63	63	...	1,071	1,071	...	...
Life insurance company.....	3,026	2,953	73	627	564	189	2,211	2,201	10	63
Mortgage company.....	523	522	1	292	292	126	106	105	1	...
Federal National Mortgage Association.....	543	543	...	355	355	189	...	...	...	...
Individual.....	6,182	6,119	63	...	...	...	6,182	6,119	63	79
Other.....	1,399	1,393	6	29	23	126	1,244	1,244	...	1
FORM OF DEBT										
Mortgage or deed of trust.....	11,956	11,436	520	2,703	2,634	881	8,374	7,923	451	206
Contract to purchase.....	6,241	6,241	...	...	...	...	6,241	6,241	...	314
AMORTIZATION										
Fully amortized.....	14,651	14,196	455	2,703	2,634	881	11,068	10,682	386	511
Partially amortized.....	2,685	2,620	65	...	...	...	2,685	2,620	65	3
Not amortized.....	319	319	...	...	...	...	319	319	...	2
On demand.....	543	543	...	...	...	...	543	543	...	4
Regular principal payments required.....	333	333	...	...	...	...	333	333	...	...
No regular principal payments required.....	210	210	...	...	...	...	210	210	...	4
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	17,207	16,686	521	2,641	2,572	818	13,750	13,298	452	520
Delinquent:	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	723	723	...	63	63	63	597	597	...	1
Foreclosure not in process.....	269	269	...	...	...	...	269	269	...	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	2,242	2,178	64	521	458	252	1,470	1,469	1	65
1949.....	3,377	3,313	64	320	320	126	2,931	2,867	64	7
1948.....	3,020	3,017	3	471	471	189	2,360	2,357	3	129
1947.....	2,886	2,879	384	534	528	189	2,549	2,171	378	315
1946.....	2,404	2,399	5	229	229	126	2,049	2,044	5	4
1942 to 1945.....	2,300	2,300	...	503	503	...	1,796	1,796	...	...
1940 to 1941.....	927	927	...	...	...	...	927	927	...	...
1935 to 1939.....	287	287	...	126	126	...	161	161	...	...
1930 to 1934.....	246	246	...	...	...	...	246	246	...	...
1929 or earlier.....	126	126	...	...	...	...	126	126	...	...
TERM OF MORTGAGE										
On demand.....	543	543	...	...	...	...	543	543	...	4
Less than 5 years.....	1,147	1,147	...	...	...	...	1,147	1,147	...	132
5 to 9 years.....	3,843	3,403	440	...	...	...	3,843	3,403	440	317
10 to 12 years.....	5,881	5,877	4	...	...	...	5,881	5,877	4	3
13 to 14 years.....	631	631	...	...	...	...	632	631	1	1
15 years.....	894	889	5	126	126	63	706	701	5	...
16 to 19 years.....	953	953	...	229	229	63	662	662	...	...
20 years.....	1,623	1,622	1	915	915	315	393	392	1	...
21 to 24 years.....	789	726	63	378	315	189	223	223	...	63
25 years.....	1,594	1,594	...	755	755	252	588	588	...	...
26 years or more.....	301	295	6	301	295	...	...	...	...	...
Median term.....years..	11	12	...	...	...	...	11	11	...	...
YEAR MORTGAGE DUE										
On demand.....	543	543	...	...	...	...	543	543	...	4
Fully amortized.....	14,650	14,195	455	2,704	2,635	882	11,067	10,681	386	511
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	728	728	...	...	...	...	728	728	...	69
1952 to 1953.....	1,730	1,667	63	126	126	...	1,604	1,541	63	63
1954 to 1955.....	1,559	1,245	314	...	...	...	1,559	1,245	314	314
1956 to 1957.....	1,900	1,896	4	...	...	...	1,900	1,896	4	2
1958 to 1959.....	1,976	1,976	...	...	...	...	1,976	1,976	...	...
1960 to 1964.....	2,247	2,242	5	...	...	...	2,122	2,117	5	...
1965 to 1969.....	2,386	2,386	...	1,419	1,419	315	653	653	...	...
1970 to 1974.....	1,634	1,571	63	795	732	315	525	525	...	63
1975 or later.....	490	484	6	364	358	126	...	...	...	...
Partially or not amortized.....	3,005	2,940	65	...	...	...	3,005	2,940	65	5
Past due.....	63	63	...	...	...	...	63	63	...	...
1950 to 1951.....	562	562	...	...	...	...	562	562	...	...
1952 to 1953.....	626	626	...	...	...	...	626	626	...	3
1954 to 1955.....	472	409	63	...	...	...	472	409	63	...
1956 to 1957.....	628	628	...	...	...	...	628	628	...	...
1958 to 1959.....	206	206	...	...	...	...	206	206	...	...
1960 to 1964.....	378	377	1	...	...	...	378	377	1	2
1965 to 1969.....	69	69	...	...	...	...	69	69	...	...
1970 to 1974.....	1	1	...	...	...	...	1	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 63 FHA-insured first mortgages with VA-guaranteed second mortgage, and 6 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.....	126	126	...	...	...	...	126	126	...	...
3.0 percent.....	6	6	...	...	...	...	6	6	...	2
3.1 to 3.5 percent.....	6	6	...	...	...	...	6	6	...	...
3.6 to 3.9 percent.....	5	1	4	...	...	...	5	1	4	...
4.0 percent.....	2,726	2,654	72	952	883	881	895	892	3	63
4.1 to 4.4 percent.....	25	25	...	...	...	...	25	25	...	...
4.5 percent.....	3,274	3,270	4	1,688	1,688	...	1,585	1,581	4	2
4.6 to 5.0 percent.....	4,818	4,755	63	63	63	...	4,756	4,693	63	378
5.1 to 5.5 percent.....	63	63	...	...	...	...	63	63	...	...
5.6 to 6.0 percent.....	7,148	6,771	377	...	...	...	7,148	6,771	377	75
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	...	...	...	5.0	5.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	1,932	1,932	...	...	...	...	1,932	1,932	...	63
\$2,000 to \$3,999.....	4,146	4,083	63	189	189	...	3,957	3,894	63	377
\$4,000 to \$5,999.....	4,469	4,155	314	796	796	126	3,550	3,236	314	63
\$6,000 to \$7,999.....	3,319	3,256	63	1,042	979	503	1,775	1,775	...	...
\$8,000 to \$9,999.....	1,503	1,503	...	252	252	252	1,000	1,000	...	...
\$10,000 to \$11,999.....	277	277	...	63	63	...	214	214	...	6
\$12,000 to \$14,999.....	483	483	...	63	63	...	420	420	...	...
\$15,000 to \$19,999.....	438	438	...	...	...	...	438	438	...	1
\$20,000 to \$24,999.....	364	364	...	...	...	...	364	364	...	...
\$25,000 to \$29,999.....	272	272	...	...	...	...	272	272	...	...
\$30,000 to \$49,999.....	328	261	67	...	...	...	328	261	67	1
\$50,000 to \$74,999.....	317	317	...	197	197	...	121	121	...	2
\$75,000 to \$99,999.....	76	76	...	7	7	...	69	69	...	2
\$100,000 to \$159,999.....	187	177	10	62	56	...	125	121	4	...
\$200,000 to \$499,999.....	79	77	2	32	32	...	47	45	2	4
\$500,000 or more.....	11	10	1	3	3	...	8	7	1	1
Median loan.....dollars..	5,300	5,300	...	...	...	...	4,800	4,700	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	4,939	4,876	63	126	126	...	4,813	4,750	63	126
\$2,000 to \$3,999.....	4,578	4,264	314	567	567	...	4,012	3,698	314	383
\$4,000 to \$5,999.....	3,171	3,171	...	750	750	126	2,296	2,296	...	...
\$6,000 to \$7,999.....	2,309	2,246	63	835	772	756	719	719	...	...
\$8,000 to \$9,999.....	1,166	1,166	...	...	...	...	1,166	1,166	...	...
\$10,000 to \$11,999.....	465	465	...	126	126	...	339	339	...	...
\$12,000 to \$14,999.....	212	212	...	...	...	...	212	212	...	...
\$15,000 to \$19,999.....	343	343	...	...	...	...	343	343	...	1
\$20,000 to \$24,999.....	292	229	63	...	...	...	292	229	63	1
\$25,000 to \$29,999.....	12	8	4	...	...	...	12	8	4	...
\$30,000 to \$49,999.....	110	110	...	...	...	...	110	110	...	...
\$50,000 to \$74,999.....	385	385	...	197	197	...	188	188	...	4
\$75,000 to \$99,999.....	29	29	...	7	7	...	22	22	...	...
\$100,000 to \$159,999.....	129	119	10	71	65	...	58	54	4	...
\$200,000 to \$499,999.....	55	53	2	23	23	...	32	30	2	4
\$500,000 or more.....	7	6	1	3	3	...	4	3	1	1
Median debt.....dollars..	3,800	3,800	...	...	...	...	3,100	3,000	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	17,673	17,153	520	2,704	2,635	882	14,088	13,637	451	514
Less than \$20.....	6,479	6,092	387	315	315	...	6,164	5,777	387	508
\$20 to \$24.....	2,103	2,102	1	126	126	63	1,915	1,914	1	...
\$25 to \$29.....	1,500	1,500	...	315	315	126	1,059	1,059	...	6
\$30 to \$34.....	1,246	1,246	...	388	388	...	858	858	...	...
\$35 to \$39.....	1,570	1,501	69	783	777	189	597	534	63	...
\$40 to \$44.....	1,343	1,280	63	609	546	252	482	482	...	...
\$45 to \$49.....	921	921	...	166	166	126	629	629	...	...
\$50 to \$54.....	835	835	...	...	...	...	772	772	...	...
\$55 to \$59.....	252	252	...	...	...	...	252	252	...	...
\$60 to \$64.....	377	377	...	...	...	63	315	315	...	...
\$65 to \$69.....	169	169	...	2	2	...	167	167	...	...
\$70 to \$79.....	265	265	...	...	...	...	265	265	...	...
\$80 to \$99.....	168	168	...	...	...	...	168	168	...	...
\$100 to \$119.....	252	252	...	...	...	...	252	252	...	...
\$120 or more.....	193	193	...	...	...	...	193	193	...	...
Median payment.....dollars..	25	26	...	...	...	...	22	22	...	...

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.....	18,198	17,678	520	2,703	2,634	63	881	14,614	14,163	451
STRUCTURES ON PROPERTY										
1 structure.....	17,334	16,822	512	2,658	2,595	63	881	13,795	13,346	449
2 structures or more.....	864	856	8	45	39	...	...	819	817	2
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	9,087	9,024	63	2,025	1,962	63	755	6,307	6,307	...
2 to 4 dwelling units.....	5,381	5,004	377	377	377	...	126	4,878	4,501	377
5 to 49 dwelling units.....	3,512	3,443	69	293	287	...	...	3,219	3,156	63
50 to 99 dwelling units.....	191	187	4	7	7	...	...	184	180	4
100 dwelling units or more.....	27	20	7	1	1	...	...	26	19	7
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	17,120	16,671	449	2,703	2,634	63	881	13,536	13,155	380
Less than half.....	1,079	1,008	71	...	...	...	...	1,079	1,008	71
YEAR STRUCTURE BUILT ²										
1950 (part).....	63	63	...	...	...	...	63	...	...	...
1949.....	500	500	...	186	186	...	126	189	189	...
1948.....	1,160	1,097	63	868	805	63	...	292	292	...
1947.....	728	722	6	208	202	...	...	520	520	...
1946.....	260	260	...	...	...	...	189	71	71	...
1942 to 1945.....	1,127	1,127	...	543	543	...	126	458	458	...
1940 to 1941.....	933	933	...	458	458	...	...	476	476	...
1930 to 1939.....	4,529	4,529	...	252	252	...	252	4,026	4,026	...
1929 or earlier.....	8,458	8,007	451	189	189	...	126	8,144	7,692	451
Not reported.....	441	441	...	...	...	...	...	441	441	...
YEAR STRUCTURE ACQUIRED ²										
1950 (part).....	1,460	1,396	64	355	292	63	189	916	915	1
1949.....	1,962	1,961	1	314	314	...	189	1,460	1,459	1
1948.....	2,356	2,353	3	574	574	...	189	1,593	1,590	3
1947.....	2,669	2,348	321	477	471	...	189	2,003	1,688	315
1946.....	2,207	2,207	...	229	229	...	126	1,853	1,853	...
1942 to 1945.....	3,127	3,064	63	566	566	...	...	2,561	2,498	63
1940 to 1941.....	1,250	1,187	63	...	...	...	...	1,250	1,187	63
1930 to 1939.....	1,641	1,640	1	126	126	...	...	1,516	1,515	1
1929 or earlier.....	1,337	1,333	4	63	63	...	...	1,274	1,270	4
Not reported.....	191	191	...	...	...	...	...	191	191	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²										
New.....	3,106	3,096	10	970	964	...	252	1,885	1,881	4
Previously occupied.....	15,091	14,581	510	1,733	1,670	63	629	12,730	12,283	447
PURCHASE PRICE										
Less than \$2,000.....	346	346	...	...	...	...	...	346	346	...
\$2,000 to \$3,999.....	1,903	1,903	...	...	...	...	...	1,903	1,903	...
\$4,000 to \$5,999.....	2,382	2,319	63	189	189	...	...	2,193	2,130	63
\$6,000 to \$7,999.....	2,734	2,734	...	378	378	...	378	1,980	1,980	...
\$8,000 to \$9,999.....	2,866	2,552	314	978	978	...	252	1,637	1,323	314
\$10,000 to \$11,999.....	1,858	1,795	63	418	355	63	63	1,377	1,377	...
\$12,000 to \$14,999.....	1,427	1,427	...	189	189	...	189	1,050	1,050	...
\$15,000 to \$19,999.....	828	828	...	...	...	...	...	828	828	...
\$20,000 to \$24,999.....	378	378	...	63	63	...	...	315	315	...
\$25,000 to \$29,999.....	108	108	...	...	...	...	...	108	108	...
\$30,000 to \$49,999.....	606	606	...	...	...	...	...	606	606	...
\$50,000 to \$74,999.....	462	399	63	8	8	...	...	454	391	63
\$75,000 to \$99,999.....	239	239	...	196	196	...	...	43	43	...
\$100,000 to \$199,999.....	394	394	...	34	34	...	...	360	360	...
\$200,000 to \$499,999.....	127	116	11	39	33	...	...	88	83	5
\$500,000 or more.....	24	19	5	3	3	...	...	21	16	5
Property not acquired by purchase.....	315	315	...	...	...	...	...	315	315	...
Not reported.....	1,205	1,204	1	210	210	...	...	995	994	1
Median purchase price.....dollars..	8,600	8,500	...	...	...	...	...	8,400	8,100	...
MARKET VALUE										
Less than \$2,000.....	252	252	...	...	...	...	...	252	252	...
\$2,000 to \$3,999.....	752	752	...	...	...	...	...	752	752	...
\$4,000 to \$5,999.....	1,498	1,498	...	...	...	...	...	1,498	1,498	...
\$6,000 to \$7,999.....	2,915	2,852	63	315	315	...	189	2,411	2,349	63
\$8,000 to \$9,999.....	3,181	2,867	314	1,041	1,041	...	378	1,763	1,449	314
\$10,000 to \$11,999.....	2,012	2,012	...	315	315	...	126	1,571	1,571	...
\$12,000 to \$14,999.....	2,377	2,314	63	481	418	63	189	1,707	1,707	...
\$15,000 to \$19,999.....	1,321	1,321	...	126	126	...	...	1,196	1,196	...
\$20,000 to \$24,999.....	590	590	...	63	63	...	...	527	527	...
\$25,000 to \$29,999.....	108	108	...	...	...	...	...	108	108	...
\$30,000 to \$49,999.....	763	763	...	...	...	...	...	763	763	...
\$50,000 to \$74,999.....	516	516	...	8	8	...	...	508	508	...

¹ Table total includes 6 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.

DETROIT STANDARD METROPOLITAN AREA

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.....	137	137	...	70	70	...	...	67	67	...
\$100,000 to \$199,999.....	534	465	69	162	156	...	...	372	309	63
\$200,000 to \$499,999.....	146	140	6	37	37	...	...	109	103	6
\$500,000 or more.....	19	18	1	1	1	...	...	18	17	1
Not reported.....	1,082	1,078	4	86	86	...	...	996	992	4
Median market value.....dollars..	9,900	10,000	...	...	...	...	...	10,100	10,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	3,962	3,962	...	127	127	...	...	3,835	3,835	...
20 to 39 percent.....	4,689	4,626	63	315	315	...	...	4,375	4,312	63
40 to 59 percent.....	4,422	4,043	379	898	898	...	189	3,336	2,957	379
60 to 69 percent.....	1,225	1,223	2	523	523	...	189	513	511	2
70 to 79 percent.....	812	747	65	278	215	63	126	409	407	2
80 to 84 percent.....	1,003	1,002	1	356	356	...	...	647	646	1
85 to 89 percent.....	544	544	...	103	103	...	...	127	127	...
90 to 94 percent.....	132	126	6	6	...	...	63	63	63	...
95 to 99 percent.....	76	76	...	13	13	...	...	63	63	...
100 percent or more.....	252	252	...	...	...	...	...	252	252	...
Market value not reported.....	1,082	1,078	4	86	86	...	...	996	992	4
Median percent.....	40	39	...	...	...	...	...	34	33	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	12,886	12,498	388	2,409	2,340	63	819	9,670	9,351	319
Less than 50 percent.....	2,141	2,140	1	63	63	...	...	2,078	2,077	1
50 to 59 percent.....	1,569	1,254	315	189	189	...	...	1,382	1,067	315
60 to 64 percent.....	636	634	2	126	126	...	...	510	508	2
65 to 69 percent.....	1,169	1,168	1	418	418	...	126	627	626	1
70 to 74 percent.....	1,415	1,352	63	458	395	63	126	832	832	...
75 to 79 percent.....	881	875	6	334	328	...	...	548	548	...
80 to 84 percent.....	1,330	1,330	...	418	418	...	...	913	913	...
85 to 89 percent.....	985	985	...	134	134	...	126	726	726	...
90 to 94 percent.....	606	606	...	46	46	...	189	373	373	...
95 to 99 percent.....	298	298	...	...	...	...	63	235	235	...
100 percent or more.....	1,008	1,008	...	13	13	...	189	807	807	...
Purchase price not reported or property not acquired by purchase.....	848	848	...	210	210	...	...	639	639	...
Median percent.....	72	72	...	...	...	...	...	69	70	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	12,886	12,498	388	2,409	2,340	63	819	9,670	9,351	319
Less than 50 percent.....	2,140	2,140	...	63	63	...	...	2,077	2,077	...
50 to 59 percent.....	1,254	1,254	...	189	189	...	...	1,067	1,067	...
60 to 64 percent.....	634	634	...	126	126	...	...	508	508	...
65 to 69 percent.....	1,169	1,168	1	418	418	...	126	627	626	1
70 to 74 percent.....	1,352	1,352	...	395	395	...	126	832	832	...
75 to 79 percent.....	875	875	...	328	328	...	...	548	548	...
80 to 84 percent.....	1,338	1,330	8	424	418	...	...	913	913	2
85 to 89 percent.....	985	985	...	134	134	...	126	726	726	...
90 to 94 percent.....	606	606	379	109	46	63	189	690	373	316
95 to 99 percent.....	298	298	...	...	...	...	63	235	235	...
100 percent or more.....	1,008	1,008	...	13	13	...	189	807	807	...
Purchase price not reported or property not acquired by purchase.....	848	848	...	210	210	...	...	639	639	...
Median percent.....	73	72	...	...	...	...	...	71	70	...
TYPE OF OWNER										
Individual.....	16,761	16,320	441	2,285	2,222	63	881	13,595	13,217	378
Partnership.....	695	632	63	...	...	...	...	695	632	63
Corporation.....	742	726	16	417	411	...	...	324	314	10
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	12,886	12,498	388	2,409	2,340	63	819	9,670	9,351	319
Mortgage refinanced or renewed.....	2,349	2,222	127	298	298	...	63	1,989	1,862	127
To increase loan for improvements or repairs.....	265	202	63	...	...	...	...	265	202	63
To increase loan for other reasons.....	409	345	64	6	6	...	...	403	339	64
To secure better terms.....	907	907	...	229	229	...	63	616	616	...
To renew or extend loan without increasing amount.....	746	746	...	63	63	...	...	683	683	...
For other purpose.....	22	22	...	...	...	...	...	22	22	...
Mortgage placed later than acquisition of property.....	2,962	2,957	5	...	...	...	...	2,962	2,957	5
To make improvements or repairs.....	409	405	4	...	...	...	...	409	405	4
To invest in other properties.....	1,236	1,236	...	...	...	...	...	1,236	1,236	...
To invest in business other than real estate.....	194	194	...	...	...	...	...	194	194	...
For other purpose.....	1,123	1,122	1	...	...	...	...	1,123	1,122	1

¹ Table total includes 6 properties which have FHA-insured first mortgage with conventional second mortgage.

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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.....	2,349	2,222	127	298	298	...	63	1,989	1,862	127
Same lender.....	842	779	63	69	69	...	...	773	710	63
Different lender.....	1,507	1,443	64	229	229	...	63	1,216	1,152	64
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	11,781	11,639	142	1,784	1,778	...	126	9,874	9,738	136
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	129	129	...	...	...	...	63	66	66	...
\$2.50 to \$4.99.....	316	316	...	126	126	...	63	127	127	...
\$5.00 to \$7.49.....	472	472	...	63	63	...	...	409	409	...
\$7.50 to \$9.99.....	627	627	...	63	63	...	...	564	564	...
\$10.00 to \$12.49.....	1,427	1,421	6	487	481	...	...	941	941	...
\$12.50 to \$14.99.....	1,198	1,135	63	63	63	...	...	1,135	1,072	63
\$15.00 to \$17.49.....	2,025	2,025	...	498	498	...	...	1,528	1,528	...
\$17.50 to \$19.99.....	1,367	1,367	64	63	63	...	...	1,304	1,240	64
\$20.00 to \$24.99.....	2,193	2,193	...	259	259	...	...	1,934	1,934	...
\$25.00 or more.....	1,314	1,310	4	80	80	...	...	1,234	1,234	4
Taxes not payable in 1949 ³.....	...	...	...	...	...	...	...	...	...	...
Taxes or value not reported.....	715	710	5	83	83	...	...	632	627	5
Median taxes.....dollars..	16.68	16.68	...	...	...	...	...	17.25	17.25	...
MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	326	263	63	...	...	...	...	326	263	63
\$20 to \$29.....	1,516	1,516	...	126	126	...	...	1,390	1,390	...
\$30 to \$39.....	2,883	2,883	...	...	...	...	...	2,883	2,883	...
\$40 to \$49.....	2,647	2,643	4	229	229	...	...	2,418	2,414	4
\$50 to \$59.....	1,583	1,582	1	458	458	...	63	1,063	1,062	1
\$60 to \$69.....	805	741	64	133	133	...	...	673	609	64
\$70 to \$79.....	614	614	...	356	356	...	63	196	196	...
\$80 to \$89.....	725	715	10	80	74	...	...	645	641	4
\$90 to \$99.....	273	273	...	143	143	...	...	130	130	...
\$100 or more.....	409	409	...	259	259	...	...	150	150	...
Median receipts.....dollars..	44	44	...	...	...	...	...	41	41	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	326	263	63	...	...	...	...	326	263	63
\$20 to \$29.....	1,579	1,579	...	126	126	...	...	1,453	1,453	...
\$30 to \$39.....	3,116	3,052	64	...	...	...	...	3,116	3,052	64
\$40 to \$49.....	2,521	2,518	3	229	229	...	...	2,292	2,289	3
\$50 to \$59.....	1,584	1,583	1	458	458	...	63	1,064	1,063	1
\$60 to \$69.....	680	679	1	133	133	...	...	548	547	1
\$70 to \$79.....	615	611	4	356	356	...	63	197	193	4
\$80 to \$89.....	683	677	6	80	74	...	...	603	603	...
\$90 to \$99.....	269	269	...	143	143	...	...	126	126	...
\$100 or more.....	409	409	...	259	259	...	...	150	150	...
Median receipts.....dollars..	43	43	...	...	...	...	...	40	40	...
TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	705	705	...	126	126	...	...	579	579	...
5 to 9 percent.....	4,042	3,979	63	1,041	1,041	...	...	3,002	2,939	63
10 to 14 percent.....	4,209	4,136	73	534	528	...	126	3,549	3,483	67
15 to 19 percent.....	1,486	1,484	2	...	...	...	...	1,486	1,484	2
20 to 24 percent.....	195	195	...	...	...	...	...	195	195	...
25 to 29 percent.....	140	140	...	...	...	...	...	140	140	...
30 to 34 percent.....	120	120	...	...	...	...	...	120	120	...
35 to 39 percent.....	63	63	...	...	...	...	...	63	63	...
40 percent or more.....	108	108	...	...	...	...	...	108	108	...
Market value not reported.....	714	710	4	83	83	...	...	631	627	4
Median percent.....	11	11	...	...	...	...	...	11	11	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Less than 50 percent.....	144	81	63	...	...	...	...	144	81	63
50 to 79 percent.....	442	441	1	...	...	...	...	442	441	1
80 to 89 percent.....	223	223	...	...	...	...	...	223	223	...
90 to 99 percent.....	75	70	5	...	...	...	...	75	70	5
100 percent.....	10,897	10,824	73	1,783	1,777	...	126	8,990	8,923	67

¹ Table total includes 6 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.....	10,976	10,898	78	1,784	1,778	...	126	9,066	8,994	72
Less than \$20.....	315	315	...	...	...	...	63	252	252	...
\$20 to \$39.....	1,332	1,269	63	63	63	...	63	1,206	1,143	63
\$40 to \$59.....	2,368	2,368	...	70	70	...	...	2,298	2,298	...
\$60 to \$79.....	1,797	1,796	1	63	63	...	...	1,734	1,733	1
\$80 to \$99.....	1,685	1,682	3	482	482	...	...	1,204	1,201	3
\$100 to \$119.....	1,167	1,161	6	144	138	...	...	1,023	1,023	...
\$120 to \$139.....	445	445	...	...	...	...	...	445	445	...
\$140 to \$159.....	509	509	...	395	395	...	...	114	114	...
\$160 to \$199.....	393	393	...	126	126	...	...	267	267	...
\$200 to \$299.....	771	767	4	441	441	...	...	329	325	4
\$300 or more.....	193	193	...	...	...	...	...	193	193	...
Taxes not payable in 1949.....	...	...	...	...	...	...	...	...	...	...
Taxes not reported.....	1	...	1	...	...	...	...	1	...	1
Median taxes.....dollars..	71	72	...	...	...	...	...	64	64	...
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.....	11,320	11,178	142	1,784	1,778	...	126	9,412	9,276	136
Less than 30 percent.....	1,144	1,143	1	63	63	...	...	1,081	1,080	1
30 to 39 percent.....	2,039	2,034	5	401	401	...	...	1,637	1,632	5
40 to 49 percent.....	1,821	1,820	1	202	202	...	63	1,557	1,556	1
50 to 59 percent.....	1,732	1,732	...	385	385	...	63	1,284	1,284	...
60 to 69 percent.....	1,025	1,022	3	166	166	...	...	859	856	3
70 to 79 percent.....	905	836	69	338	332	...	...	568	505	63
80 to 89 percent.....	806	806	...	166	166	...	...	641	641	...
90 to 99 percent.....	663	653	...	...	...	...	...	663	663	...
100 percent or more.....	1,185	1,122	63	63	63	...	...	1,122	1,059	63
Median percent.....	54	53	...	...	...	...	...	53	53	...
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.....	11,320	11,178	142	1,784	1,778	...	126	9,412	9,276	136
Less than 30 percent.....	874	874	...	63	63	...	...	811	811	...
30 to 39 percent.....	728	727	1	126	126	...	...	602	601	1
40 to 49 percent.....	1,803	1,798	5	351	351	...	...	1,452	1,447	5
50 to 59 percent.....	1,567	1,567	...	63	63	...	126	1,378	1,378	...
60 to 69 percent.....	1,670	1,669	1	448	448	...	...	1,223	1,222	1
70 to 79 percent.....	515	513	2	...	...	...	...	515	513	2
80 to 89 percent.....	772	703	69	6	...	...	...	766	703	63
90 to 99 percent.....	1,258	1,258	...	664	664	...	...	594	594	...
100 percent or more.....	2,116	2,053	63	63	63	...	...	2,053	1,990	63
Taxes not payable in 1949 or not reported.....	17	16	1	...	...	...	...	17	16	1
Median percent.....	64	64	...	...	...	...	...	64	63	...

¹ Table total includes 6 properties which have FHA-insured first mortgage with conventional second mortgage.

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

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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 mortgage		Properties with conventional first mortgage	
	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.....	218	28,780	8	4,320	210	24,460
Average debt per property.....	...	132.0	...	540.0	...	116.5
TOTAL MORTGAGE LOAN ON PROPERTY						
Less than \$50,000.....	38	500	...	...	38	500
\$50,000 to \$99,999.....	56	3,090	...	...	56	3,090
\$100,000 to \$149,999.....	34	3,470	...	...	34	3,470
\$150,000 to \$199,999.....	25	2,720	...	...	25	2,720
\$200,000 to \$299,999.....	36	7,120	...	...	36	7,120
\$300,000 to \$499,999.....	18	6,270	5	2,190	13	4,080
\$500,000 to \$699,999.....	6	2,850	2	1,320	4	1,530
\$700,000 to \$999,999.....	2	1,510	1	810	1	700
\$1,000,000 or more.....	3	1,250	...	...	3	1,250
Median loan.....dollars..	122,000	...	460,000	...	116,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY						
Less than \$50,000.....	64	1,540	...	...	64	1,540
\$50,000 to \$99,999.....	53	3,760	...	...	53	3,760
\$100,000 to \$149,999.....	36	4,230	...	...	36	4,230
\$150,000 to \$199,999.....	20	3,490	...	...	20	3,490
\$200,000 to \$299,999.....	21	5,020	...	...	21	5,020
\$300,000 to \$499,999.....	17	6,660	5	2,190	12	4,470
\$500,000 to \$699,999.....	2	1,320	2	1,320	...	...
\$700,000 to \$999,999.....	4	1,710	1	810	3	900
\$1,000,000 or more.....	1	1,050	...	...	1	1,050
Median debt.....dollars..	90,000	...	460,000	...	86,000	...

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.....	27,140	25,440	1,700	4,320	22,820	1,640	Total mortgages.....	218	207	111	8	210	11
Average debt per mortgage..	124.5	122.9	154.5	540.0	108.7	149.1	TYPE OF MORTGAGE HOLDER						
TYPE OF MORTGAGE HOLDER						FORM OF DEBT							
Commercial bank or trust company.	2,560	2,560	...	430	2,130	...	Commercial bank or trust company.	26	26	...	1	25	...
Mutual savings bank.....	300	300	...	...	300	...	Mutual savings bank.....	2	2	...	...	2	...
Savings and loan association.....	...	...	...	...	...	...	Savings and loan association.....	...	...	...	...	...	...
Life insurance company.....	22,470	21,320	1,150	3,890	18,580	...	Life insurance company.....	160	150	10	7	153	...
Mortgage company.....	550	...	550	...	550	...	Mortgage company.....	1	...	1	...	1	...
Federal National Mortgage Assn.....	20	20	...	...	20	1,580	Federal National Mortgage Assn.....	...	...	...	...	17	10
Individual.....	1,240	1,240	...	...	1,240	60	Individual.....	17	17	...	...	12	1
Other.....	...	...	...	...	...	...	Other.....	12	12	...	...	12	...
YEAR MORTGAGE MADE OR ASSUMED						AMORTIZATION							
1950 (part).....	2,890	2,720	170	...	2,890	520	Mortgage or deed of trust.....	196	185	11	8	188	11
1949.....	6,300	5,750	550	430	5,870	20	Contract to purchase.....	22	22	...	...	22	...
1948.....	6,670	6,150	520	3,890	2,780	180	AMORTIZATION						
1947.....	2,100	1,880	220	...	2,100	60	Fully amortized.....	135	126	9	8	127	2
1946.....	2,990	2,750	240	...	2,990	860	Partially amortized.....	75	73	2	...	75	3
1942 to 1945.....	5,240	5,240	...	...	5,240	...	Not amortized.....	4	4	...	...	4	2
1940 to 1941.....	560	560	...	...	560	...	On demand.....	4	4	...	...	4	4
1935 to 1939.....	390	390	...	...	390	...	Regular principal payments required.....	...	...	...	...	...	...
1930 to 1934.....	...	...	...	...	...	...	No regular principal payments required.....	4	4	...	...	4	4
1929 or earlier.....	...	...	...	...	...	...	

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

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					Subject	Total first mortgages							
	Total	With no second mortgage	With second mortgage ¹	FHA-insured first mortgages	Conventional first mortgages		Total junior mortgages	Total	With no second mortgage	With second mortgage	FHA-insured first mortgages	Conventional first mortgages	Total junior mortgages	
CURRENT STATUS OF PAYMENTS						INTEREST RATE								
Ahead or up-to-date in scheduled payments.....	218	207	11	8	210	10	Less than 3.0 percent.....	...	...	...	...	...	...	...
Delinquent:							3.0 percent.....	6	6	...	...	6	2	
Foreclosure in process.....	...	...	...	...	...	...	3.1 to 3.5 percent.....	6	6	...	...	6	...	
Foreclosure not in process.....	...	...	...	...	...	...	3.6 to 3.9 percent.....	5	1	4	...	5	...	
No regular payments required.....	...	...	...	...	...	...	4.0 percent.....	70	67	3	7	63	...	
YEAR MORTGAGE MADE OR ASSUMED						MORTGAGE LOAN								
1950 (part).....	19	18	1	...	19	2	4.1 to 4.4 percent.....	25	25	...	...	25	...	
1949.....	32	31	1	1	31	1	4.5 percent.....	64	60	4	1	63	2	
1948.....	34	31	3	7	27	3	4.6 to 5.0 percent.....	37	37	...	...	37	1	
1947.....	24	23	1	...	24	1	5.1 to 5.5 percent.....	...	...	...	...	...	...
1946.....	32	27	5	...	32	4	5.6 to 6.0 percent.....	5	5	...	...	5	6	
1942 to 1945.....	66	66	...	...	66	...	6.1 percent or more.....	...	...	...	...	...	...
1940 to 1941.....	8	8	...	...	8	...	Median interest rate...percent..	4.3	4.3	4.0	4.0	4.5	...	
1935 to 1939.....	3	3	...	...	3	...	OUTSTANDING DEBT							
1930 to 1934.....	...	...	...	...	...	...	Less than \$50,000.....	42	38	4	...	42	2	
1929 or earlier.....	...	...	...	...	...	...	\$50,000 to \$99,999.....	56	56	...	...	56	4	
TERM OF MORTGAGE						MORTGAGE LOAN								
On demand.....	4	4	...	...	4	4	\$100,000 to \$149,999.....	34	34	...	...	34	...	
Less than 5 years.....	...	...	...	...	...	...	\$150,000 to \$199,999.....	28	24	4	...	28	...	
5 to 9 years.....	21	21	...	...	21	3	\$200,000 to \$299,999.....	30	28	2	...	30	4	
10 to 12 years.....	60	56	4	...	60	3	\$300,000 to \$499,999.....	17	17	...	5	12	...	
13 to 14 years.....	16	15	1	...	16	1	\$500,000 to \$699,999.....	7	6	1	2	5	1	
15 years.....	79	74	5	...	79	...	\$700,000 to \$999,999.....	2	2	...	1	1	...	
16 to 19 years.....	18	18	...	...	18	...	\$1,000,000 or more.....	2	2	...	...	2	...	
20 years.....	5	4	1	...	5	...	Median loan.....dollars..	116,000	113,000	168,000	460,000	110,000	...	
21 to 24 years.....	3	3	...	...	3	...	MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT							
25 years.....	4	4	...	...	4	...	Mortgages with payments which include both.....	210	199	11	8	202	5	
26 years or more.....	8	8	...	8	...	...	Less than \$20.....	162	152	10	...	162	5	
Median term.....years..	15	15	15	261	15	...	\$20 to \$24.....	29	28	1	...	29	...	
YEAR MORTGAGE DUE						MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT								
On demand.....	4	4	...	...	4	4	\$25 to \$29.....	2	2	...	...	2	...	
Fully amortized.....	135	126	9	8	127	2	\$30 to \$34.....	9	9	...	...	9	...	
Past due.....	...	...	...	...	...	...	\$35 to \$39.....	8	8	...	8	...	...
1950 to 1951.....	...	...	...	...	...	...	\$40 to \$44.....	...	...	...	...	...	...
1952 to 1953.....	...	...	...	...	...	...	\$45 to \$49.....	...	...	...	...	...	...
1954 to 1955.....	15	15	...	...	15	...	\$50 to \$69.....	...	...	...	...	...	...
1956 to 1957.....	19	15	4	...	19	2	\$70 or more.....	...	...	...	...	...	...
1958 to 1959.....	18	18	...	...	18	...	Median payment.....dollars..	12	13	11	37	12	...	
1960 to 1964.....	57	52	5	...	57	...	Mortgages with payments which include both.....							
1965 to 1969.....	14	14	...	...	14	...	Less than \$20.....	162	152	10	...	162	5	
1970 to 1974.....	4	4	...	...	4	...	\$20 to \$24.....	29	28	1	...	29	...	
1975 or later.....	8	8	...	8	...	...	\$25 to \$29.....	2	2	...	...	2	...	
Partially or not amortized.....	79	77	2	...	79	5	\$30 to \$34.....	9	9	...	...	9	...	
Past due.....	...	...	...	...	...	...	\$35 to \$39.....	8	8	...	8	...	...
1950 to 1951.....	6	6	...	...	6	...	\$40 to \$44.....	...	...	...	...	...	...
1952 to 1953.....	13	13	...	...	13	3	\$45 to \$49.....	...	...	...	...	...	...
1954 to 1955.....	17	17	...	...	17	...	\$50 to \$69.....	...	...	...	...	...	...
1956 to 1957.....	3	3	...	...	3	...	\$70 or more.....	...	...	...	...	...	...
1958 to 1959.....	12	12	...	...	12	...	Mortgages with payments which include both.....							
1960 to 1964.....	21	20	1	...	21	2	Less than \$20.....	162	152	10	...	162	5	
1965 to 1969.....	6	6	...	...	6	...	\$20 to \$24.....	29	28	1	...	29	...	
1970 to 1974.....	1	...	1	...	1	...	\$25 to \$29.....	2	2	...	...	2	...	
1975 or later.....	...	...	...	...	...	...	\$30 to \$34.....	9	9	...	...	9	...	

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 conventional first mortgage	Subject	Total mortgaged properties			Propert-ies with FHA-insured first mortgage	Propert-ies with conventional 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.....	218	207	11	8	210	TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE					
STRUCTURES ON PROPERTY						Less than 20 percent.....	32	32	...	1	31
1 structure.....	175	166	9	1	174	20 to 39 percent.....	74	74	...	...	74
2 structures or more.....	43	41	2	7	36	40 to 59 percent.....	45	43	2	...	45
DWELLING UNITS ON PROPERTY						60 to 69 percent.....	15	13	2	...	15
50 to 74 dwelling units.....	141	137	4	5	136	70 to 79 percent.....	17	15	2	...	17
75 to 99 dwelling units.....	50	50	...	2	48	80 to 84 percent.....	1	...	1	...	1
100 to 199 dwelling units.....	25	19	6	1	24	85 to 89 percent.....	1	1	...	...	1
200 dwelling units or more.....	2	1	1	...	2	90 to 94 percent.....	...	...	...	...	...
BUSINESS FLOOR SPACE ON PROPERTY						95 to 99 percent.....	...	...	...	...	...
None.....	148	145	3	8	140	100 percent or more.....	...	...	...	...	...
Less than half.....	70	62	8	...	70	Market value not reported.....	33	29	4	7	26
YEAR STRUCTURE BUILT ²						Median percent.....	36	35	68	10	36
1950 (part).....	...	...	...	...	...	FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1949.....	1	1	...	1	...	Properties with first mortgage made or assumed at time of purchase.....	100	95	5	8	92
1948.....	7	7	...	7	...	Less than 50 percent.....	28	27	1	...	28
1947.....	...	...	...	...	...	50 to 59 percent.....	22	21	1	...	22
1946.....	...	...	...	...	...	60 to 64 percent.....	2	...	2	...	2
1942 to 1945.....	...	...	...	...	...	65 to 69 percent.....	5	4	1	...	5
1940 to 1941.....	...	...	...	...	...	70 to 74 percent.....	10	10	...	...	10
1930 to 1939.....	3	3	...	3	3	75 to 79 percent.....	7	7	...	...	7
1929 or earlier.....	203	192	11	...	203	80 to 84 percent.....	1	1	...	...	1
Not reported.....	4	4	...	...	4	85 to 89 percent.....	6	6	...	...	6
YEAR STRUCTURE ACQUIRED ²						90 to 94 percent.....	15	15	...	7	8
1950 (part).....	1	...	1	...	1	95 to 99 percent.....	...	...	...	...	...
1949.....	18	17	1	1	17	100 percent or more.....	1	1	...	...	1
1948.....	26	23	3	7	19	Purchase price not reported or property not acquired by purchase..	3	3	...	1	2
1947.....	3	2	1	...	3	Median percent.....	59	59	61	93	58
1946.....	24	24	...	...	24	TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1942 to 1945.....	68	68	...	...	68	Properties with first mortgage made or assumed at time of purchase.....	100	95	5	8	92
1940 to 1941.....	16	16	...	...	16	Less than 50 percent.....	27	27	...	...	27
1930 to 1939.....	32	31	1	...	32	50 to 59 percent.....	21	21	...	...	21
1929 or earlier.....	28	24	4	...	28	60 to 64 percent.....	...	...	...	...	...
Not reported.....	2	2	...	...	2	65 to 69 percent.....	5	4	1	...	5
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²						70 to 74 percent.....	10	10	...	...	10
New.....	39	35	4	8	31	75 to 79 percent.....	7	7	...	...	7
Previously occupied.....	179	172	7	...	179	80 to 84 percent.....	3	1	2	...	3
PURCHASE PRICE						85 to 89 percent.....	6	6	...	...	6
Less than \$50,000.....	13	13	...	...	13	90 to 94 percent.....	17	15	2	7	10
\$50,000 to \$99,999.....	12	12	...	...	12	95 to 99 percent.....	...	...	...	...	...
\$100,000 to \$149,999.....	30	30	...	...	30	100 percent or more.....	1	1	...	...	1
\$150,000 to \$199,999.....	42	42	...	...	42	Purchase price not reported or property not acquired by purchase..	3	3	...	1	2
\$200,000 to \$299,999.....	42	40	2	...	42	Median percent.....	66	59	84	93	59
\$300,000 to \$499,999.....	41	38	3	4	37	TYPE OF OWNER					
\$500,000 to \$699,999.....	12	8	4	...	12	Individual.....	107	106	1	...	107
\$700,000 to \$999,999.....	6	6	...	3	3	Partnership.....	31	31	...	...	31
\$1,000,000 or more.....	6	5	1	...	6	Corporation.....	80	70	10	8	72
Property not acquired by purchase.....	...	...	...	...	...	ORIGIN AND PURPOSE OF FIRST MORTGAGE					
Not reported.....	14	13	1	1	13	Mortgage made or assumed at time property acquired.....	100	95	5	8	92
Median purchase price.....dollars..	211,000	200,000	500,000	475,000	203,000	Mortgage refinanced or renewed.....	82	81	1	...	82
MARKET VALUE						To increase loan for improvements or repairs.....	13	13	...	...	13
Less than \$50,000.....	...	...	...	...	...	To increase loan for other reasons	25	24	1	...	25
\$50,000 to \$99,999.....	17	17	...	...	17	To secure better terms.....	31	31	...	...	31
\$100,000 to \$149,999.....	33	33	...	...	33	To renew or extend loan without increasing amount.....	4	4	...	...	4
\$150,000 to \$199,999.....	16	16	...	...	16	For other purpose.....	9	9	...	...	9
\$200,000 to \$299,999.....	51	51	...	...	51	Mortgage placed later than acquisition of property.....	36	31	5	...	36
\$300,000 to \$499,999.....	50	44	6	...	50	To make improvements or repairs.....	4	...	4	...	4
\$500,000 to \$699,999.....	7	7	...	...	7	To invest in other properties.....	9	9	...	...	9
\$700,000 to \$999,999.....	5	5	...	...	5	To invest in business other than real estate.....	4	4	...	...	4
\$1,000,000 or more.....	6	5	1	1	5	For other purpose.....	19	18	1	...	19
Not reported.....	33	29	4	7	26						
Median market value.....dollars..	251,000	245,000	416,000	1,000,000	250,000						

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 GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 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 OF REFINANCED OR RENEWED MORTGAGE						RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS ²					
Total refinanced or renewed mortgages.....	82	81	1	...	82	Less than 50 percent.....	1	1	...	...	1
Same lender.....	37	37	...	...	37	50 to 79 percent.....	1	...	1	...	1
Different lender.....	45	44	1	...	45	80 to 89 percent.....	10	10	...	...	10
Properties with 90 percent or more of dwelling units in rental market for entire year or with rental receipts ² reported.....	174	164	10	7	167	90 to 99 percent.....	43	38	5	...	43
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE						REAL ESTATE TAXES PER DWELLING UNIT					
Less than \$2.50.....	3	3	...	...	3	Properties with at least 90 percent of their revenues from residential units.....	162	153	9	7	155
\$2.50 to \$4.99.....	1	1	...	...	1	Less than \$20.....	...	...	...	...	...
\$5.00 to \$7.49.....	...	...	...	...	...	\$20 to \$39.....	3	3	...	...	3
\$7.50 to \$9.99.....	2	2	...	...	2	\$40 to \$59.....	12	12	...	7	5
\$10.00 to \$12.49.....	...	...	...	...	...	\$60 to \$79.....	39	38	1	...	39
\$12.50 to \$14.99.....	5	5	...	...	5	\$80 to \$99.....	47	44	3	...	47
\$15.00 to \$17.49.....	4	4	...	...	4	\$100 to \$119.....	29	29	...	...	29
\$17.50 to \$19.99.....	17	15	...	...	17	\$120 to \$139.....	4	4	...	...	4
\$20.00 to \$24.99.....	37	37	...	...	37	\$140 to \$159.....	9	9	...	...	9
\$25.00 or more.....	80	76	...	...	80	\$160 to \$199.....	11	11	...	...	11
Taxes not payable in 1949 ³.....	...	...	...	...	...	\$200 to \$299.....	4	...	4	...	4
Taxes or value not reported.....	25	20	5	7	18	\$300 or more.....	3	3	...	...	3
Median taxes.....dollars..	25.00+	25.00+	25.00+	...	25.00+	Taxes not payable in 1949.....	...	...	1	...	...
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.....	2	2	...	...	2	Properties with both interest and principal in first mortgage payments.....	168	158	10	7	161
\$20 to \$29.....	10	10	...	...	10	Less than 30 percent.....	66	65	1	...	66
\$30 to \$39.....	27	27	...	...	27	30 to 39 percent.....	69	64	5	...	69
\$40 to \$49.....	49	45	4	...	49	40 to 49 percent.....	16	15	1	...	16
\$50 to \$59.....	49	48	1	...	49	50 to 59 percent.....	13	13	...	7	6
\$60 to \$69.....	18	17	1	7	11	60 to 69 percent.....	3	...	3	...	3
\$70 to \$79.....	7	7	...	...	7	70 to 79 percent.....	1	1	...	...	1
\$80 to \$89.....	6	2	4	...	6	80 percent or more.....	...	...	...	...	...
\$90 to \$99.....	4	4	...	...	4	Median percent.....	33	32	38	55	32
\$100 or more.....	2	2	...	...	2	INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ² LESS REAL ESTATE TAXES					
Median receipts.....dollars..	49	49	60	65	49	Properties with both interest and principal in first mortgage payments.....					
MONTHLY RESIDENTIAL RENTAL RECEIPTS ² PER DWELLING UNIT						Less than 30 percent.....					
Less than \$20.....	2	2	...	...	2	30 to 39 percent.....	25	25	...	...	25
\$20 to \$29.....	10	10	...	...	10	40 to 49 percent.....	66	65	1	...	66
\$30 to \$39.....	29	28	1	...	29	50 to 59 percent.....	40	35	5	...	40
\$40 to \$49.....	48	45	3	...	48	60 to 69 percent.....	14	14	...	...	14
\$50 to \$59.....	50	49	1	...	50	70 to 79 percent.....	19	18	1	7	12
\$60 to \$69.....	19	18	1	7	12	80 percent or more.....	2	...	2	...	2
\$70 to \$79.....	8	4	4	...	8	Taxes not payable in 1949 or not reported.....	1	...	1	...	1
\$80 to \$89.....	6	6	...	...	6	Median percent.....	39	38	48	65	38
\$90 to \$99.....	...	...	...	...	...	TOTAL RENTAL RECEIPTS ² AS PERCENT OF MARKET VALUE					
\$100 or more.....	2	2	...	...	2	Less than 5 percent.....	3	3	...	...	3
Median receipts.....dollars..	49	49	60	65	48	5 to 9 percent.....	7	7	...	...	7
TOTAL RENTAL RECEIPTS ² AS PERCENT OF MARKET VALUE						10 to 14 percent.....					
Less than 5 percent.....	3	3	...	...	3	15 to 19 percent.....	58	54	4	...	58
5 to 9 percent.....	7	7	...	...	7	20 to 29 percent.....	69	67	2	...	69
10 to 14 percent.....	58	54	4	...	58	30 percent or more.....	11	11	...	...	11
15 to 19 percent.....	69	67	2	...	69	Market value not reported.....	2	2	...	...	2
20 to 29 percent.....	11	11	...	...	11	Median percent.....	16	16	14	...	16
30 percent or more.....	2	2	...	...	2						
Market value not reported.....	24	20	4	7	17						
Median percent.....	16	16	14	...	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 11

HOUSTON
TEXAS
STANDARD METROPOLITAN AREA

ALL PROPERTIES

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HOUSTON
STANDARD METROPOLITAN AREA

The Houston Standard Metropolitan Area comprises Harris 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.....	78,571	418,715	19,763	131,983	14,187	95,029	44,623	191,703
Average debt per property.....	...	5.3	...	6.7	...	6.7	...	4.3
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	27,707	47,676	4,671	10,351	481	1,288	22,555	36,037
\$4,000 to \$5,999.....	15,375	61,552	3,927	15,748	2,513	13,265	8,933	32,539
\$6,000 to \$7,999.....	19,456	120,569	6,726	45,122	7,107	44,998	3,624	30,449
\$8,000 to \$9,999.....	9,043	71,415	3,533	29,497	3,229	26,658	2,283	15,260
\$10,000 to \$11,999.....	3,035	28,753	586	6,221	619	5,980	1,831	16,552
\$12,000 to \$14,999.....	1,664	19,287	173	2,181	229	2,710	1,264	14,396
\$15,000 to \$19,999.....	1,262	18,413	70	1,047	10	130	1,182	17,236
\$20,000 to \$49,999.....	891	19,503	...	...	...	...	891	19,503
\$50,000 to \$99,999.....	69	4,395	26	2,182	...	...	43	2,213
\$100,000 or more.....	73	27,152	54	19,634	...	...	20	7,518
Median loan.....dollars..	5,400	...	6,400	...	7,100	...	3,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	36,700	74,756	6,995	17,834	1,008	3,063	28,699	53,859
\$4,000 to \$5,999.....	13,755	70,839	2,538	13,260	4,208	23,713	7,010	33,866
\$6,000 to \$7,999.....	16,520	114,452	6,846	48,125	5,975	41,006	3,702	25,321
\$8,000 to \$9,999.....	6,850	60,414	2,600	22,674	2,605	22,805	1,645	14,935
\$10,000 to \$11,999.....	1,814	19,936	520	5,677	269	2,941	1,024	11,318
\$12,000 to \$14,999.....	1,182	15,407	145	1,915	120	1,501	917	11,991
\$15,000 to \$19,999.....	1,187	19,888	44	682	...	...	1,144	19,206
\$20,000 to \$49,999.....	425	11,574	...	...	...	...	425	11,574
\$50,000 to \$99,999.....	66	4,297	26	2,182	...	...	40	2,115
\$100,000 or more.....	73	27,152	54	19,634	...	...	19	7,518
Median debt.....dollars..	4,400	...	6,100	...	6,500	...	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				With conventional second mortgage
Total properties.....	78,571	68,851	9,720	19,763	12,528	6,933	303	14,187	14,097	90	44,623	42,228	2,396
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	69,669	60,427	9,242	19,175	12,065	6,832	278	13,544	13,454	90	36,951	34,909	2,043
2 to 4 dwelling units.....	7,942	7,492	450	508	383	101	26	644	644	...	6,790	6,467	325
5 to 49 dwelling units.....	933	905	28	70	70	...	...	...	...	...	863	836	28
50 dwelling units or more.....	27	27	...	10	10	...	...	...	...	...	17	17	...
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	77,245	67,574	9,671	19,556	12,331	6,922	303	14,095	14,005	90	43,597	41,240	2,358
Less than half.....	1,325	1,276	49	208	198	11	...	92	92	...	1,024	986	38
YEAR STRUCTURE BUILT													
1950 (part).....	4,131	2,844	1,287	1,692	526	1,087	79	1,386	1,386	...	1,054	933	121
1949.....	9,409	6,583	2,826	3,825	1,363	2,462	...	2,117	2,117	...	3,469	3,105	364
1948.....	7,821	6,097	1,724	2,536	1,043	1,492	...	1,311	1,311	...	3,973	3,742	231
1947.....	7,411	6,015	1,396	1,845	628	1,207	11	2,344	2,304	40	3,224	3,084	139
1946.....	5,731	5,157	574	475	179	197	99	2,752	2,712	40	2,505	2,267	238
1942 to 1945.....	9,023	8,510	513	3,842	3,526	217	99	1,506	1,506	...	3,676	3,479	197
1940 to 1941.....	8,980	8,494	486	3,366	3,145	220	...	1,013	1,013	...	4,601	4,336	265
1930 to 1939.....	15,212	14,735	477	1,941	1,930	11	...	1,376	1,365	11	11,896	11,441	455
1929 or earlier.....	9,362	9,093	269	95	95	...	...	104	104	...	9,162	8,894	269
Not reported.....	1,496	1,326	170	148	93	40	...	285	285	...	1,064	948	116
MARKET VALUE													
Less than \$4,000.....	7,563	7,224	339	714	674	40	...	98	98	...	6,751	6,452	299
\$4,000 to \$5,999.....	11,265	10,659	606	1,885	1,655	130	99	1,363	1,352	11	8,018	7,652	367
\$6,000 to \$7,999.....	19,664	16,387	3,277	5,331	2,830	2,500	...	5,739	5,739	...	8,593	7,818	777
\$8,000 to \$9,999.....	14,268	11,239	3,029	5,577	2,829	2,559	190	4,027	3,948	79	4,665	4,464	202
\$10,000 to \$11,999.....	8,366	7,084	1,282	3,116	1,919	1,197	...	1,794	1,794	...	3,459	3,374	85
\$12,000 to \$14,999.....	6,272	5,865	407	2,092	1,848	232	11	596	596	...	3,586	3,421	164
\$15,000 to \$19,999.....	4,568	4,117	451	691	491	197	4	294	294	...	3,584	3,333	252
\$20,000 to \$49,999.....	5,185	4,903	282	234	168	67	...	184	184	...	4,768	4,552	216
\$50,000 to \$99,999.....	4	310	4	5	5	...	...	...	...	...	308	305	3
\$100,000 or more.....	107	104	3	75	75	...	...	...	...	...	32	32	4
Not reported.....	1,009	967	42	49	38	11	...	98	98	...	863	832	31
Median market value.....dollars..	8,000	7,900	8,300	8,500	8,600	8,500	...	7,900	7,900	...	7,500	7,500	...

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.....	69,054	338,487	18,413	103,802	12,755	85,744	37,886	148,941
Average debt per property.....	...	4.9	...	5.6	...	6.7	...	3.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	5,298	3,124	40	56	...	...	5,258	3,068
\$2,000 to \$2,999.....	7,777	11,149	1,603	2,359	18	32	6,156	6,758
\$3,000 to \$3,999.....	11,067	26,906	2,431	6,128	434	1,169	8,202	19,609
\$4,000 to \$4,999.....	7,196	25,527	1,752	5,599	720	4,218	4,723	15,710
\$5,000 to \$5,999.....	6,251	28,168	1,956	9,176	1,397	6,722	2,938	12,270
\$6,000 to \$6,999.....	8,492	48,415	2,790	17,041	3,098	17,922	2,604	13,452
\$7,000 to \$7,999.....	9,055	60,917	3,597	25,803	3,391	23,106	2,067	12,008
\$8,000 to \$8,999.....	4,971	37,225	2,239	17,885	1,580	12,428	1,154	6,912
\$9,000 to \$9,999.....	3,418	29,263	1,272	11,441	1,359	11,883	787	5,933
\$10,000 to \$10,999.....	1,683	15,020	300	3,000	482	4,551	902	7,469
\$11,000 to \$11,999.....	938	9,926	275	3,104	79	873	584	5,349
\$12,000 to \$14,999.....	1,263	14,844	90	1,163	229	2,710	945	10,971
\$15,000 to \$19,999.....	1,066	15,894	70	1,047	10	130	986	14,717
\$20,000 or more.....	581	12,109	...	...	...	...	581	12,109
Median loan.....dollars..	5,500	...	6,500	...	7,200	...	3,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	14,827	15,155	1,930	2,647	58	96	12,840	12,412
\$2,000 to \$2,999.....	9,148	22,424	2,131	5,260	359	968	6,658	16,196
\$3,000 to \$3,999.....	8,010	27,283	2,240	7,786	555	1,886	5,216	17,611
\$4,000 to \$4,999.....	5,395	25,623	827	3,776	948	5,889	3,620	15,358
\$5,000 to \$5,999.....	6,703	36,701	1,522	8,471	2,716	14,893	2,466	13,337
\$6,000 to \$6,999.....	7,798	50,282	3,036	19,808	2,971	18,989	1,792	11,485
\$7,000 to \$7,999.....	7,163	53,376	3,526	26,328	2,356	17,537	1,282	9,911
\$8,000 to \$8,999.....	3,751	31,737	1,756	14,818	1,645	13,981	350	2,838
\$9,000 to \$9,999.....	2,503	23,488	833	7,769	769	7,184	901	8,535
\$10,000 to \$10,999.....	612	6,345	198	2,021	99	1,017	314	3,307
\$11,000 to \$11,999.....	958	10,885	257	2,908	159	1,803	542	6,174
\$12,000 to \$14,999.....	895	11,732	116	1,528	120	1,501	659	8,703
\$15,000 to \$19,999.....	1,063	17,802	44	682	...	...	1,020	17,120
\$20,000 or more.....	228	5,654	...	...	...	...	228	5,654
Median debt.....dollars..	4,400	...	6,100	...	6,500	...	2,900	...

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.....	327,567	272,354	55,213	195,625	49,250	44,767	85,712	146,230	137,773	8,457	10,946	7,866	3,080
Average debt per mortgage.....	4.7	4.6	6.0	5.2	4.3	6.7	6.7	3.9	3.9	4.0	1.2	1.2	1.2
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	17,856	15,252	2,604	4,418	2,114	2,304	2,078	11,360	11,060	300	416	375	41
Mutual savings bank.....	3,567	1,469	2,098	2,981	883	2,098	167	419	...	...	318	318	...
Savings and loan association.....	28,922	25,625	3,297	6,237	3,488	2,749	7,327	15,358	14,921	437	543	523	20
Life insurance company.....	190,015	152,581	37,434	71,187	39,060	30,519	52,644	66,184	61,147	5,037	5,784	5,461	323
Mortgage company.....	16,564	10,230	6,334	9,157	2,935	6,222	1,713	5,694	5,582	112	1,102	1,050	52
Federal National Mortgage Association.....	19,332	19,197	135	254	119	135	19,078	...	...	...	8	8	...
Individual.....	40,570	38,333	2,237	...	...	135	40,435	38,198	2,237	2,441	...	...	2,441
Other.....	10,741	9,667	1,074	1,391	651	740	2,570	6,780	6,446	334	334	131	203
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	76,343	59,320	17,023	23,406	7,923	14,863	19,443	33,494	31,954	1,540	3,386	2,665	721
1949.....	85,048	63,846	21,202	33,288	14,863	17,715	17,751	34,009	31,232	2,777	3,884	3,203	681
1948.....	54,550	44,867	9,683	12,748	5,257	7,213	15,469	26,333	24,141	2,192	2,134	1,284	910
1947.....	44,897	38,668	6,229	8,476	3,500	4,976	16,973	19,448	18,576	872	1,014	774	240
1946.....	32,691	32,572	119	2,424	2,424	...	15,692	14,575	14,456	119	22	...	22
1942 to 1945.....	21,046	20,617	429	8,155	8,155	...	384	12,507	12,078	429	378	...	378
1940 to 1941.....	7,048	6,520	528	4,484	4,484	...	...	2,564	2,036	528	128	...	128
1935 to 1939.....	5,527	5,527	...	2,644	2,644	...	...	2,883	2,883	...	...	...	...
1930 to 1934.....	413	413	...	...	...	...	...	413	413	...	...	...	...
1929 or earlier.....	4	4	...	...	...	...	...	4	4	...	...	...	...

¹ Includes 1,608 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

HOUSTON STANDARD METROPOLITAN AREA

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.....	69,054	59,853	9,201	18,413	11,394	6,727	12,755	37,886	35,784	2,103	9,279	6,729	2,550
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	3,943	3,568	375	1,329	1,002	327	431	2,184	2,135	49	395	327	69
Mutual savings bank.....	7,695	7,363	332	1,083	706	377	1,430	4,850	4,541	309	417	377	40
Savings and loan association.....	32,855	27,196	5,659	13,266	8,409	4,964	7,487	12,104	11,340	764	4,764	4,565	199
Life insurance company.....	3,867	2,849	1,018	1,969	970	1,000	258	1,640	1,622	18	1,040	1,000	40
Mortgage company.....	2,427	2,725	40	58	18	40	2,707	...	...	...	40	40	...
Federal National Mortgage Association.....	15,130	14,385	745	...	...	...	18	15,112	14,367	745	1,961	...	1,961
Individual.....	2,440	2,113	327	232	124	108	405	1,802	1,584	218	350	108	241
Other.....	...	...	...	...	...	...	...	...	...	...	...	...	...
FORM OF DEBT													
Mortgage or deed of trust.....	63,113	53,912	9,201	18,413	11,394	6,727	12,757	31,943	29,842	2,101	9,154	6,729	2,425
Contract to purchase.....	5,943	5,943	...	...	...	...	...	5,943	5,943	...	125	...	125
AMORTIZATION													
Fully amortized.....	67,448	58,344	9,104	18,413	11,394	6,727	12,756	36,279	34,274	2,005	8,973	6,727	2,246
Partially amortized.....	1,059	962	97	...	...	...	...	1,059	962	97	119	...	119
Not amortized.....	59	59	...	...	...	...	...	59	59	...	70	...	70
On demand.....	490	490	...	...	...	...	...	490	490	...	115	...	115
Regular principal payments required.....	167	167	...	...	...	...	...	167	167	...	...	...	...
No regular principal payments required.....	323	323	...	...	...	...	...	323	323	...	115	...	115
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	64,622	55,969	8,653	17,549	11,015	6,242	12,204	34,871	32,831	2,040	8,563	6,242	2,322
Delinquent:													
Foreclosure in process.....	79	79	...	...	...	...	...	40	40	...	...	...	...
Foreclosure not in process.....	4,031	3,483	548	865	379	486	513	2,654	2,591	63	586	486	101
No regular payments required.....	323	323	...	...	...	...	...	323	323	...	128	...	128
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	10,520	8,013	2,507	3,339	1,174	2,082	2,585	4,597	4,255	342	2,703	2,081	621
1949.....	14,642	11,414	3,228	4,932	2,151	2,416	7,294	6,848	446	3,186	2,671	515	...
1948.....	10,810	8,920	1,890	2,081	799	1,182	2,183	6,547	5,938	609	1,855	1,182	673
1947.....	9,307	8,238	1,069	1,390	598	792	2,661	5,296	5,059	197	1,029	792	237
1946.....	8,646	8,502	144	683	683	...	2,818	5,145	5,001	144	139	...	139
1942 to 1945.....	9,053	8,807	246	3,127	3,127	...	93	5,832	5,586	246	246	...	246
1940 to 1941.....	3,098	2,979	119	1,726	1,726	...	...	1,372	1,253	119	119	...	119
1935 to 1939.....	2,488	2,488	...	1,136	1,136	...	...	1,352	1,352	...	...	...	...
1930 to 1934.....	480	480	...	...	...	...	...	480	480	...	...	...	...
1929 or earlier.....	14	14	...	...	...	...	...	14	14	...	...	...	...
TERM OF MORTGAGE													
On demand.....	490	490	...	...	...	...	...	490	490	...	115	...	115
Less than 5 years.....	1,984	1,966	18	...	...	...	...	1,984	1,966	18	773	...	773
5 to 9 years.....	9,370	8,526	844	40	40	...	28	9,302	8,458	844	809	106	703
10 to 12 years.....	11,612	11,039	573	79	79	...	516	11,015	10,442	573	379	166	217
13 to 14 years.....	3,282	3,161	121	62	58	...	236	2,982	2,865	117	456	224	233
15 years.....	6,384	6,180	204	804	764	40	197	5,383	5,258	125	1,072	952	119
16 to 19 years.....	3,670	3,374	296	547	428	119	1,037	2,087	1,910	177	585	406	179
20 years.....	13,733	12,492	1,241	4,927	3,936	993	5,377	3,429	3,180	249	2,931	2,756	176
21 to 24 years.....	3,108	2,157	951	2,177	1,226	852	325	606	606	...	675	635	40
25 years.....	15,131	10,178	4,953	9,776	4,863	4,724	4,841	514	514	...	1,442	1,442	...
26 years or more.....	292	292	...	...	...	...	196	95	95	...	40	40	...
Median term.....years..	17	15	25	25	22	25	20	12	12	...	20	20	...
YEAR MORTGAGE DUE													
On demand.....	490	490	...	...	...	...	...	490	490	...	115	...	115
Fully amortized.....	67,449	58,345	9,104	18,413	11,394	6,728	12,755	36,278	34,272	2,006	8,973	6,729	2,246
Past due.....	18	18	...	...	...	...	...	18	18	...	...	...	...
1950 to 1951.....	2,020	1,725	295	...	...	...	...	2,020	1,725	295	353	...	353
1952 to 1953.....	4,978	4,964	14	40	40	...	...	4,938	4,924	14	464	67	398
1954 to 1955.....	4,263	4,005	258	119	119	...	...	4,138	3,880	258	481	...	481
1956 to 1957.....	5,612	5,384	228	700	700	...	107	4,805	4,577	228	103	...	103
1958 to 1959.....	6,838	6,451	387	490	490	...	434	5,934	5,577	357	377	...	377
1960 to 1964.....	12,553	11,946	607	1,954	1,912	40	693	9,905	9,381	524	1,283	679	605
1965 to 1969.....	14,675	13,376	1,299	5,385	4,374	1,011	5,761	3,529	3,240	289	3,104	2,985	119
1970 to 1974.....	12,359	7,948	4,411	7,499	3,139	4,151	3,964	896	885	11	2,519	2,519	...
1975 or later.....	4,133	2,528	1,605	2,226	620	1,326	1,811	95	95	...	309	309	...
Partially or not amortized.....	1,120	1,022	98	...	...	...	...	1,120	1,022	98	189	...	189
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	149	149	...	...	...	...	...	149	149	...	61	...	61
1952 to 1953.....	143	143	...	...	...	...	...	143	143	...	119	...	119
1954 to 1955.....	194	136	58	...	...	...	...	194	136	58	...	...	...
1956 to 1957.....	49	49	...	...	...	...	...	49	49	...	9	...	9
1958 to 1959.....	56	56	...	...	...	...	...	56	56	...	...	...	...
1960 to 1964.....	529	489	40	...	...	...	...	529	489	40	...	...	...
1965 to 1969.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 292 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.....	682	682	...	...	...	...	...	682	682	...	230	40	190
4.0 percent.....	20,803	18,377	2,426	4,932	2,687	2,135	12,756	3,115	3,014	101	7,015	6,687	329
4.1 to 4.4 percent.....	146	128	18	47	29	18	...	99	99	...	...	...	...
4.5 percent.....	17,427	12,343	5,084	12,287	7,530	4,574	...	5,141	4,813	328	40	...	40
4.6 to 5.0 percent.....	8,282	7,862	420	1,147	1,147	...	...	7,134	6,714	420	284	...	284
5.1 to 5.5 percent.....	1,172	1,172	...	...	...	...	...	1,172	1,172	...	99	...	99
5.6 to 6.0 percent.....	15,063	14,107	956	...	...	...	...	15,063	14,107	956	1,371	...	1,371
6.1 percent or more.....	5,483	5,185	298	...	...	...	...	5,483	5,185	298	239	...	239
Median interest rate.....percent..	4.5	4.5	4.5	4.5	4.5	4.5	4.0	6.0	6.0	...	4.0	4.0	...
MORTGAGE LOAN													
Less than \$2,000.....	5,524	5,199	325	40	40	...	...	5,484	5,159	325	7,803	6,144	1,659
\$2,000 to \$2,999.....	7,954	7,591	363	1,603	1,603	...	18	6,332	5,969	363	1,092	517	575
\$3,000 to \$3,999.....	11,432	10,672	760	2,531	2,392	40	474	8,428	7,847	581	201	...	201
\$4,000 to \$4,999.....	7,107	6,853	254	1,900	1,792	148	681	4,526	4,420	106	132	67	67
\$5,000 to \$5,999.....	6,985	5,630	1,355	2,814	1,589	1,226	1,357	2,814	2,684	130	...	...	...
\$6,000 to \$6,999.....	10,042	7,177	2,865	4,457	1,720	2,638	3,098	2,487	2,360	127	49	...	49
\$7,000 to \$7,999.....	8,797	6,850	1,947	3,282	1,442	1,761	3,431	2,084	2,017	67	...	...	...
\$8,000 to \$8,999.....	3,598	3,036	562	956	491	465	1,540	1,103	1,006	97	...	...	...
\$9,000 to \$9,999.....	2,799	2,409	390	612	309	304	1,359	829	742	87	...	...	...
\$10,000 to \$10,999.....	1,517	1,315	202	119	40	79	482	916	794	122	...	...	...
\$11,000 to \$11,999.....	600	591	9	18	18	...	79	503	494	9	...	...	...
\$12,000 to \$14,999.....	1,215	1,084	131	81	...	67	229	906	855	51	...	...	...
\$15,000 to \$19,999.....	948	908	40	...	...	...	10	939	899	40	...	...	...
\$20,000 or more.....	541	541	...	...	...	...	...	541	541	...	...	...	...
Median loan.....dollars..	5,300	4,900	6,500	6,000	4,900	6,700	7,200	3,800	3,800	...	1,100	1,000	...
OUTSTANDING DEBT													
Less than \$2,000.....	15,127	14,508	619	1,930	1,930	...	58	13,139	12,520	619	8,406	6,330	2,077
\$2,000 to \$2,999.....	9,492	8,803	689	2,270	2,131	40	399	6,823	6,312	511	672	358	314
\$3,000 to \$3,999.....	7,985	7,748	237	2,200	2,160	40	515	5,271	5,073	198	132	40	92
\$4,000 to \$4,999.....	5,235	4,771	464	1,034	728	307	908	3,293	3,136	157	67	...	67
\$5,000 to \$5,999.....	7,788	6,095	1,693	2,698	1,136	1,464	2,716	2,373	2,243	130	...	...	...
\$6,000 to \$6,999.....	8,908	6,086	2,822	4,010	1,391	2,618	3,011	1,888	1,724	164	...	...	...
\$7,000 to \$7,999.....	6,457	4,839	1,618	2,948	1,387	1,481	2,316	1,193	1,136	57	...	...	...
\$8,000 to \$8,999.....	2,655	2,280	375	624	296	328	1,645	386	339	47	...	...	...
\$9,000 to \$9,999.....	2,189	1,774	415	482	179	304	769	938	826	112	...	...	...
\$10,000 to \$10,999.....	521	422	99	137	58	79	99	285	265	20	...	...	...
\$11,000 to \$11,999.....	637	600	37	37	...	27	159	441	441	...	...	...	...
\$12,000 to \$14,999.....	814	720	94	44	...	40	120	651	600	51	...	...	...
\$15,000 to \$19,999.....	980	940	40	...	...	...	...	980	940	40	...	...	...
\$20,000 or more.....	268	268	...	...	...	...	40	228	228	...	...	...	...
Median debt.....dollars..	4,300	3,800	6,300	5,600	3,700	6,500	6,500	2,800	2,800	...	1,100	1,000	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....													
	68,186	58,981	9,205	18,414	11,394	6,728	12,759	37,016	34,910	2,106	8,955	6,727	2,227
Less than \$20.....	6,043	5,612	431	2,216	2,032	85	179	3,649	3,402	247	7,960	6,660	1,299
\$20 to \$24.....	6,614	6,554	60	2,835	2,777	58	354	3,425	3,423	2	198	40	158
\$25 to \$29.....	5,775	5,313	462	1,523	1,386	137	632	3,621	3,336	285	172	...	172
\$30 to \$34.....	9,796	7,632	2,164	3,112	1,187	1,812	1,514	5,169	4,930	239	329	...	329
\$35 to \$39.....	11,038	8,901	2,137	3,133	1,215	1,918	2,976	4,928	4,710	218	11	...	11
\$40 to \$44.....	10,605	8,076	2,529	3,636	1,618	1,938	3,062	3,908	3,435	473	78	...	78
\$45 to \$49.....	4,634	4,311	323	657	397	260	1,975	2,001	1,938	63	77	...	77
\$50 to \$54.....	4,533	3,941	592	875	514	361	1,054	2,603	2,372	231	79	...	79
\$55 to \$59.....	1,974	1,736	238	278	159	119	336	1,360	1,241	119	...	...	...
\$60 to \$64.....	1,804	1,764	40	51	51	...	484	1,270	1,230	40	...	...	...
\$65 to \$69.....	748	748	...	40	40	...	11	697	697	...	...	...	...
\$70 to \$79.....	1,546	1,484	62	58	18	40	179	1,309	1,287	22	40	...	40
\$80 to \$99.....	1,222	1,135	87	...	...	...	...	1,222	1,135	87	...	...	...
\$100 to \$119.....	961	921	40	...	...	...	...	961	921	40	11	...	11
\$120 or more.....	893	853	40	...	...	...	...	893	853	40	...	...	...
Median payment.....dollars..	37	37	38	34	28	38	41	37	37	...	11	10	...

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.....	69,054	59,853	9,201	18,413	11,394	6,727	292	12,755	12,676	79	37,886	35,784	2,103
STRUCTURES ON PROPERTY													
1 structure.....	66,611	57,535	9,076	18,285	11,302	6,695	289	12,423	12,344	79	35,903	33,889	2,013
2 structures or more.....	2,443	2,319	124	127	92	32	4	333	333	...	1,983	1,894	89
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	63,771	54,842	8,929	18,096	11,163	6,655	278	12,201	12,122	79	33,474	31,558	1,917
2 dwelling units.....	3,972	3,747	225	205	123	72	11	487	487	...	3,280	3,138	143
3 dwelling units.....	819	792	27	12	9	...	4	58	58	...	749	726	24
4 dwelling units.....	491	472	19	99	99	...	...	10	10	...	382	363	19
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	68,047	58,893	9,154	18,207	11,198	6,716	292	12,663	12,584	79	37,178	35,111	2,067
Less than half.....	1,007	960	47	206	196	11	...	92	92	...	708	672	36
YEAR STRUCTURE BUILT													
1950 (part).....	3,889	2,631	1,258	1,662	525	1,058	79	1,328	1,328	...	899	778	121
1949.....	8,486	5,754	2,732	3,748	1,315	2,433	...	1,938	1,938	...	2,800	2,501	299
1948.....	6,821	5,191	1,630	2,272	841	1,431	...	1,253	1,253	...	3,295	3,096	198
1947.....	6,718	5,340	1,378	1,773	574	1,189	11	2,171	2,131	40	2,775	2,635	139
1946.....	5,039	4,465	574	475	179	197	99	2,409	2,369	40	2,156	1,918	238
1942 to 1945.....	7,799	7,344	455	3,147	2,878	170	99	3,240	3,240	...	3,240	3,054	186
1940 to 1941.....	8,371	7,914	457	3,290	3,080	209	...	982	982	...	4,099	3,852	247
1930 to 1939.....	13,172	12,744	428	1,833	1,833	...	...	986	986	...	10,354	9,926	428
1929 or earlier.....	7,727	7,554	173	84	84	...	...	93	93	...	7,550	7,377	173
Not reported.....	1,034	918	116	128	84	40	4	188	188	...	718	646	73
YEAR STRUCTURE ACQUIRED													
1950 (part).....	9,693	7,186	2,507	3,300	1,135	2,082	83	2,506	2,506	...	3,887	3,547	342
1949.....	12,925	9,772	3,153	4,892	2,112	2,671	110	2,405	2,405	...	5,627	5,256	372
1948.....	10,101	8,341	1,760	1,962	799	1,063	99	2,143	2,143	...	5,997	5,399	598
1947.....	8,681	7,533	1,148	1,333	501	832	...	2,711	2,632	79	4,636	4,400	237
1946.....	8,782	8,513	269	603	524	79	...	2,818	2,818	...	5,361	5,171	190
1942 to 1945.....	10,072	9,826	246	3,282	3,282	...	...	133	133	...	6,656	6,410	246
1940 to 1941.....	3,815	3,696	119	1,805	1,805	...	...	40	40	...	1,971	1,852	119
1930 to 1939.....	5,833	5,833	...	1,196	1,196	...	...	...	...	...	2,637	2,637	...
1929 or earlier.....	1,102	1,102	...	40	40	...	...	...	...	...	1,062	1,062	...
Not reported.....	51	51	...	...	...	...	...	...	...	...	51	51	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	33,013	27,285	5,728	12,147	7,347	4,722	79	7,320	7,280	40	13,547	12,660	887
Previously occupied.....	36,040	32,568	3,472	6,266	4,047	2,005	213	5,437	5,397	40	24,339	23,124	1,215
PURCHASE PRICE													
Less than \$2,000.....	2,626	2,522	104	...	...	...	...	...	...	...	2,627	2,522	104
\$2,000 to \$2,999.....	4,416	4,398	18	1,025	1,025	...	...	40	40	...	3,351	3,333	18
\$3,000 to \$3,999.....	7,825	7,613	212	1,012	1,012	...	...	276	276	...	6,537	6,326	212
\$4,000 to \$4,999.....	6,581	6,205	375	2,079	1,980	...	99	472	472	...	4,031	3,756	276
\$5,000 to \$5,999.....	6,041	5,543	498	1,571	1,480	90	...	989	949	40	3,481	3,113	368
\$6,000 to \$6,999.....	9,116	7,602	1,514	2,730	1,528	1,202	...	2,860	2,860	...	3,526	3,214	312
\$7,000 to \$7,999.....	6,477	6,477	...	1,872	821	1,738	...	3,701	3,701	...	2,090	1,955	134
\$8,000 to \$8,999.....	6,177	4,511	1,666	2,966	1,396	1,391	179	1,542	1,502	40	1,670	1,613	57
\$9,000 to \$9,999.....	4,724	3,382	1,342	2,212	949	1,263	...	1,371	1,371	...	1,139	1,060	79
\$10,000 to \$10,999.....	2,566	2,050	516	898	417	481	...	712	712	...	956	921	35
\$11,000 to \$11,999.....	1,540	1,252	288	526	289	237	...	170	170	...	845	794	51
\$12,000 to \$14,999.....	3,637	3,232	405	658	440	218	...	409	409	...	2,569	2,382	187
\$15,000 to \$19,999.....	2,538	2,375	163	54	40	...	14	169	169	...	2,316	2,167	149
\$20,000 to \$24,999.....	629	549	80	40	...	40	...	...	...	...	589	549	40
\$25,000 or more.....	1,458	1,389	69	27	...	27	...	...	...	...	1,431	1,389	42
Property not acquired by purchase.....	186	186	...	...	...	...	...	...	...	...	186	186	...
Not reported.....	647	568	79	58	18	40	...	45	45	...	343	305	40
Median purchase price.....dollars..	6,700	6,400	7,900	7,200	6,100	8,200	...	7,400	7,400	...	5,500	5,500	...
MARKET VALUE													
Less than \$2,000.....	871	871	...	45	45	...	...	...	...	...	825	825	...
\$2,000 to \$2,999.....	1,724	1,622	102	332	332	...	...	40	40	...	1,353	1,251	102
\$3,000 to \$3,999.....	3,865	3,650	215	157	117	40	...	58	58	...	3,650	3,475	175
\$4,000 to \$4,999.....	4,914	4,817	97	787	747	40	...	551	551	...	3,576	3,519	58
\$5,000 to \$5,999.....	4,694	4,246	448	795	616	79	99	448	448	...	3,451	3,182	269
\$6,000 to \$6,999.....	9,648	8,085	1,563	2,304	1,233	1,070	...	2,508	2,508	...	4,836	4,344	493
\$7,000 to \$7,999.....	8,207	6,684	1,523	2,768	1,442	1,326	...	2,847	2,847	...	2,591	2,395	197
\$8,000 to \$8,999.....	8,071	6,243	1,828	3,064	1,494	1,431	139	2,132	2,053	79	2,875	2,697	179
\$9,000 to \$9,999.....	5,017	3,922	1,095	2,282	1,187	1,056	40	1,518	1,518	...	1,217	1,217	...
\$10,000 to \$10,999.....	5,895	4,900	995	2,274	1,243	931	...	1,391	1,391	...	2,232	2,168	64
\$11,000 to \$11,999.....	1,575	1,309	266	764	498	266	...	188	188	...	623	623	...
\$12,000 to \$14,999.....	5,685	5,314	371	1,955	1,711	232	11	561	561	...	3,170	3,042	128
\$15,000 to \$19,999.....	3,929	3,498	431	626	444	179	4	294	294	...	3,010	2,761	250
\$20,000 to \$24,999.....	2,014	1,996	18	128	128	...	...	144	144	...	1,742	1,724	18
\$25,000 or more.....	2,436	2,209	227	106	40	67	...	40	40	...	2,291	2,130	161
Not reported.....	514	492	22	29	18	11	...	40	40	...	445	434	11
Median market value.....dollars..	8,000	7,900	8,300	8,600	8,700	8,500	...	7,900	7,900	...	7,300	7,400	...

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.....	9,284	9,129	155	1,047	1,047	...	...	45	45	...	8,194	8,039	155
20 to 39 percent.....	14,383	13,952	431	3,536	3,509	27	...	378	338	40	10,469	10,105	364
40 to 59 percent.....	12,387	11,806	581	2,645	2,520	124	...	719	719	...	9,023	8,567	457
60 to 69 percent.....	6,822	6,132	690	1,267	1,030	236	...	1,600	1,600	...	3,955	3,503	454
70 to 79 percent.....	6,941	6,409	532	1,865	1,538	327	...	2,730	2,730	...	2,347	2,141	206
80 to 84 percent.....	4,690	3,338	1,352	1,876	760	874	242	1,576	1,576	...	1,237	1,001	236
85 to 89 percent.....	3,600	2,559	1,041	1,564	621	944	...	1,346	1,306	40	689	631	58
90 to 94 percent.....	3,874	2,136	1,738	1,797	119	1,667	11	1,408	1,408	...	670	610	60
95 to 99 percent.....	4,132	2,351	1,781	1,799	58	1,742	...	1,876	1,876	...	456	416	40
100 percent or more.....	2,469	1,591	878	989	173	776	40	1,079	1,079	...	402	339	63
Market value not reported.....	474	452	22	29	18	11	...	...	...	...	445	434	11
Median percent.....	57	51	89	74	49	92	...	83	83	...	40	39	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	3,405	3,308	97	485	458	27	...	128	128	...	2,792	2,722	70
\$2.50 to \$4.99.....	5,119	4,608	511	482	223	258	...	581	581	...	4,055	3,802	253
\$5.00 to \$7.49.....	7,686	6,862	824	1,688	1,291	397	...	1,201	1,201	...	4,797	4,370	427
\$7.50 to \$9.99.....	7,835	7,371	464	1,166	930	236	...	1,337	1,337	...	5,332	5,104	227
\$10.00 to \$12.49.....	12,116	11,128	988	2,445	1,711	735	...	2,366	2,326	40	7,305	7,091	214
\$12.50 to \$14.99.....	6,983	6,215	768	2,284	1,744	536	4	1,621	1,581	40	3,080	2,891	189
\$15.00 to \$17.49.....	4,837	4,099	738	2,300	1,601	489	210	1,181	1,181	...	1,357	1,317	40
\$17.50 to \$19.99.....	1,826	1,627	199	744	554	190	...	448	448	...	634	625	9
\$20.00 to \$24.99.....	1,914	1,548	366	616	278	338	...	491	491	...	809	780	29
\$25.00 or more.....	1,889	1,770	119	864	745	119	...	156	156	...	870	870	...
Taxes not payable in 1949 ¹	12,093	8,201	3,892	5,203	1,732	3,392	79	3,208	3,208	...	3,681	3,262	420
Taxes or value not reported.....	3,355	3,118	237	139	128	11	...	40	40	...	3,176	2,950	226
Median taxes.....dollars..	10.57	10.48	11.62	12.79	12.72	12.54	...	11.49	11.58	...	9.31	9.41	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	4,436	4,227	209	418	418	...	...	88	88	...	3,928	3,720	209
\$20 to \$39.....	7,077	6,620	457	301	222	79	...	763	763	...	6,013	5,635	378
\$40 to \$59.....	7,288	6,677	611	1,223	802	422	...	1,212	1,212	...	4,853	4,663	190
\$60 to \$79.....	6,751	5,997	754	1,691	1,084	606	...	948	948	...	4,112	3,965	148
\$80 to \$99.....	8,131	7,551	580	2,367	1,906	357	103	2,268	2,268	...	3,495	3,376	119
\$100 to \$119.....	6,879	5,957	922	2,385	1,679	706	...	1,820	1,741	79	2,675	2,537	136
\$120 to \$139.....	3,981	3,334	647	1,676	1,099	467	110	981	981	...	1,324	1,254	70
\$140 to \$159.....	2,410	2,112	298	968	769	199	...	487	487	...	955	855	100
\$160 to \$199.....	3,323	2,904	419	1,287	947	339	...	724	724	...	1,313	1,234	79
\$200 to \$249.....	1,643	1,603	40	567	527	40	...	99	99	...	977	977	...
\$250 to \$299.....	1,178	1,059	119	90	11	79	...	...	...	...	1,088	1,048	40
\$300 or more.....	919	879	40	128	88	40	...	79	79	...	711	711	...
Taxes not payable in 1949.....	12,053	8,161	3,892	5,203	1,732	3,392	79	3,208	3,208	...	3,642	3,223	420
Taxes not reported.....	2,989	2,774	215	110	110	...	...	79	79	...	2,799	2,585	215
Median taxes.....dollars..	79	77	93	100	99	...	...	90	90	...	60	60	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	62,728	53,703	9,025	17,681	10,702	6,687	292	12,716	12,637	79	32,331	30,363	1,968
Mortgage refinanced or renewed.....	3,429	3,293	136	593	554	40	...	...	...	...	2,834	2,740	96
To increase loan for improvements or repairs.....	1,082	1,042	40	80	80	...	...	...	...	...	1,002	962	40
To increase loan for other reasons.....	351	351	...	79	79	...	...	...	...	...	272	272	...
To secure better terms.....	1,447	1,391	56	354	315	40	...	...	...	...	1,091	1,076	16
To renew or extend loan without increasing amount.....	316	276	40	40	40	...	...	...	...	...	276	237	40
For other purpose.....	233	233	...	40	40	...	...	...	...	...	193	193	...
Mortgage placed later than acquisition of property.....	2,899	2,859	40	139	139	...	...	40	40	...	2,720	2,681	40
To make improvements or repairs.....	1,670	1,630	40	...	...	...	...	40	40	...	1,630	1,591	40
To invest in other properties.....	140	140	...	40	40	...	...	...	...	...	100	100	...
To invest in business other than real estate.....	111	111	...	...	...	...	...	...	...	...	111	111	...
For other purpose.....	978	978	...	99	99	...	...	...	...	...	879	879	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	3,429	3,293	136	593	554	40	...	...	...	...	2,834	2,740	96
Same lender.....	1,590	1,539	51	298	298	...	...	...	...	...	1,292	1,242	51
Different lender.....	1,839	1,754	85	295	256	40	...	...	...	...	1,542	1,498	45

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				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	62,734	53,706	9,028	17,682	10,703	6,688	294	12,719	12,639	80	32,334	30,365	1,969
Less than 50 percent.....	4,668	4,273	395	154	128	27	...	40	40	...	4,475	4,106	368
50 to 59 percent.....	5,869	4,885	984	487	363	124	...	81	81	...	5,301	4,441	860
60 to 64 percent.....	4,339	4,083	256	457	417	40	...	74	74	...	3,808	3,592	217
65 to 69 percent.....	3,886	3,500	386	780	676	101	4	186	146	40	2,921	2,679	242
70 to 74 percent.....	4,595	3,870	725	1,723	1,115	399	210	130	130	...	2,742	2,625	117
75 to 79 percent.....	6,314	5,101	1,213	2,938	1,786	1,151	...	735	735	...	2,640	2,579	61
80 to 84 percent.....	7,684	5,400	2,284	4,770	2,532	2,238	...	710	710	...	2,203	2,157	46
85 to 89 percent.....	7,419	5,185	2,234	4,367	2,133	2,194	40	1,225	1,225	...	1,828	1,828	...
90 to 94 percent.....	4,200	3,808	392	1,222	889	294	40	926	886	40	2,052	2,034	18
95 to 99 percent.....	2,241	2,201	40	159	119	40	...	1,104	1,104	...	978	978	...
100 percent or more.....	11,196	11,156	40	567	527	40	...	7,463	7,463	...	3,166	3,166	...
Purchase price not reported or property not acquired by purchase.....	323	244	79	58	18	40	111	45	45	...	220	180	40
Median percent.....	81	81	81	82	82	83	...	100+	100+	...	69	71	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	62,734	53,706	9,028	17,682	10,703	6,688	294	12,719	12,639	80	32,334	30,365	1,969
Less than 50 percent.....	4,275	4,273	2	128	128	...	...	40	40	...	4,108	4,106	2
50 to 59 percent.....	4,899	4,885	14	363	363	...	...	81	81	...	4,455	4,441	14
60 to 64 percent.....	4,170	4,083	87	448	417	32	...	74	74	...	3,647	3,592	55
65 to 69 percent.....	3,845	3,500	345	715	676	40	...	146	146	...	2,985	2,679	306
70 to 74 percent.....	4,158	3,870	288	1,155	1,115	40	...	170	130	40	2,833	2,625	209
75 to 79 percent.....	5,465	5,101	364	1,877	1,786	90	...	735	735	...	2,852	2,579	274
80 to 84 percent.....	6,042	5,400	642	2,834	2,532	199	103	710	710	...	2,497	2,157	341
85 to 89 percent.....	5,811	5,185	626	2,492	2,133	348	11	1,225	1,225	...	2,095	1,828	267
90 to 94 percent.....	4,734	3,808	926	1,623	889	695	40	886	886	...	2,226	2,034	192
95 to 99 percent.....	3,332	2,201	1,131	1,171	119	1,052	...	1,104	1,104	...	1,057	978	79
100 percent or more.....	15,678	11,156	4,522	4,819	527	4,153	139	7,503	7,463	40	3,357	3,166	191
Purchase price not reported or property not acquired by purchase.....	323	244	79	58	18	40	...	45	45	...	220	180	40
Median percent.....	84	81	100+	88	82	100+	...	100+	100+	...	72	71	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	28,967	22,822	6,145	8,005	2,459	5,502	44	10,837	10,797	40	10,127	9,567	561
Veteran of World War I only.....	4,725	4,492	233	1,107	1,056	51	...	18	18	...	3,600	3,417	183
Other service or nonveteran.....	35,362	32,541	2,821	9,301	7,878	1,175	249	1,902	1,862	40	24,159	22,801	1,359

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.....	63,771	313,947	18,096	102,234	12,201	81,978	33,474	129,735
Average debt per property.....	...	4.9	...	5.6	...	6.7	...	3.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	4,891	2,851	40	56	...	...	4,851	2,795
\$2,000 to \$2,999.....	7,175	10,505	1,598	2,347	18	32	5,559	8,126
\$3,000 to \$3,999.....	10,548	25,859	2,365	5,972	434	1,169	7,749	18,718
\$4,000 to \$4,999.....	6,576	23,954	1,706	5,443	668	4,054	4,201	14,457
\$5,000 to \$5,999.....	5,986	27,218	1,947	9,131	1,339	6,634	2,700	11,433
\$6,000 to \$6,999.....	7,594	44,151	2,640	16,405	2,947	17,060	2,006	10,686
\$7,000 to \$7,999.....	8,568	58,320	3,597	25,803	3,269	22,394	1,702	10,123
\$8,000 to \$8,999.....	4,523	34,603	2,239	17,885	1,539	12,105	746	4,613
\$9,000 to \$9,999.....	3,097	26,836	1,272	11,441	1,206	10,486	619	4,909
\$10,000 to \$10,999.....	1,420	12,814	300	3,000	473	4,461	648	5,353
\$11,000 to \$11,999.....	899	9,532	275	3,104	79	873	545	5,555
\$12,000 to \$14,999.....	1,093	13,003	79	1,020	229	2,710	785	9,273
\$15,000 to \$19,999.....	875	13,434	40	627	...	...	835	12,807
\$20,000 or more.....	528	10,867	...	...	...	...	528	10,867
Median loan.....dollars..	5,400	...	6,500	...	7,200	...	3,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	13,401	13,820	1,913	2,620	58	96	11,431	11,104
\$2,000 to \$2,999.....	8,620	21,141	2,076	5,119	354	956	6,190	15,066
\$3,000 to \$3,999.....	7,155	24,397	2,100	7,347	475	1,605	4,581	15,445
\$4,000 to \$4,999.....	4,943	23,632	822	3,751	925	5,782	3,206	14,099
\$5,000 to \$5,999.....	6,283	34,370	1,513	8,426	2,621	14,360	2,150	11,584
\$6,000 to \$6,999.....	7,254	46,838	2,985	19,480	2,833	18,096	1,436	9,262
\$7,000 to \$7,999.....	6,980	52,023	3,526	26,328	3,347	17,474	1,108	8,221
\$8,000 to \$8,999.....	3,539	29,964	1,756	14,818	1,574	13,368	209	1,778
\$9,000 to \$9,999.....	2,226	20,878	833	7,769	656	6,140	737	6,969
\$10,000 to \$10,999.....	538	5,582	198	2,021	90	927	249	2,634
\$11,000 to \$11,999.....	894	10,155	257	2,908	159	1,803	478	5,444
\$12,000 to \$14,999.....	761	10,007	79	1,020	110	1,371	572	7,616
\$15,000 to \$19,999.....	988	16,631	40	627	...	...	948	16,004
\$20,000 or more.....	180	4,509	...	...	...	...	180	4,509
Median debt.....dollars..	4,500	...	6,200	...	6,600	...	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.....	303,491	250,214	53,277	194,186	48,540	44,206	81,946	127,359	120,109	7,250	10,480	7,767	2,713
Average debt per mortgage.....	4.8	4.6	6.0	5.2	4.3	6.6	6.7	3.8	3.8	3.8	1.2	1.2	1.2
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	15,911	13,333	2,578	4,398	2,094	2,304	1,940	9,573	9,299	274	416	375	41
Mutual savings bank.....	3,433	1,367	2,066	2,949	883	2,066	77	407	407	...	313	313	...
Savings and loan association.....	26,244	23,018	3,226	6,237	3,488	2,749	6,918	13,089	12,723	366	543	523	20
Life insurance company.....	181,167	144,736	36,431	70,063	38,419	30,204	51,147	59,957	55,440	4,517	5,704	5,411	293
Mortgage company.....	15,672	9,552	6,120	8,927	2,919	6,008	1,599	5,146	5,034	112	1,058	1,006	...
Federal National Mortgage Association.....	17,944	17,809	135	254	119	135	17,690	...	...	...	8	8	...
Individual.....	33,717	32,070	1,647	...	...	...	135	33,552	31,935	1,647	2,111	...	2,111
Other.....	9,403	8,329	1,074	1,358	618	740	2,440	5,605	5,271	334	327	151	196
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	71,202	54,673	16,529	23,285	7,878	14,831	18,821	29,096	27,974	1,122	3,264	2,660	604
1949.....	80,009	59,153	20,856	32,896	14,809	17,501	16,249	30,864	28,095	2,769	3,814	3,159	655
1948.....	51,720	42,647	9,073	12,748	5,257	7,213	14,870	24,102	22,520	1,582	1,946	1,224	722
1947.....	40,240	34,456	5,784	8,128	3,467	4,661	16,357	15,755	15,013	742	939	724	215
1946.....	29,721	29,606	115	2,424	2,424	...	15,340	11,957	11,842	115	22	...	22
1942 to 1945.....	18,739	18,347	392	8,105	8,105	...	309	10,325	9,933	392	367	...	367
1940 to 1941.....	6,596	6,068	528	4,294	4,294	...	...	2,302	1,774	528	128	...	128
1935 to 1939.....	4,858	4,858	...	2,306	2,306	...	...	2,552	2,552	...	...	...	...
1930 to 1934.....	406	406	...	...	...	...	...	406	406	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 1,440 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

HOUSTON 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.....	63,771	54,842	8,929	18,096	11,163	6,655	12,201	33,474	31,558	1,917	9,007	6,657	2,350
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	3,512	3,146	366	1,320	993	327	406	1,787	1,747	40	395	327	69
Mutual savings bank.....	641	334	307	473	166	307	11	1,577	1,577	...	307	307	...
Savings and loan association.....	6,649	5,939	710	1,083	706	377	1,338	4,228	3,935	293	417	377	40
Life insurance company.....	31,253	25,702	5,551	13,016	8,201	4,537	7,245	10,992	10,296	696	4,725	4,538	187
Mortgage company.....	3,717	2,739	978	1,921	961	960	244	1,553	1,535	18	1,000	960	40
Federal National Mortgage Association.....	2,603	2,563	40	58	18	40	2,545	...	...	...	40	40	...
Individual.....	13,162	12,511	651	...	...	...	18	13,144	12,493	651	1,778	...	1,778
Other.....	2,236	1,909	327	227	119	108	395	1,613	1,395	218	345	108	236
FORM OF DEBT													
Mortgage or deed of trust.....	58,099	49,170	8,929	18,096	11,163	6,655	12,202	27,801	25,885	1,916	8,888	6,655	2,233
Contract to purchase.....	5,672	5,672	...	...	...	...	...	5,672	5,672	...	117	...	117
AMORTIZATION													
Fully amortized.....	62,503	53,671	8,832	18,096	11,163	6,655	12,201	32,205	30,386	1,819	8,749	6,655	2,094
Partially amortized.....	896	799	97	...	...	...	...	896	799	97	79	...	79
Not amortized.....	40	40	...	...	...	...	...	40	40	...	61	...	61
On demand.....	333	333	...	...	...	...	...	333	333	...	115	...	115
Regular principal payments required.....	158	158	...	...	...	...	...	158	158	...	...	...	...
No regular principal payments required.....	175	175	...	...	...	...	...	175	175	...	115	...	115
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	59,618	51,232	8,386	17,232	10,784	6,170	11,689	30,698	28,839	1,859	8,325	6,170	2,155
Delinquent:													
Foreclosure in process.....	79	79	...	...	...	...	...	40	40	...	...	...	...
Foreclosure not in process.....	3,899	3,356	543	865	379	486	473	2,562	2,504	58	561	486	76
No regular payments required.....	175	175	...	...	...	...	...	175	175	...	119	...	119
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	9,848	7,405	2,443	3,321	1,165	2,077	2,511	4,016	3,729	287	2,639	2,076	563
1949.....	13,798	10,625	3,173	4,868	2,137	2,631	2,240	6,690	6,248	442	3,131	2,631	500
1948.....	10,270	8,460	1,810	2,081	799	1,182	2,078	6,112	5,583	529	1,770	1,182	588
1947.....	8,260	7,249	1,011	1,358	593	765	2,538	4,364	4,198	166	971	765	206
1946.....	7,857	7,718	139	683	683	...	2,755	4,419	4,280	139	139	...	139
1942 to 1945.....	8,142	7,907	235	3,110	3,110	...	79	4,953	4,713	235	235	...	235
1940 to 1941.....	2,904	2,785	119	1,653	1,653	...	...	1,251	1,132	119	119	...	119
1935 to 1939.....	2,237	2,237	...	1,023	1,023	...	...	1,214	1,214	...	...	...	...
1930 to 1934.....	457	457	...	...	...	...	...	457	457	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE													
On demand.....	333	333	...	...	...	...	...	333	333	...	115	...	115
Less than 5 years.....	1,650	1,632	18	...	...	...	...	1,650	1,632	18	659	...	659
5 to 9 years.....	8,252	7,481	771	40	40	...	18	8,194	7,423	771	743	79	664
10 to 12 years.....	10,090	9,358	732	79	79	...	493	9,517	8,985	532	332	166	166
13 to 14 years.....	2,977	2,919	58	58	58	...	238	2,681	2,623	58	456	224	233
15 years.....	5,687	5,496	191	804	764	40	137	4,746	4,634	112	1,027	907	119
16 to 19 years.....	3,446	3,150	296	547	428	119	1,023	1,877	1,700	177	585	406	179
20 years.....	13,190	11,976	1,214	4,751	3,786	966	5,100	3,339	3,090	249	2,931	2,756	176
21 to 24 years.....	3,029	2,078	951	2,155	1,204	852	316	558	558	...	675	635	40
25 years.....	14,954	10,057	4,897	9,662	4,804	4,679	4,793	500	500	...	1,442	1,442	...
26 years or more.....	162	162	...	...	...	...	83	79	79	...	40	40	...
Median term.....years..	19	16	25	25	22	25	20	12	12	...	20	20	...
YEAR MORTGAGE DUE													
On demand.....	333	333	...	...	...	...	...	333	333	...	115	...	115
Fully amortized.....	62,502	53,671	8,831	18,096	11,164	6,656	12,200	32,204	30,384	1,820	8,750	6,657	2,093
Past due.....	18	18	...	...	...	...	...	18	18	...	...	...	...
1950 to 1951.....	1,633	1,338	295	...	...	...	...	1,633	1,338	295	339	...	339
1952 to 1953.....	4,446	4,446	...	...	...	...	...	4,406	4,406	...	357	40	317
1954 to 1955.....	3,918	3,669	249	119	119	...	...	3,798	3,549	249	471	...	471
1956 to 1957.....	4,899	4,686	213	700	700	...	97	4,102	3,889	213	94	...	94
1958 to 1959.....	5,839	5,500	339	391	391	...	414	5,034	4,695	339	336	170	166
1960 to 1964.....	11,473	10,970	503	1,914	1,875	40	615	8,944	8,520	424	1,226	639	587
1965 to 1969.....	14,131	12,859	1,272	5,269	4,285	984	5,538	3,324	3,035	289	3,099	2,980	119
1970 to 1974.....	12,039	7,679	4,360	7,448	3,139	4,111	3,725	866	855	11	2,519	2,519	...
1975 or later.....	4,106	2,506	1,600	2,215	615	1,521	1,811	79	79	...	309	309	...
Partially or not amortized.....	938	840	98	...	...	...	...	938	840	98	140	...	140
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	128	128	...	...	...	...	...	128	128	...	61	...	61
1952 to 1953.....	40	40	...	...	...	...	...	40	40	...	79	...	79
1954 to 1955.....	159	101	58	...	...	...	...	159	101	58	...	...	...
1956 to 1957.....	40	40	...	...	...	...	...	40	40	...	...	...	...
1958 to 1959.....	51	51	...	...	...	...	...	51	51	...	...	...	...
1960 to 1964.....	520	480	40	...	...	...	...	520	480	40	...	...	...
1965 to 1969.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 278 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													
INTEREST RATE													
Less than 4.0 percent.....	553	553	...	...	...	...	...	553	553	...	230	40	190
4.0 percent.....	19,812	17,397	2,415	4,921	2,687	2,135	12,201	2,689	2,588	101	6,904	6,615	289
4.1 to 4.4 percent.....	137	119	18	47	29	18	...	90	90	...	...	...	...
4.5 percent.....	16,818	11,870	4,948	12,094	7,413	4,502	...	4,724	4,457	267	40	...	40
4.6 to 5.0 percent.....	6,827	6,433	394	1,034	1,034	...	...	5,793	5,399	394	242	...	242
5.1 to 5.5 percent.....	915	915	...	...	...	...	...	915	915	...	99	...	99
5.6 to 6.0 percent.....	13,656	12,791	865	...	...	...	...	13,656	12,791	865	1,258	...	1,258
6.1 percent or more.....	5,056	4,766	290	...	...	...	...	5,056	4,766	290	233	...	233
Median interest rate.....percent..	4.5	4.5	4.5	4.5	4.5	4.5	4.0	6.0	6.0	...	4.0	4.0	...
MORTGAGE LOAN													
Less than \$2,000.....	5,103	4,792	311	40	40	...	...	5,063	4,752	311	7,727	6,099	1,628
\$2,000 to \$2,999.....	7,357	7,003	354	1,598	1,598	...	18	5,741	5,387	354	1,022	517	505
\$3,000 to \$3,999.....	10,904	10,155	749	2,465	2,326	40	474	7,966	7,396	570	119	...	119
\$4,000 to \$4,999.....	6,487	6,242	245	1,854	1,706	148	629	4,004	3,907	97	97	40	58
\$5,000 to \$5,999.....	6,680	5,365	1,315	2,766	1,580	1,186	1,339	2,576	2,446	130	...	...	...
\$6,000 to \$6,999.....	9,181	6,341	2,840	4,347	1,615	2,633	2,947	1,887	1,779	108	40	...	40
\$7,000 to \$7,999.....	8,301	6,363	1,938	3,282	1,442	1,761	3,309	1,710	1,652	58	...	...	...
\$8,000 to \$8,999.....	3,114	2,598	516	956	481	465	1,489	660	609	51	...	...	...
\$9,000 to \$9,999.....	2,484	2,094	390	612	309	304	1,206	667	580	87	...	...	...
\$10,000 to \$10,999.....	1,250	1,109	141	119	40	79	473	658	597	61	...	...	...
\$11,000 to \$11,999.....	552	552	...	18	18	...	79	455	455	...	...	...	...
\$12,000 to \$14,999.....	1,075	985	90	40	...	40	229	807	756	51	...	...	...
\$15,000 to \$19,999.....	796	756	40	...	...	...	...	796	756	40	...	...	...
\$20,000 or more.....	488	488	...	...	...	...	...	488	488	...	...	...	...
Median loan.....dollars..	5,300	4,800	6,500	6,000	4,900	6,700	7,200	3,700	3,700	...	1,100	1,000	...
OUTSTANDING DEBT													
Less than \$2,000.....	13,692	13,096	596	1,913	1,913	...	58	11,721	11,125	596	8,194	6,258	1,936
\$2,000 to \$2,999.....	8,958	8,280	678	2,215	2,076	40	394	6,349	5,849	500	634	358	276
\$3,000 to \$3,999.....	7,117	6,899	218	2,060	2,020	40	435	4,623	4,444	179	119	40	79
\$4,000 to \$4,999.....	4,795	4,340	455	1,029	723	307	885	2,881	2,733	148	58	...	58
\$5,000 to \$5,999.....	7,345	5,692	1,653	2,650	1,127	1,424	2,621	2,074	1,944	130	...	...	...
\$6,000 to \$6,999.....	8,395	5,587	2,808	3,999	1,386	2,613	2,873	1,523	1,368	155	...	...	...
\$7,000 to \$7,999.....	6,237	4,665	1,572	2,948	1,387	1,481	2,307	982	971	11	...	...	...
\$8,000 to \$8,999.....	2,443	2,068	375	624	296	328	1,574	245	198	47	...	...	...
\$9,000 to \$9,999.....	1,897	1,543	354	482	179	304	656	759	708	51	...	...	...
\$10,000 to \$10,999.....	487	397	90	137	58	79	90	260	249	11	...	...	...
\$11,000 to \$11,999.....	536	536	...	...	...	...	159	377	377	...	...	...	...
\$12,000 to \$14,999.....	743	653	90	40	...	40	110	594	543	51	...	...	...
\$15,000 to \$19,999.....	908	868	40	...	...	...	...	908	868	40	...	...	...
\$20,000 or more.....	220	220	...	...	...	...	40	180	180	...	...	...	...
Median debt.....dollars..	4,400	3,800	6,300	5,600	3,700	6,500	6,500	2,700	2,700	...	1,000	1,000	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	63,067	54,134	8,933	18,098	11,164	6,656	12,202	32,767	30,848	1,919	8,691	6,655	2,035
Less than \$20.....	3,916	3,581	335	1,946	1,807	40	...	1,971	1,775	196	7,816	6,615	1,200
\$20 to \$24.....	5,977	5,919	58	2,830	2,772	58	179	2,969	2,969	...	177	40	137
\$25 to \$29.....	4,999	4,537	462	1,523	1,386	137	446	3,000	2,745	285	159	...	159
\$30 to \$34.....	9,238	7,103	2,135	3,098	1,187	1,812	1,505	4,634	4,410	224	318	...	318
\$35 to \$39.....	10,738	8,610	2,128	3,133	1,215	1,918	2,976	4,628	4,419	209	11	...	11
\$40 to \$44.....	10,336	7,873	2,463	3,609	1,618	1,911	3,062	3,665	3,232	433	51	...	51
\$45 to \$49.....	4,571	4,257	314	657	397	260	1,970	1,944	1,890	54	29	...	29
\$50 to \$54.....	4,380	3,849	531	875	514	361	1,054	2,450	2,280	170	79	...	79
\$55 to \$59.....	1,948	1,710	238	278	159	119	336	1,334	1,215	119	...	...	...
\$60 to \$64.....	1,764	1,724	40	51	51	...	484	1,230	1,190	40	...	...	...
\$65 to \$69.....	678	678	...	40	40	...	11	627	627	...	...	...	...
\$70 to \$79.....	1,518	1,456	62	58	18	40	179	1,281	1,259	22	40	...	40
\$80 to \$89.....	1,199	1,112	87	...	...	...	...	1,199	1,112	87	...	...	...
\$90 to \$99.....	921	881	40	...	...	...	...	921	881	40	11	...	11
\$100 to \$119.....	884	844	40	...	...	...	...	844	844	40	...	...	...
\$120 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	38	38	38	34	28	38	41	39	38	...	11	10	...

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.....	63,771	54,842	8,929	18,096	11,163	6,655	278	12,201	12,122	79	33,474	31,558	1,917
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	62,971	54,089	8,882	17,890	10,967	6,644	278	12,122	12,043	79	32,960	31,079	1,881
Less than half.....	800	753	47	206	196	11	...	79	79	...	514	478	36
TYPE OF STRUCTURE													
Detached.....	63,620	54,691	8,929	18,096	11,163	6,655	278	12,161	12,082	79	33,362	31,446	1,917
Semidetached and attached.....	151	151	...	...	...	...	...	40	40	...	112	112	...
NUMBER OF ROOMS													
Less than 4 rooms.....	4,672	4,499	173	144	144	...	...	354	354	...	4,174	4,001	173
4 rooms.....	15,832	12,638	3,194	5,304	2,671	2,633	...	3,161	3,082	79	7,367	6,885	482
5 rooms.....	23,861	20,179	3,682	8,189	5,003	3,107	79	6,591	6,591	...	9,081	8,585	496
6 rooms.....	13,088	11,869	1,219	3,520	2,738	682	99	1,647	1,647	...	7,921	7,483	437
7 rooms or more.....	5,207	4,700	507	674	484	90	99	179	179	...	4,355	4,037	318
Not reported.....	1,111	958	153	265	122	143	...	270	270	...	577	566	11
YEAR STRUCTURE BUILT													
1950 (part).....	3,847	2,594	1,253	1,648	516	1,053	79	1,328	1,328	...	871	750	121
1949.....	8,308	5,620	2,688	3,700	1,306	2,393	...	1,924	1,924	...	2,684	2,390	294
1948.....	6,692	5,062	1,630	2,272	841	1,431	...	1,809	1,809	...	3,211	3,012	198
1947.....	6,335	5,000	1,335	1,736	574	1,162	...	1,981	1,941	40	2,369	2,485	133
1946.....	4,898	4,326	572	1,475	179	197	99	2,355	2,315	40	2,069	1,833	236
1942 to 1945.....	7,483	7,028	455	3,138	2,869	170	99	1,363	1,363	...	2,981	2,795	186
1940 to 1941.....	8,094	7,637	457	3,209	2,999	209	...	982	982	...	3,903	3,656	247
1930 to 1939.....	11,324	10,993	331	1,720	79	...	...	912	912	...	6,693	6,362	331
1929 or earlier.....	5,949	5,848	101	79	79	...	...	11	11	...	5,859	5,758	101
Not reported.....	843	735	108	119	79	40	...	139	139	...	585	517	69
YEAR STRUCTURE ACQUIRED													
1950 (part).....	9,160	6,717	2,443	3,282	1,126	2,077	79	2,432	2,432	...	3,446	3,160	287
1949.....	12,280	9,187	3,093	4,828	2,098	2,631	99	2,229	2,229	...	5,223	4,861	363
1948.....	9,618	7,938	1,680	1,962	799	1,163	99	2,038	2,038	...	5,619	5,101	518
1947.....	7,882	6,792	1,090	1,301	496	805	...	2,588	2,509	79	3,992	3,787	206
1946.....	7,926	7,687	269	603	424	79	...	2,755	2,755	...	4,568	4,378	190
1942 to 1945.....	9,126	8,891	235	3,265	3,265	...	...	119	119	...	5,742	5,507	235
1940 to 1941.....	3,516	3,397	119	1,732	1,732	...	...	40	40	...	1,744	1,625	119
1930 to 1939.....	3,294	3,294	...	1,083	1,083	...	...	...	...	...	2,211	2,211	...
1929 or earlier.....	918	918	...	40	40	...	...	...	...	...	878	878	...
Not reported.....	51	51	...	...	...	...	...	...	...	...	51	51	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	31,886	26,234	5,652	11,972	7,243	4,650	79	7,189	7,149	40	12,725	11,843	882
Previously occupied.....	31,885	28,608	3,277	6,124	3,920	2,005	199	5,013	4,973	40	20,749	19,715	1,034
PURCHASE PRICE													
Less than \$2,000.....	2,398	2,299	99	...	...	...	...	...	...	...	2,399	2,299	99
\$2,000 to \$2,999.....	4,045	4,027	18	1,025	1,025	...	...	40	40	...	2,980	2,962	18
\$3,000 to \$3,999.....	7,553	7,341	212	998	998	...	...	276	276	...	6,279	6,068	212
\$4,000 to \$4,999.....	6,397	6,036	361	2,070	1,971	...	99	472	472	...	3,855	3,594	262
\$5,000 to \$5,999.....	5,757	5,259	498	1,534	1,443	90	...	984	944	40	3,239	2,871	368
\$6,000 to \$6,999.....	8,423	6,949	1,474	2,638	1,476	1,162	...	2,745	2,745	...	3,040	2,728	312
\$7,000 to \$7,999.....	7,965	6,997	1,968	2,550	812	1,738	...	3,524	3,524	...	1,891	1,761	130
\$8,000 to \$8,999.....	5,863	4,214	1,649	2,966	1,396	1,391	179	1,499	1,459	40	1,399	1,369	40
\$9,000 to \$9,999.....	4,198	2,856	1,342	2,107	844	1,263	...	1,258	1,258	...	832	753	79
\$10,000 to \$10,999.....	2,344	1,839	505	893	417	476	...	640	640	...	811	782	29
\$11,000 to \$11,999.....	1,472	1,195	277	526	289	237	...	170	170	...	777	737	40
\$12,000 to \$14,999.....	3,041	2,693	348	653	435	218	...	395	395	...	1,993	1,863	130
\$15,000 to \$19,999.....	1,968	1,849	119	40	40	...	...	159	159	...	1,770	1,651	119
\$20,000 to \$24,999.....	421	381	40	40	40	...	...	...	...	...	381	381	...
\$25,000 or more.....	1,326	1,286	40	...	...	...	...	...	...	...	1,326	1,286	40
Property not acquired by purchase.....	40	...	...	...	...	...	...	...	...	...	40	40	...
Not reported.....	559	480	79	58	18	40	...	40	40	...	462	422	40
Median purchase price.....dollars..	6,600	6,300	7,900	7,200	6,000	8,200	...	7,400	7,400	...	5,300	5,200	...
MARKET VALUE													
Less than \$2,000.....	851	851	...	40	40	...	...	...	...	...	811	811	...
\$2,000 to \$2,999.....	1,631	1,534	97	332	332	...	...	40	40	...	1,260	1,163	97
\$3,000 to \$3,999.....	3,769	3,554	215	157	117	40	...	58	58	...	3,554	3,379	176
\$4,000 to \$4,999.....	4,793	4,696	97	787	747	40	...	551	551	...	3,455	3,398	58
\$5,000 to \$5,999.....	4,507	4,059	448	781	602	79	99	430	430	...	3,296	3,027	269
\$6,000 to \$6,999.....	9,154	7,649	1,505	2,264	1,233	1,030	...	2,427	2,427	...	4,463	4,189	274
\$7,000 to \$7,999.....	7,806	6,283	1,523	2,768	1,442	1,326	...	2,757	2,757	...	2,280	2,084	197
\$8,000 to \$8,999.....	7,550	5,731	1,819	3,064	1,494	1,431	139	1,999	1,920	79	2,487	2,318	170
\$9,000 to \$9,999.....	4,753	3,658	1,095	2,277	1,182	1,056	40	1,468	1,468	...	1,008	1,008	...
\$10,000 to \$10,999.....	5,509	4,520	989	2,260	1,329	931	...	1,332	1,332	...	1,918	1,860	58
\$11,000 to \$11,999.....	1,497	1,231	266	764	498	266	...	159	159	...	574	574	...
\$12,000 to \$14,999.....	4,855	4,509	346	1,778	1,550	227	...	547	547	...	2,531	2,412	119
\$15,000 to \$19,999.....	3,220	2,890	330	600	421	179	...	217	217	...	2,404	2,252	152
\$20,000 to \$24,999.....	1,386	1,368	18	119	119	...	...	139	139	...	1,127	1,109	18
\$25,000 or more.....	2,147	1,989	158	79	40	40	...	40	40	...	2,029	1,910	119
Not reported.....	346	324	22	29	18	11	...	40	40	...	277	266	11
Median market value.....dollars..	7,800	7,700	8,300	8,600	8,700	8,500	...	7,900	7,900	...	6,900	6,900	...

RESIDENTIAL FINANCING

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

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Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
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				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.....	7,939	7,800	139	1,007	1,007	...	...	40	40	...	6,893	6,754	139
20 to 39 percent.....	12,656	12,271	385	3,357	3,357	...	...	298	298	40	9,001	8,656	345
40 to 59 percent.....	11,443	10,907	536	2,606	2,487	119	...	642	642	...	8,194	7,778	417
60 to 69 percent.....	6,447	5,857	590	1,267	1,030	236	...	1,571	1,571	...	3,609	3,256	354
70 to 79 percent.....	6,764	6,232	532	1,865	1,538	327	...	2,713	2,713	...	2,187	1,981	206
80 to 84 percent.....	4,614	3,266	1,348	1,872	760	874	238	1,518	1,518	...	1,223	987	236
85 to 89 percent.....	3,449	2,408	1,041	1,564	621	944	...	1,267	1,227	40	618	560	58
90 to 94 percent.....	3,768	2,047	1,721	1,786	119	1,667	...	1,330	1,330	...	693	599	94
95 to 99 percent.....	4,109	2,328	1,781	1,799	58	1,742	...	1,867	1,867	...	442	402	40
100 percent or more.....	2,277	1,443	834	944	168	736	40	956	956	...	378	320	58
Market value not reported.....	306	284	22	29	18	11	...	...	...	...	277	266	11
Median percent.....	59	53	89	74	50	92	...	83	83	...	42	41	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	3,178	3,127	51	458	458	...	...	119	119	...	2,600	2,550	51
\$2.50 to \$4.99.....	4,705	4,194	511	477	218	258	...	567	567	...	3,661	3,408	253
\$5.00 to \$7.49.....	7,118	6,317	801	1,626	1,229	397	...	1,187	1,187	...	4,305	3,901	404
\$7.50 to \$9.99.....	7,324	6,860	464	1,433	907	236	...	1,303	1,303	...	4,878	4,650	227
\$10.00 to \$12.49.....	11,138	10,205	933	2,426	1,692	735	...	2,246	2,206	40	6,467	6,308	159
\$12.50 to \$14.99.....	6,236	5,501	735	2,280	1,744	536	...	1,451	1,411	40	2,506	2,347	159
\$15.00 to \$17.49.....	4,252	3,525	727	2,190	1,502	489	199	1,171	1,171	...	892	852	40
\$17.50 to \$19.99.....	1,657	1,467	190	744	554	190	...	448	448	...	465	465	...
\$20.00 to \$24.99.....	1,647	1,281	366	616	278	338	...	397	397	...	635	606	29
\$25.00 or more.....	1,772	1,653	119	850	731	119	...	119	119	...	804	804	...
Taxes not payable in 1949 ¹	11,841	7,999	3,842	5,149	1,723	3,347	79	3,154	3,154	...	3,537	3,122	415
Taxes or value not reported.....	2,904	2,713	191	139	128	11	...	40	40	...	2,725	2,545	180
Median taxes.....dollars..	10.49	10.38	11.66	12.80	12.72	...	...	11.48	11.46	...	9.06	9.16	...
REAL ESTATE TAXES													
Less than \$20.....	4,015	3,825	190	418	418	...	...	79	79	...	3,516	3,327	190
\$20 to \$39.....	6,034	5,604	430	276	197	79	...	724	724	...	5,034	4,683	351
\$40 to \$59.....	5,951	5,377	574	1,041	646	395	...	1,008	1,008	...	3,902	3,723	179
\$60 to \$79.....	6,174	5,420	754	1,663	1,056	606	...	789	789	...	3,722	3,575	148
\$80 to \$99.....	7,618	7,042	576	2,358	1,901	357	99	2,259	2,259	...	3,000	2,881	119
\$100 to \$119.....	6,583	5,682	901	2,385	1,679	706	...	1,766	1,687	79	2,432	2,316	115
\$120 to \$139.....	3,814	3,186	628	1,665	1,099	467	99	981	981	...	1,167	1,106	61
\$140 to \$159.....	2,256	2,007	249	968	769	199	...	487	487	...	801	750	51
\$160 to \$199.....	3,170	2,751	419	1,287	947	339	...	695	695	...	1,188	1,109	79
\$200 to \$249.....	1,612	1,572	40	567	527	40	...	99	99	...	946	946	...
\$250 to \$299.....	1,173	1,054	119	90	11	79	...	...	...	...	1,083	1,043	40
\$300 or more.....	884	844	40	119	79	40	...	...	...	...	685	685	...
Taxes not payable in 1949.....	11,801	7,959	3,842	5,149	1,723	3,347	79	3,154	3,154	...	3,498	3,083	415
Taxes or value not reported.....	2,688	2,519	169	110	110	...	...	79	79	...	2,499	2,330	169
Median taxes.....dollars..	81	81	93	101	100	...	...	92	91	...	62	62	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	58,489	49,731	8,758	17,364	10,471	6,615	278	12,161	12,082	79	28,964	27,177	1,787
Mortgage refinanced or renewed.....	2,946	2,815	131	593	554	40	...	...	...	...	2,352	2,262	91
To increase loan for improvements or repairs.....	891	851	40	80	80	...	...	...	...	...	811	771	40
To increase loan for other reasons.....	337	337	...	79	79	...	...	...	...	...	258	258	...
To secure better terms.....	1,241	1,190	51	354	315	40	...	...	...	...	886	875	11
To renew or extend loan without increasing amount.....	267	227	40	40	40	...	...	...	...	...	227	188	40
For other purpose.....	210	210	...	40	40	...	...	...	...	...	170	170	...
Mortgage placed later than acquisition of property.....	2,338	2,298	40	139	139	...	...	40	40	...	2,159	2,120	40
To make improvements or repairs.....	1,363	1,323	40	...	...	...	...	40	40	...	1,323	1,284	40
To invest in other properties.....	51	51	...	40	40	...	...	...	...	...	11	11	...
To invest in business other than real estate.....	40	40	...	...	...	...	...	...	...	...	40	40	...
For other purpose.....	884	884	...	99	99	...	...	...	...	...	785	785	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	2,946	2,815	131	593	554	40	...	...	...	...	2,352	2,262	91
Same lender.....	1,381	1,330	51	298	298	...	...	...	...	...	1,083	1,033	51
Different lender.....	1,565	1,485	80	295	256	40	...	...	...	...	1,269	1,229	40

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."

HOUSTON STANDARD METROPOLITAN AREA

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.....	58,491	49,731	8,760	17,366	10,472	6,616	279	12,164	12,084	80	28,966	27,177	1,787
Less than 50 percent.....	4,115	3,824	291	119	119	...	...	40	40	...	3,957	3,665	291
50 to 59 percent.....	5,244	4,315	929	457	338	119	...	40	40	...	4,748	3,938	810
60 to 64 percent.....	3,800	3,584	216	448	408	40	...	69	69	...	3,284	3,107	177
65 to 69 percent.....	3,351	2,969	382	656	555	101	...	177	137	40	2,519	2,277	242
70 to 74 percent.....	4,285	3,579	706	1,695	1,098	399	199	130	130	...	2,460	2,351	108
75 to 79 percent.....	6,129	4,916	1,213	2,933	1,781	1,151	...	730	730	...	2,466	2,405	61
80 to 84 percent.....	7,293	5,055	2,238	4,717	2,509	2,198	...	691	691	...	1,894	1,854	40
85 to 89 percent.....	7,245	5,011	2,234	4,362	2,128	2,194	40	1,129	1,129	...	1,755	1,755	...
90 to 94 percent.....	4,043	3,651	392	1,205	872	294	40	841	801	40	1,997	1,979	18
95 to 99 percent.....	2,175	2,135	40	159	119	40	...	1,081	1,081	...	935	935	...
100 percent or more.....	10,584	10,544	40	567	527	40	...	7,196	7,196	...	2,821	2,821	...
Purchase price not reported or property not acquired by purchase.....	227	148	79	58	18	40	...	40	40	...	130	90	40
Median percent.....	82	82	81	82	82	83	...	100+	100+	...	70	71	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	58,491	49,731	8,760	17,366	10,472	6,616	279	12,164	12,084	80	28,966	27,177	1,787
Less than 50 percent.....	3,824	3,824	...	119	119	...	...	40	40	...	3,665	3,665	...
50 to 59 percent.....	4,315	4,315	...	338	338	...	...	40	40	...	3,938	3,938	...
60 to 64 percent.....	3,584	3,584	11	408	408	...	...	69	69	...	3,118	3,107	11
65 to 69 percent.....	2,969	2,969	345	594	555	40	...	137	137	...	2,583	2,277	306
70 to 74 percent.....	3,579	3,579	258	1,138	1,098	40	...	170	130	40	2,530	2,351	179
75 to 79 percent.....	4,916	4,916	296	1,872	1,781	90	...	730	730	...	2,610	2,405	206
80 to 84 percent.....	5,055	5,055	621	2,807	2,509	199	99	691	691	...	2,177	1,854	323
85 to 89 percent.....	5,011	5,011	615	2,476	2,128	348	...	1,129	1,129	...	2,022	1,755	267
90 to 94 percent.....	3,651	3,651	920	1,606	872	695	40	801	801	...	2,165	1,979	186
95 to 99 percent.....	2,135	2,135	1,131	1,171	119	1,052	...	1,081	1,081	...	1,014	935	79
100 percent or more.....	10,544	10,544	4,482	4,779	527	4,113	139	7,236	7,196	40	3,012	2,821	191
Purchase price not reported or property not acquired by purchase.....	148	148	79	58	18	40	...	40	40	...	130	90	40
Median percent.....	84	82	100+	88	82	100+	...	100+	100+	...	72	71	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	27,479	21,391	6,088	7,922	2,425	5,457	40	10,335	10,295	40	9,223	8,671	552
Veteran of World War I only.....	4,307	4,078	229	1,089	1,038	51	...	18	18	...	3,200	3,021	179
Other service or nonveteran.....	31,985	29,374	2,611	9,085	7,699	1,148	238	1,849	1,809	40	21,051	19,866	1,186
COLOR OF OWNER													
White.....	52,361	44,656	7,705	15,548	9,488	5,782	278	10,576	10,497	79	26,236	24,671	1,565
Nonwhite.....	5,109	5,073	36	850	850	...	...	217	217	...	4,043	4,007	36
Not reported.....	6,301	5,113	1,188	1,698	825	873	...	1,408	1,408	...	3,195	2,879	315
SEX AND AGE OF OWNER													
Male.....	55,048	47,314	7,734	16,103	10,033	5,894	179	10,515	10,435	80	28,430	26,846	1,584
Under 35 years.....	20,629	15,561	5,068	6,453	1,923	4,352	179	6,839	6,799	40	7,317	6,839	478
35 to 44 years.....	18,664	16,995	1,669	6,121	4,918	1,204	...	2,928	2,928	...	9,615	9,150	466
45 to 54 years.....	9,928	9,039	889	2,547	2,249	298	...	434	394	40	6,947	6,395	551
55 to 64 years.....	3,984	3,876	108	806	767	40	...	215	215	...	2,963	2,894	69
65 years and over.....	1,843	1,843	...	176	176	...	...	99	99	...	1,568	1,568	...
Female.....	3,106	2,889	217	692	493	99	99	318	318	...	2,095	2,077	18
Under 45 years.....	1,878	1,679	199	457	258	99	99	199	199	...	1,222	1,222	...
45 to 64 years.....	777	759	18	235	235	...	...	119	119	...	422	404	18
65 years and over.....	451	451	...	...	...	...	...	...	...	...	451	451	...
Sex or age not reported.....	5,618	4,640	978	1,301	638	663	...	1,369	1,369	...	2,949	2,634	315
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD													
Owner is—													
Primary individual.....	1,319	1,308	11	208	197	11	...	79	79	...	1,032	1,032	...
Head of primary family.....	55,465	47,781	7,684	16,270	10,249	5,842	179	10,595	10,516	79	28,599	27,016	1,584
Not head but a member of primary family	850	594	256	238	...	139	99	79	79	...	533	515	18
One or more owners not in primary family.....	520	520	...	79	79	...	...	79	79	...	361	361	...
Not reported.....	5,618	4,640	978	1,301	638	663	...	1,369	1,369	...	2,949	2,634	315
Properties with owner who is head of household or related to head...	57,635	49,683	7,952	16,715	10,445	5,992	278	10,755	10,675	80	30,164	28,565	1,602
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS													
Primary individual.....	1,319	1,308	11	208	197	11	...	79	79	...	1,032	1,032	...
Primary family:													
2 persons.....	13,868	12,130	1,738	4,173	2,372	1,561	40	2,302	2,262	40	7,393	7,296	97
3 persons.....	16,063	13,033	3,030	5,020	2,546	2,435	40	3,364	3,364	...	7,679	7,124	556
4 persons.....	16,043	13,878	2,165	5,099	3,451	1,450	199	3,887	3,847	40	7,057	6,581	477
5 persons.....	6,473	5,702	771	1,386	929	457	...	884	884	...	4,203	3,888	315
6 persons.....	2,091	1,972	119	457	377	79	...	159	159	...	1,476	1,436	40
7 persons or more.....	1,777	1,660	117	374	374	79	79	...	1,324	1,207	117

RESIDENTIAL FINANCING

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				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.....													
1 child.....	19,846	17,453	2,393	5,368	3,419	1,909	40	3,119	3,079	40	11,359	10,955	404
2 children.....	15,238	12,240	2,998	4,818	2,383	2,395	40	3,002	2,962	40	7,420	6,896	524
3 children.....	15,079	13,014	2,065	4,671	3,142	1,331	199	3,451	3,451	...	6,957	6,421	536
4 children or more.....	5,156	4,719	437	1,406	1,088	318	...	1,063	1,063	...	2,687	2,568	119
	2,314	2,256	58	454	414	40	...	119	119	...	1,741	1,723	18
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	5,039	4,902	137	894	814	79	...	414	414	...	3,731	3,674	58
\$2,000 to \$2,499.....	2,631	2,484	147	590	539	51	...	591	591	...	1,450	1,354	96
\$2,500 to \$2,999.....	4,403	4,026	377	745	408	338	...	913	913	...	2,745	2,705	40
\$3,000 to \$3,499.....	6,307	5,522	785	1,700	1,074	527	99	1,280	1,280	...	3,328	3,169	159
\$3,500 to \$3,999.....	6,430	5,000	1,430	2,490	1,199	1,251	40	1,350	1,350	...	2,590	2,451	139
\$4,000 to \$4,499.....	6,789	5,408	1,381	2,587	1,524	1,063	...	1,701	1,701	...	2,502	2,184	318
\$4,500 to \$4,999.....	4,467	3,851	616	1,460	924	536	...	834	794	40	2,172	2,133	40
\$5,000 to \$5,999.....	6,806	5,734	1,072	2,508	1,555	953	...	1,477	1,437	40	2,821	2,742	79
\$6,000 to \$7,999.....	6,425	5,293	1,132	2,243	1,449	695	99	953	953	...	3,228	2,891	338
\$8,000 to \$9,999.....	1,750	1,631	119	437	318	79	40	278	278	...	1,035	1,035	...
\$10,000 or more.....	2,852	2,563	289	368	289	79	...	388	388	...	2,095	1,886	209
Not reported.....	3,736	3,269	467	693	352	341	...	576	576	...	2,467	2,341	126
Median income.....dollars..	4,100	4,100	4,300	4,300	4,300	4,200	...	4,100	4,100	...	4,000	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													
	57,041	49,090	7,951	16,715	10,447	5,993	278	10,754	10,675	79	29,573	27,971	1,601
Less than 5 percent.....	2,114	2,114	...	892	892	...	...	40	40	...	1,182	1,182	...
5 to 9 percent.....	16,598	15,248	1,350	6,806	5,536	1,132	139	2,346	2,346	...	7,447	7,367	79
10 to 14 percent.....	18,013	14,094	3,919	5,450	2,243	3,167	40	4,811	4,732	79	7,751	7,119	632
15 to 19 percent.....	7,515	5,935	1,580	2,002	760	1,143	99	1,703	1,703	...	3,811	3,473	338
20 to 24 percent.....	2,187	2,108	79	159	119	40	...	357	357	...	1,671	1,631	40
25 to 29 percent.....	751	621	130	51	40	11	...	179	179	...	522	403	119
30 to 34 percent.....	843	803	40	79	40	40	...	79	79	...	684	684	...
35 to 39 percent.....	738	738	...	...	...	...	...	99	99	...	639	639	...
40 percent or more.....	1,730	1,633	97	215	176	40	...	176	176	...	1,340	1,282	58
Income \$10,000 or more.....	2,852	2,563	289	368	289	79	...	388	388	...	2,095	1,886	209
Income not reported.....	3,700	3,233	467	693	352	341	...	576	576	...	2,431	2,305	126
Median percent.....	12	12	13	10	9	13	...	13	13	...	13	12	...
Properties with owner who is head of household.....													
	56,782	49,087	7,695	16,477	10,446	5,853	179	10,675	10,595	80	29,633	28,047	1,583
INCOME OF OWNER													
Less than \$2,000.....	6,734	6,517	217	970	851	119	...	728	728	...	5,036	4,938	97
\$2,000 to \$2,499.....	3,507	3,162	345	839	630	209	...	829	829	...	1,840	1,704	136
\$2,500 to \$2,999.....	5,044	4,409	635	1,043	487	556	...	1,063	1,023	40	2,938	2,898	40
\$3,000 to \$3,499.....	8,069	6,569	1,500	2,276	1,173	1,004	99	1,619	1,619	...	4,174	3,777	397
\$3,500 to \$3,999.....	6,711	5,182	1,529	2,791	1,440	1,311	40	1,565	1,565	...	2,355	2,176	179
\$4,000 to \$4,499.....	6,274	4,953	1,321	2,805	1,663	1,142	...	1,544	1,544	...	1,926	1,747	179
\$4,500 to \$4,999.....	4,357	4,019	338	1,271	1,013	258	...	695	695	...	2,391	2,311	79
\$5,000 to \$5,999.....	4,664	4,188	476	1,952	1,595	357	...	794	754	40	1,919	1,839	79
\$6,000 to \$7,999.....	4,590	3,915	675	1,409	893	476	40	715	715	...	2,466	2,307	159
\$8,000 to \$9,999.....	939	899	40	79	40	40	...	238	238	...	621	621	...
\$10,000 or more.....	2,228	2,068	170	249	209	40	...	269	269	...	1,720	1,590	130
Not reported.....	3,655	3,206	449	793	452	341	...	616	616	...	2,247	2,139	108
Median income.....dollars..	3,700	3,700	3,800	3,900	4,100	3,800	...	3,700	3,700	...	3,400	3,400	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	6,166	5,224	942	2,103	1,269	834	...	1,321	1,321	...	2,741	2,633	108
Self-employed.....	1,126	1,126	...	90	90	...	...	220	220	...	816	816	...
Managers, officials, and proprietors, including farm:													
Salaried.....	5,921	4,778	1,143	2,134	1,150	885	99	1,023	1,023	...	2,764	2,605	159
Self-employed.....	4,702	4,307	395	1,189	891	298	...	768	768	...	2,745	2,648	97
Clerical and kindred workers.....	4,312	3,785	527	1,202	893	269	40	825	785	40	2,285	2,106	179
Sales workers.....	4,441	3,396	1,045	1,807	852	915	40	466	426	40	2,168	2,118	51
Craftsmen, foremen, and kindred workers.....	14,170	12,481	1,689	3,909	2,608	1,301	...	2,823	2,823	...	7,438	7,050	388
Operatives and kindred workers.....	8,180	6,754	1,426	2,607	1,494	1,114	...	1,840	1,840	...	3,734	3,421	313
Service workers, including private household.....													
	2,217	2,118	99	287	287	...	...	593	593	...	1,338	1,238	99
Laborers, except mine.....	2,341	2,151	190	500	460	40	...	199	199	...	1,643	1,493	150
Occupation not reported.....	3,206	2,968	238	650	452	199	...	597	597	...	1,959	1,920	40

¹ Income of primary families and individuals.

HOUSTON STANDARD METROPOLITAN AREA

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 in 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.....	9,517	80,228	1,350	28,181	1,432	9,285	6,737	42,762
Average debt per property.....	...	8.4	...	20.9	...	6.5	...	6.3
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	991	628	14	7	...	...	977	621
\$2,000 to \$3,999.....	2,574	5,869	583	1,801	29	87	1,962	3,981
\$4,000 to \$5,999.....	1,928	7,857	219	973	436	2,325	1,272	4,559
\$6,000 to \$7,999.....	1,909	11,237	339	2,278	618	3,970	953	4,989
\$8,000 to \$9,999.....	654	4,927	22	171	290	2,347	342	2,409
\$10,000 to \$11,999.....	414	3,807	11	117	58	556	345	3,134
\$12,000 to \$14,999.....	401	4,443	83	1,018	...	...	319	3,425
\$15,000 to \$19,999.....	196	2,519	...	...	...	...	196	2,519
\$20,000 to \$24,999.....	141	2,424	...	...	...	...	141	2,424
\$25,000 to \$29,999.....	52	871	...	...	...	...	52	871
\$30,000 to \$49,999.....	117	4,099	...	...	...	...	117	4,099
\$50,000 to \$74,999.....	48	2,588	5	375	...	...	43	2,213
\$75,000 to \$99,999.....	21	1,807	21	1,807	...	...	...	...
\$100,000 to \$199,999.....	38	5,484	36	5,176	...	...	3	308
\$200,000 to \$499,999.....	22	6,588	11	3,148	...	...	11	3,440
\$500,000 or more.....	13	15,080	7	11,310	...	...	6	3,770
Median loan.....dollars..	5,300	...	4,800	...	6,800	...	4,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	2,062	1,906	68	85	...	...	1,994	1,821
\$2,000 to \$3,999.....	2,623	7,988	626	2,056	36	113	1,991	5,819
\$4,000 to \$5,999.....	1,637	8,515	189	1,013	524	2,931	924	4,571
\$6,000 to \$7,999.....	1,599	10,794	284	1,989	648	4,480	628	4,325
\$8,000 to \$9,999.....	596	5,189	11	87	191	1,640	394	3,462
\$10,000 to \$11,999.....	244	2,706	65	748	11	121	168	1,837
\$12,000 to \$14,999.....	287	3,675	29	387	...	...	258	3,288
\$15,000 to \$19,999.....	124	2,086	...	...	...	...	124	2,086
\$20,000 to \$24,999.....	94	2,046	...	...	...	...	94	2,046
\$25,000 to \$29,999.....	27	776	...	...	...	...	27	776
\$30,000 to \$49,999.....	76	3,098	...	...	...	...	76	3,098
\$50,000 to \$74,999.....	45	2,490	5	375	...	...	40	2,115
\$75,000 to \$99,999.....	21	1,807	21	1,807	...	...	...	...
\$100,000 to \$199,999.....	40	5,844	36	5,176	...	...	5	668
\$200,000 to \$499,999.....	21	6,588	11	3,148	...	...	10	3,510
\$500,000 or more.....	12	14,650	7	11,310	...	...	5	3,340
Median debt.....dollars..	4,000	...	3,900	...	6,300	...	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 first mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	79,465	76,235	3,230	1,27,946	26,583	9,275	42,244	40,420	1,824	769
Average debt per mortgage.....	8.4	8.5	6.2	20.1	23.4	6.5	6.3	6.3	6.2	1.5
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	7,982	7,982	...	4,771	4,771	594	2,617	2,617	...	33
Mutual savings bank.....	291	239	52	217	165	...	74	74	...	12
Savings and loan association.....	3,695	3,492	203	768	700	179	2,748	2,613	135	33
Life insurance company.....	51,160	48,556	2,604	20,383	19,344	7,154	23,623	22,101	1,522	183
Mortgage company.....	3,804	3,600	204	386	182	509	2,909	2,909	...	29
Federal National Mortgage Association.....	706	706	...	...	...	706	...	...	...	...
Individual.....	9,384	9,225	159	...	...	...	9,384	9,225	159	364
Other.....	2,443	2,435	8	1,421	1,421	133	889	881	8	115
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	19,620	18,152	1,468	1,286	909	4,370	13,964	12,916	1,048	207
1949.....	25,670	24,756	914	12,062	11,543	1,447	12,161	11,766	395	270
1948.....	17,900	17,187	713	11,214	10,747	463	6,223	5,977	246	138
1947.....	8,922	8,794	128	2,382	2,382	2,100	4,440	4,312	128	151
1946.....	3,958	3,958	...	86	86	895	2,977	2,977	...	...
1942 to 1945.....	2,926	2,919	7	834	834	...	2,092	2,085	7	3
1940 to 1941.....	174	174	...	29	29	...	145	145	...	...
1935 to 1939.....	222	222	...	53	53	...	169	169	...	...
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	73	73	...	...	...	...	73	73	...	...

¹ Includes 1,304 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 59 thousand dollars on those with conventional second mortgage.

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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.....	9,517	8,998	519	1,350	1,134	1,432	6,737	6,444	293	521
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	760	760	...	30	30	79	651	651	...	15
Mutual savings bank.....	79	68	11	50	40	...	29	29	...	11
Savings and loan association.....	987	935	52	41	30	36	911	869	42	24
Life insurance company.....	4,118	3,781	337	1,109	950	1,116	1,892	1,725	167	166
Mortgage company.....	431	395	36	95	59	79	257	257	...	36
Federal National Mortgage Association.....	92	92	...	...	...	92	...	...	...	...
Individual.....	2,691	2,610	81	...	...	...	2,691	2,610	81	218
Other.....	362	358	4	26	26	29	307	303	4	51
FORM OF DEBT										
Mortgage or deed of trust.....	8,999	8,480	519	1,351	1,135	1,432	6,217	5,924	293	519
Contract to purchase.....	518	518	...	...	...	...	518	518	...	...
AMORTIZATION										
Fully amortized.....	9,047	8,533	514	1,351	1,135	1,432	6,267	5,979	288	430
Partially amortized.....	252	247	5	...	...	...	252	247	5	41
Not amortized.....	76	76	...	...	...	...	76	76	...	32
On demand.....	141	141	...	...	...	...	141	141	...	16
Regular principal payments required.....	27	27	...	...	...	...	27	27	...	7
No regular principal payments required.....	114	114	...	...	...	...	114	114	...	9
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	9,129	8,674	455	1,328	1,130	1,349	6,454	6,208	246	455
Delinquent:										
Foreclosure in process.....	47	18	29	18	...	18	11	...	11	29
Foreclosure not in process.....	265	230	35	6	6	65	194	159	35	5
No regular payments required.....	77	77	...	...	...	...	77	77	...	31
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	2,152	2,013	139	90	40	665	1,396	1,318	78	155
1949.....	2,198	1,997	201	265	178	213	1,719	1,605	114	192
1948.....	1,533	1,407	126	249	170	65	1,221	1,174	47	133
1947.....	1,763	1,710	53	412	412	307	1,044	991	53	39
1946.....	731	731	...	18	18	180	533	533	...	...
1942 to 1945.....	781	779	2	259	259	...	522	520	2	2
1940 to 1941.....	211	211	...	18	18	...	193	193	...	...
1935 to 1939.....	118	118	...	40	40	...	79	79	...	...
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	33	33	...	...	...	...	33	33	...	...
TERM OF MORTGAGE										
On demand.....	141	141	...	...	...	...	141	141	...	16
Less than 5 years.....	702	688	14	3	3	...	699	685	14	89
5 to 9 years.....	2,318	2,211	107	...	...	...	2,318	2,211	107	154
10 to 12 years.....	1,945	1,869	76	18	18	7	1,920	1,844	76	97
13 to 14 years.....	318	318	...	...	...	...	318	318	...	...
15 years.....	881	803	78	47	47	...	773	706	67	29
16 to 19 years.....	423	412	11	...	...	197	226	215	11	2
20 years.....	1,049	951	98	404	325	448	198	180	18	100
21 to 24 years.....	277	255	22	79	58	168	30	30	...	11
25 years.....	1,320	1,205	115	702	587	67	551	67	...	22
26 years or more.....	145	145	...	98	98	...	47	47	...	...
Median term.....years..	12	12	...	25	...	21	10	10	...	...
YEAR MORTGAGE DUE										
On demand.....	141	141	...	...	...	...	141	141	...	16
Fully amortized.....	9,048	8,533	515	1,351	1,136	1,431	6,266	5,978	288	430
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	506	506	...	...	...	...	506	506	...	25
1952 to 1953.....	910	899	11	14	14	...	896	885	11	87
1954 to 1955.....	870	806	64	...	...	...	870	806	64	13
1956 to 1957.....	991	958	33	36	...	...	955	922	33	34
1958 to 1959.....	1,041	991	50	9	9	7	1,025	975	50	67
1960 to 1964.....	1,525	1,473	52	96	96	50	1,380	1,328	52	61
1965 to 1969.....	1,613	1,474	139	454	386	644	516	456	60	82
1970 to 1974.....	1,047	899	148	626	497	319	100	82	18	61
1975 or later.....	545	527	18	116	98	411	18	18	...	...
Partially or not amortized.....	328	323	5	...	...	...	328	323	5	74
Past due.....	22	22	...	...	...	...	22	22	...	...
1950 to 1951.....	52	47	5	...	...	...	52	47	5	34
1952 to 1953.....	94	94	...	...	...	...	94	94	...	...
1954 to 1955.....	51	51	...	...	...	...	51	51	...	22
1956 to 1957.....	39	39	...	...	...	...	39	39	...	18
1958 to 1959.....	46	46	...	...	...	...	46	46	...	...
1960 to 1964.....	3	3	...	...	...	...	3	3	...	...
1965 to 1969.....	21	21	...	...	...	...	21	21	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 206 FHA-insured first mortgages with VA-guaranteed second mortgage, and 10 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.....	45	45	...	...	...	...	45	45	...	2
3.0 percent.....	22	22	...	...	...	...	22	22	...	...
3.1 to 3.5 percent.....	8	8	...	7	7	...	1	1	...	...
3.6 to 3.9 percent.....	18	18	...	18	18	...	...	...	...	...
4.0 percent.....	2,321	2,238	83	582	509	1,432	308	308	...	209
4.1 to 4.4 percent.....	44	44	...	...	...	...	44	44	...	...
4.5 percent.....	1,520	1,323	197	702	557	...	820	766	54	38
4.6 to 5.0 percent.....	1,942	1,861	81	43	43	...	1,899	1,818	81	49
5.1 to 5.5 percent.....	208	190	18	...	...	...	208	190	18	47
5.6 to 6.0 percent.....	2,544	2,437	107	...	...	...	2,544	2,437	107	166
6.1 percent or more.....	846	812	34	...	...	...	846	812	34	11
Median interest rate.....percent..	5.0	5.0	...	4.5	...	4.0	6.0	6.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	1,027	991	36	14	14	...	1,013	977	36	412
\$2,000 to \$3,999.....	2,592	2,514	78	583	583	29	1,980	1,902	78	91
\$4,000 to \$5,999.....	2,029	1,809	220	325	198	447	1,175	1,175	83	13
\$6,000 to \$7,999.....	1,819	1,723	96	256	184	607	956	932	24	3
\$8,000 to \$9,999.....	624	604	20	...	...	290	333	313	20	...
\$10,000 to \$11,999.....	385	371	14	11	11	58	316	302	14	...
\$12,000 to \$14,999.....	401	383	18	83	65	...	319	319	...	...
\$15,000 to \$19,999.....	197	194	3	...	...	...	197	194	3	...
\$20,000 to \$24,999.....	141	103	38	...	...	...	141	103	38	...
\$25,000 to \$29,999.....	52	52	...	...	...	...	52	52	...	...
\$30,000 to \$49,999.....	117	117	...	...	...	...	117	117	...	...
\$50,000 to \$74,999.....	46	46	...	5	5	...	40	40	...	3
\$75,000 to \$99,999.....	21	21	...	21	21	...	...	...	...	...
\$100,000 to \$199,999.....	38	38	...	36	36	...	3	3	...	...
\$200,000 to \$499,999.....	22	22	...	11	11	...	11	11	...	...
\$500,000 or more.....	13	13	...	7	7	...	6	6	...	...
Median loan.....dollars..	5,100	5,100	...	4,600	...	6,900	4,400	4,400	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	2,062	2,008	54	68	68	...	1,994	1,940	54	437
\$2,000 to \$3,999.....	2,715	2,635	80	626	626	36	2,053	1,973	80	78
\$4,000 to \$5,999.....	1,720	1,505	215	272	146	544	903	825	78	...
\$6,000 to \$7,999.....	1,471	1,387	84	211	139	648	610	599	11	3
\$8,000 to \$9,999.....	563	545	18	...	...	191	373	355	18	...
\$10,000 to \$11,999.....	248	234	14	65	65	11	172	158	14	...
\$12,000 to \$14,999.....	290	269	21	29	11	...	261	258	3	...
\$15,000 to \$19,999.....	123	121	2	...	...	...	123	121	2	...
\$20,000 to \$24,999.....	92	56	36	...	...	...	92	56	36	...
\$25,000 to \$29,999.....	27	27	...	...	...	...	27	27	...	...
\$30,000 to \$49,999.....	76	76	...	...	...	...	76	76	...	3
\$50,000 to \$74,999.....	42	42	...	5	5	...	37	37	...	...
\$75,000 to \$99,999.....	21	21	...	21	21	...	...	...	...	...
\$100,000 to \$199,999.....	40	40	...	36	36	...	5	5	...	...
\$200,000 to \$499,999.....	21	21	...	11	11	...	10	10	...	...
\$500,000 or more.....	12	12	...	7	7	...	5	5	...	...
Median debt.....dollars..	3,900	3,900	...	3,900	...	6,300	3,300	3,300	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	9,286	8,766	520	1,352	1,136	1,431	6,503	6,210	293	476
Less than \$20.....	1,546	1,475	71	238	227	17	1,291	1,231	60	391
\$20 to \$24.....	1,094	1,060	34	468	457	67	559	535	23	29
\$25 to \$29.....	1,204	1,154	50	93	61	34	1,078	1,060	18	51
\$30 to \$34.....	1,307	1,208	99	165	82	425	717	701	16	...
\$35 to \$39.....	856	735	121	174	135	101	581	510	71	5
\$40 to \$44.....	1,167	1,062	105	96	56	472	599	534	65	...
\$45 to \$49.....	593	582	11	118	118	...	396	385	11	...
\$50 to \$54.....	534	534	...	...	...	68	465	465	...	...
\$55 to \$59.....	363	334	29	...	...	197	206	177	29	...
\$60 to \$64.....	50	50	...	...	...	11	39	39	...	...
\$65 to \$69.....	63	63	...	...	...	...	63	63	...	...
\$70 to \$79.....	170	170	...	...	...	...	170	170	...	...
\$80 to \$99.....	102	102	...	...	...	...	102	102	...	...
\$100 to \$119.....	127	127	...	...	...	...	127	127	...	...
\$120 or more.....	110	110	...	...	...	...	110	110	...	...
Median payment.....dollars..	33	32	...	24	...	40	32	31	...	...

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 ¹	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	9,517	8,998	519	1,350	1,134	206	1,432	6,737	6,444	293
STRUCTURES ON PROPERTY										
1 structure.....	7,982	7,518	464	1,242	1,026	206	1,415	5,327	5,089	238
2 structures or more.....	1,534	1,479	55	108	108	...	17	1,410	1,355	55
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	5,897	5,584	313	1,079	902	177	1,343	3,477	3,351	126
2 to 4 dwelling units.....	2,660	2,481	179	192	152	29	89	2,379	2,240	139
5 to 49 dwelling units.....	933	905	28	70	70	...	...	863	836	28
50 to 99 dwelling units.....	17	17	...	6	6	...	...	11	11	...
100 dwelling units or more.....	10	10	...	4	4	...	...	6	6	...
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	9,198	8,681	517	1,349	1,133	206	1,432	6,419	6,129	291
Less than half.....	318	316	2	2	2	...	...	316	314	2
YEAR STRUCTURE BUILT ²										
1950 (part).....	242	213	29	30	1	29	58	155	155	...
1949.....	923	829	94	77	48	29	179	669	604	65
1948.....	1,000	906	94	264	202	61	58	678	646	33
1947.....	693	675	18	72	54	18	173	449	449	...
1946.....	692	692	...	...	...	...	343	349	349	...
1942 to 1945.....	1,224	1,166	58	695	648	47	94	436	425	11
1940 to 1941.....	609	580	29	76	65	11	31	502	484	18
1930 to 1939.....	2,040	1,991	49	108	97	11	390	1,542	1,515	27
1929 or earlier.....	1,635	1,539	96	11	11	...	11	1,612	1,517	96
Not reported.....	462	408	54	20	9	...	97	346	302	43
YEAR STRUCTURE ACQUIRED ²										
1950 (part).....	1,667	1,530	137	87	37	50	665	915	839	76
1949.....	1,733	1,566	167	256	169	76	221	1,267	1,166	101
1948.....	1,360	1,226	134	252	173	79	65	1,043	988	54
1947.....	1,272	1,233	39	77	77	...	318	876	838	39
1946.....	791	791	...	18	18	...	151	622	622	...
1942 to 1945.....	1,423	1,416	7	603	603	...	...	820	813	7
1940 to 1941.....	369	369	...	18	18	...	...	351	351	...
1930 to 1939.....	552	541	11	40	40	...	...	512	501	11
1929 or earlier.....	233	228	5	...	...	...	...	232	228	5
Not reported.....	98	98	...	...	...	...	...	98	98	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²										
New.....	3,822	3,611	211	928	809	119	495	2,400	2,307	92
Previously occupied.....	5,696	5,386	310	424	326	87	936	4,336	4,135	201
PURCHASE PRICE										
Less than \$2,000.....	567	567	...	...	...	...	...	567	567	...
\$2,000 to \$3,999.....	1,436	1,403	33	243	243	...	29	1,163	1,131	33
\$4,000 to \$5,999.....	1,865	1,792	73	380	369	11	389	1,095	1,045	51
\$6,000 to \$7,999.....	1,796	1,551	245	292	137	155	505	1,000	909	91
\$8,000 to \$9,999.....	900	844	56	73	40	22	347	480	456	23
\$10,000 to \$11,999.....	545	532	13	110	110	...	115	318	306	13
\$12,000 to \$14,999.....	426	395	31	47	47	...	6	373	342	31
\$15,000 to \$19,999.....	537	519	18	36	18	18	...	501	501	...
\$20,000 to \$24,999.....	196	193	3	...	...	...	...	195	193	3
\$25,000 to \$29,999.....	128	92	36	...	...	...	...	128	92	36
\$30,000 to \$49,999.....	256	254	2	...	...	...	...	255	254	2
\$50,000 to \$74,999.....	50	50	...	...	...	...	...	50	50	...
\$75,000 to \$99,999.....	39	36	3	8	8	...	...	31	28	3
\$100,000 to \$199,999.....	40	40	...	36	36	...	...	4	4	...
\$200,000 to \$499,999.....	27	27	...	19	19	...	...	8	8	...
\$500,000 or more.....	17	17	...	8	8	...	...	9	9	...
Property not acquired by purchase.....	143	143	...	...	...	...	...	143	143	...
Not reported.....	596	547	9	102	102	...	40	415	406	9
Median purchase price.....dollars..	6,500	6,400	...	6,000	...	...	7,100	6,400	6,300	...
MARKET VALUE										
Less than \$2,000.....	104	104	...	...	...	...	...	104	104	...
\$2,000 to \$3,999.....	999	977	22	180	180	...	...	819	797	22
\$4,000 to \$5,999.....	1,637	1,596	61	303	292	11	364	991	951	40
\$6,000 to \$7,999.....	1,809	1,618	191	259	155	104	384	1,166	1,079	87
\$8,000 to \$9,999.....	1,180	1,074	106	231	148	72	377	573	550	23
\$10,000 to \$11,999.....	896	875	21	78	78	...	215	604	583	21
\$12,000 to \$14,999.....	587	551	36	137	137	...	35	416	379	36
\$15,000 to \$19,999.....	639	619	20	65	47	18	...	574	572	2
\$20,000 to \$24,999.....	360	360	...	...	...	...	...	360	360	...
\$25,000 to \$29,999.....	189	186	3	...	...	...	...	189	186	3
\$30,000 to \$49,999.....	387	351	36	...	...	...	...	387	351	36
\$50,000 to \$74,999.....	88	86	2	5	5	...	...	83	81	2

¹ Table total includes 11 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.....	25	25	...	...	...	...	...	25	25	...
\$100,000 to \$199,999.....	50	47	3	36	36	...	...	13	10	3
\$200,000 to \$499,999.....	40	40	...	31	31	...	...	10	10	...
\$500,000 or more.....	17	17	...	8	8	...	...	9	9	...
Not reported.....	495	475	20	20	20	...	58	418	398	20
Median market value.....dollars..	7,900	7,900	...	7,200	...	...	7,600	8,200	8,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	1,331	1,328	3	47	47	...	...	1,283	1,281	3
20 to 39 percent.....	1,973	1,935	38	71	71	...	...	1,902	1,864	38
40 to 59 percent.....	2,026	1,997	29	323	323	...	72	1,632	1,603	29
60 to 69 percent.....	912	806	106	92	92	...	103	715	611	106
70 to 79 percent.....	630	583	47	101	101	...	284	245	198	47
80 to 84 percent.....	698	687	11	284	284	...	115	300	289	11
85 to 89 percent.....	542	401	141	272	171	101	190	82	53	29
90 to 94 percent.....	253	224	29	31	2	29	168	55	55	...
95 to 99 percent.....	453	395	58	73	26	36	368	12	1	11
100 percent or more.....	208	168	40	40	...	40	73	93	93	...
Market value not reported.....	495	475	20	20	20	...	58	418	398	20
Median percent.....	52	50	...	81	...	...	88	40	39	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	7,069	6,581	488	941	726	205	1,432	4,698	4,439	261
Less than 50 percent.....	962	905	57	18	18	...	...	944	887	57
50 to 59 percent.....	623	558	65	9	9	...	...	612	549	65
60 to 64 percent.....	405	371	34	36	36	...	...	370	335	34
65 to 69 percent.....	594	574	20	117	117	...	24	453	433	20
70 to 74 percent.....	266	255	11	29	18	...	...	237	237	...
75 to 79 percent.....	518	453	65	122	94	29	34	362	326	36
80 to 84 percent.....	602	483	119	141	44	97	33	429	408	22
85 to 89 percent.....	587	479	108	221	142	79	69	298	280	18
90 to 94 percent.....	394	394	...	44	44	...	102	249	249	...
95 to 99 percent.....	287	287	...	28	28	...	148	111	111	...
100 percent or more.....	1,458	1,458	...	74	74	...	982	401	401	...
Purchase price not reported or property not acquired by purchase.....	373	364	9	102	102	...	40	232	223	9
Median percent.....	80	80	...	...	...	...	100+	68	69	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	7,069	6,581	488	941	726	205	1,432	4,698	4,439	261
Less than 50 percent.....	912	905	7	18	18	...	...	894	887	7
50 to 59 percent.....	558	558	...	9	9	...	...	549	549	...
60 to 64 percent.....	371	371	...	36	36	...	...	335	335	...
65 to 69 percent.....	610	574	36	117	117	...	24	469	433	36
70 to 74 percent.....	266	255	11	29	18	...	...	248	237	11
75 to 79 percent.....	505	453	52	94	94	...	34	378	326	52
80 to 84 percent.....	540	483	57	44	44	...	58	465	408	57
85 to 89 percent.....	493	479	14	142	142	...	33	293	280	14
90 to 94 percent.....	441	394	47	73	44	29	102	267	249	18
95 to 99 percent.....	340	287	53	57	28	29	148	134	111	24
100 percent or more.....	1,659	1,458	201	233	74	148	993	434	401	33
Purchase price not reported or property not acquired by purchase.....	373	364	9	102	102	...	40	232	223	9
Median percent.....	81	80	...	...	...	...	100+	70	69	...
TYPE OF OWNER										
Individual.....	8,178	7,744	434	747	549	188	1,432	6,000	5,776	225
Partnership.....	279	258	21	18	18	...	...	261	240	21
Corporation.....	1,059	994	65	586	568	18	...	473	427	47
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	7,070	6,584	486	941	724	206	1,432	4,698	4,438	259
Mortgage refinanced or renewed.....	1,223	1,205	18	407	407	...	...	816	798	18
To increase loan for improvements or repairs.....	208	208	...	9	9	...	...	199	199	...
To increase loan for other reasons.....	214	209	5	11	11	...	...	203	198	5
To secure better terms.....	547	536	11	378	378	...	...	169	158	11
To renew or extend loan without increasing amount.....	102	102	...	...	...	...	...	102	102	...
For other purpose.....	152	150	2	9	9	...	...	143	141	2
Mortgage placed later than acquisition of property.....	1,227	1,211	16	3	3	...	...	1,222	1,208	16
To make improvements or repairs.....	402	399	3	3	3	...	...	398	396	3
To invest in other properties.....	296	285	11	...	...	...	...	295	285	11
To invest in business other than real estate.....	138	136	2	...	...	...	...	138	136	2
For other purpose.....	391	391	...	...	...	...	...	391	391	...

¹ Table total includes 11 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.....	1,223	1,205	18	407	407	...	...	816	798	18
Same lender.....	516	498	18	20	20	...	...	496	478	18
Different lender.....	707	707	...	387	387	...	...	320	320	...
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	4,114	4,037	77	753	742	11	210	3,150	3,086	66
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	230	212	18	18	18	...	...	212	194	18
\$2.50 to \$4.99.....	241	230	11	11	11	...	...	225	214	11
\$5.00 to \$7.49.....	340	329	11	19	8	11	5	321	321	...
\$7.50 to \$9.99.....	552	547	5	36	36	...	29	487	482	5
\$10.00 to \$12.49.....	794	778	16	49	49	...	122	523	606	16
\$12.50 to \$14.99.....	319	316	3	90	90	...	11	218	215	3
\$15.00 to \$17.49.....	439	439	...	116	116	...	25	298	298	...
\$17.50 to \$19.99.....	159	159	...	36	36	...	18	105	105	...
\$20.00 to \$24.99.....	638	638	...	347	347	...	...	291	291	...
\$25.00 or more.....	132	130	2	18	18	...	...	114	112	2
Taxes not payable in 1949 ³.....	...	...	...	...	...	...	...	...	...	...
Taxes or value not reported.....	271	260	11	11	11	...	...	260	249	11
Median taxes.....dollars..	11.75	11.83	...	...	...	...	...	10.80	10.86	...
MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	123	112	11	...	...	...	...	122	112	11
\$20 to \$29.....	312	307	5	...	...	...	...	311	307	5
\$30 to \$39.....	812	810	2	11	11	...	18	783	781	2
\$40 to \$49.....	607	604	3	128	128	...	7	472	469	3
\$50 to \$59.....	865	836	29	382	371	11	18	465	447	18
\$60 to \$69.....	515	499	16	107	107	...	47	362	346	16
\$70 to \$79.....	329	329	...	33	33	...	102	194	194	...
\$80 to \$89.....	200	189	11	79	79	...	18	103	92	11
\$90 to \$99.....	146	146	...	11	11	...	...	135	135	...
\$100 or more.....	205	205	...	2	2	...	...	203	203	...
Median receipts.....dollars..	52	52	...	...	...	...	...	47	47	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	168	157	11	...	...	...	...	167	157	11
\$20 to \$29.....	286	281	5	...	...	...	...	285	281	5
\$30 to \$39.....	833	831	2	11	11	...	18	804	802	2
\$40 to \$49.....	595	592	3	128	128	...	7	460	457	3
\$50 to \$59.....	899	830	29	382	371	11	18	459	441	18
\$60 to \$69.....	555	539	16	107	107	...	47	401	386	16
\$70 to \$79.....	323	323	...	33	33	...	102	189	189	...
\$80 to \$89.....	215	204	11	79	79	...	18	118	107	11
\$90 to \$99.....	110	110	...	11	11	...	...	99	99	...
\$100 or more.....	169	169	...	2	2	...	...	167	167	...
Median receipts.....dollars..	52	51	...	...	...	...	...	46	46	...
TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	104	104	...	...	...	...	...	104	104	...
5 to 9 percent.....	1,131	1,106	25	211	201	11	58	862	848	14
10 to 14 percent.....	1,741	1,702	39	245	245	...	153	1,344	1,305	39
15 to 19 percent.....	599	599	...	286	286	...	...	313	313	...
20 to 24 percent.....	208	208	...	...	...	...	...	208	208	...
25 to 29 percent.....	80	80	...	...	...	...	...	80	80	...
30 to 34 percent.....	56	56	...	...	...	...	...	56	56	...
35 to 39 percent.....	2	...	2	...	...	...	...	2	...	2
40 percent or more.....	5	5	...	...	...	...	...	5	5	...
Market value not reported.....	186	175	11	11	11	...	...	175	164	11
Median percent.....	12	12	...	...	...	...	...	12	12	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Less than 50 percent.....	58	58	...	...	...	...	...	58	58	...
50 to 79 percent.....	138	138	...	...	...	...	...	138	138	...
80 to 89 percent.....	1	1	...	...	...	...	...	1	1	...
90 to 99 percent.....	7	7	...	...	...	...	...	7	7	...
100 percent.....	3,908	3,833	75	753	742	11	211	2,946	2,881	65

¹ Table total includes 11 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.....	3,917	3,840	77	755	744	11	210	2,952	2,888	66
Less than \$20.....	265	265	...	18	18	...	5	242	242	...
\$20 to \$39.....	852	823	29	...	...	...	...	850	823	29
\$40 to \$59.....	589	578	11	33	22	11	36	520	520	...
\$60 to \$79.....	506	498	8	49	49	...	36	421	413	8
\$80 to \$99.....	710	710	...	422	422	...	47	241	241	...
\$100 to \$119.....	436	425	11	186	186	...	50	201	190	11
\$120 to \$139.....	202	184	18	11	11	...	18	173	155	18
\$140 to \$159.....	93	93	...	28	28	...	...	66	66	...
\$160 to \$199.....	93	93	...	6	6	...	18	69	69	...
\$200 to \$299.....	18	18	...	...	...	...	...	18	18	...
\$300 or more.....	18	18	...	...	...	...	...	18	18	...
Taxes not payable in 1949.....	26	26	...	2	2	...	...	24	24	...
Taxes not reported.....	109	109	...	...	...	...	...	109	109	...
Median taxes.....dollars..	62	62	...	...	...	...	...	48	47	...
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.....	3,965	3,888	77	754	743	11	210	2,999	2,934	66
Less than 30 percent.....	335	335	...	49	49	...	...	286	286	...
30 to 39 percent.....	328	326	2	145	145	...	...	183	181	2
40 to 49 percent.....	785	782	3	359	359	...	36	389	386	3
50 to 59 percent.....	508	508	...	116	116	...	43	349	349	...
60 to 69 percent.....	551	529	22	29	18	11	61	460	450	11
70 to 79 percent.....	448	445	3	47	47	...	47	355	352	3
80 to 89 percent.....	250	232	18	9	9	...	23	217	199	18
90 to 99 percent.....	97	84	13	...	...	...	...	97	84	13
100 percent or more.....	663	647	16	...	...	...	...	663	647	16
Median percent.....	60	60	...	...	...	...	...	66	66	...
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.....	3,965	3,888	77	754	743	11	210	2,999	2,934	66
Less than 30 percent.....	283	283	...	38	38	...	...	245	245	...
30 to 39 percent.....	170	170	...	22	22	...	...	148	148	...
40 to 49 percent.....	622	620	2	350	350	...	...	272	270	2
50 to 59 percent.....	548	545	3	163	163	...	54	330	328	3
60 to 69 percent.....	553	542	11	118	107	11	47	390	390	...
70 to 79 percent.....	296	285	11	6	6	...	40	251	240	11
80 to 89 percent.....	397	394	3	36	36	...	34	327	325	3
90 to 99 percent.....	141	128	13	11	11	...	18	112	99	13
100 percent or more.....	780	746	34	9	9	...	18	753	719	34
Taxes not payable in 1949 or not reported.....	175	175	...	...	...	...	...	175	175	...
Median percent.....	65	64	...	...	...	...	...	71	70	...

¹ Table total includes 11 properties which have FHA-insured first mortgage with conventional second mortgage.² Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

Chapter 12

KANSAS CITY
MISSOURI
STANDARD METROPOLITAN AREA

ALL PROPERTIES

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KANSAS CITY
STANDARD METROPOLITAN AREA

The Kansas City Standard Metropolitan Area comprises Clay and Jackson Counties in Missouri; Johnson and Wyandotte Counties in Kansas.

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.....	69,258	298,390	13,093	94,188	7,905	42,702	48,259	161,500
Average debt per property.....	...	4.3	...	7.2	...	5.4	...	3.3
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	35,507	54,951	2,875	6,025	1,601	3,552	31,029	45,374
\$4,000 to \$5,999.....	14,155	53,096	2,951	11,622	2,403	9,712	8,801	31,762
\$6,000 to \$7,999.....	8,009	47,555	2,628	16,725	1,864	11,334	2,516	19,496
\$8,000 to \$9,999.....	6,588	52,090	2,865	24,046	1,604	13,526	2,118	14,518
\$10,000 to \$11,999.....	2,576	25,075	1,155	11,532	285	2,797	1,136	10,746
\$12,000 to \$14,999.....	1,153	13,384	416	4,825	147	1,781	589	6,778
\$15,000 to \$19,999.....	638	8,581	151	2,243	...	...	487	6,338
\$20,000 to \$49,999.....	424	10,337	...	...	...	...	424	10,337
\$50,000 to \$99,999.....	101	4,966	...	...	...	...	101	4,966
\$100,000 or more.....	108	28,355	49	17,170	...	...	59	11,185
Median loan.....dollars..	3,900	...	6,600	...	5,900	...	3,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	43,809	79,959	4,297	10,495	2,622	6,922	36,887	62,552
\$4,000 to \$5,999.....	10,160	49,416	2,358	11,475	2,124	10,205	5,677	27,726
\$6,000 to \$7,999.....	6,715	46,254	2,732	19,304	1,442	9,746	2,538	17,204
\$8,000 to \$9,999.....	5,251	46,735	2,544	22,732	1,450	12,744	1,257	11,259
\$10,000 to \$11,999.....	1,658	18,269	722	7,863	166	1,854	770	8,552
\$12,000 to \$14,999.....	942	12,343	340	4,300	98	1,231	503	6,812
\$15,000 to \$19,999.....	268	4,655	49	849	...	...	219	3,806
\$20,000 to \$49,999.....	320	10,527	...	...	...	...	320	10,527
\$50,000 to \$99,999.....	56	4,162	...	...	...	...	56	4,162
\$100,000 or more.....	82	26,070	49	17,170	...	...	33	8,900
Median debt.....dollars..	2,800	...	5,800	...	5,100	...	2,100	...

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.....	69,258	61,308	7,950	13,093	8,670	4,287	136	7,905	7,620	285	48,259	45,019	3,241
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	58,748	52,247	6,501	12,380	8,059	4,185	136	7,272	7,036	236	39,095	37,152	1,943
2 to 4 dwelling units.....	7,938	6,765	1,173	665	563	102	...	523	474	49	6,751	5,728	1,022
5 to 49 dwelling units.....	2,457	2,207	250	40	40	...	...	110	110	...	2,308	2,058	250
50 dwelling units or more.....	115	90	25	9	9	...	...	...	...	...	106	81	25
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	68,555	60,652	7,903	13,022	8,599	4,287	136	7,837	7,552	285	47,695	44,501	3,194
Less than half.....	702	655	47	71	71	...	...	68	68	...	563	516	47
YEAR STRUCTURE BUILT													
1950 (part).....	1,262	899	363	593	231	363	...	298	298	...	370	370	...
1949.....	3,920	2,780	1,140	1,680	652	1,028	...	605	605	...	1,635	1,523	112
1948.....	3,237	2,262	975	1,349	592	687	68	404	404	...	1,484	1,264	219
1947.....	2,860	2,290	570	869	397	438	34	672	672	...	1,319	1,221	98
1946.....	1,584	1,316	268	268	34	234	...	812	812	...	504	470	34
1942 to 1945.....	1,937	1,461	476	964	624	340	...	590	590	...	753	617	136
1940 to 1941.....	3,521	3,185	336	1,442	1,155	287	...	987	987	...	1,488	1,439	49
1930 to 1939.....	8,660	7,928	732	1,571	1,288	283	...	987	919	68	6,103	5,722	381
1929 or earlier.....	41,537	38,497	3,040	4,259	3,613	612	34	3,248	3,031	217	34,032	31,855	2,177
Not reported.....	739	690	49	98	83	15	...	68	68	...	573	539	34
MARKET VALUE													
Less than \$4,000.....	8,927	8,104	823	64	64	...	...	716	667	49	8,147	7,373	774
\$4,000 to \$5,999.....	12,347	11,430	917	676	420	253	...	1,216	1,147	69	10,456	9,861	595
\$6,000 to \$7,999.....	15,090	13,462	1,628	2,709	1,659	1,016	34	1,819	1,687	132	10,563	10,117	446
\$8,000 to \$9,999.....	9,754	7,912	1,842	2,870	1,631	1,239	...	1,724	1,690	34	5,161	4,591	569
\$10,000 to \$11,999.....	8,501	7,681	1,220	3,046	2,023	1,023	...	1,556	1,556	...	4,297	4,100	196
\$12,000 to \$14,999.....	5,876	5,194	682	1,837	1,403	434	...	685	685	...	3,355	3,106	248
\$15,000 to \$19,999.....	4,782	4,398	384	1,368	994	272	102	185	185	...	3,230	3,220	10
\$20,000 to \$49,999.....	2,758	2,451	307	474	425	49	...	...	...	...	2,283	2,026	258
\$50,000 to \$99,999.....	248	214	34	...	...	...	...	...	...	...	249	214	34
\$100,000 or more.....	177	150	27	46	46	...	...	...	...	...	131	105	27
Not reported.....	392	311	81	3	3	...	...	...	...	...	390	308	81
Median market value.....dollars..	7,700	7,500	8,600	10,100	10,300	9,500	...	8,200	8,300	...	6,800	6,800	...

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.....	62,727	232,067	12,429	73,161	7,499	40,261	42,798	118,645
Average debt per property.....	...	3.7	...	5.9	...	5.4	...	2.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	10,254	8,066	117	99	149	150	9,988	7,817
\$2,000 to \$2,999.....	12,179	17,518	699	940	515	960	10,965	15,618
\$3,000 to \$3,999.....	10,342	24,962	1,969	4,800	877	2,277	7,495	17,885
\$4,000 to \$4,999.....	7,773	25,585	1,488	5,103	1,227	4,374	5,058	16,108
\$5,000 to \$5,999.....	5,199	22,641	1,309	5,846	1,037	4,690	2,854	12,105
\$6,000 to \$6,999.....	3,862	20,930	1,165	6,530	897	4,931	1,799	9,469
\$7,000 to \$7,999.....	3,360	22,314	1,327	9,259	892	5,982	1,141	7,073
\$8,000 to \$8,999.....	3,323	24,273	1,498	11,816	635	5,017	1,189	7,440
\$9,000 to \$9,999.....	2,653	23,326	1,164	10,493	939	8,271	551	4,562
\$10,000 to \$10,999.....	1,332	12,776	740	7,341	117	1,029	475	4,406
\$11,000 to \$11,999.....	842	8,846	385	3,866	83	944	374	4,036
\$12,000 to \$14,999.....	968	11,516	416	4,825	132	1,636	419	5,055
\$15,000 to \$19,999.....	525	7,421	151	2,243	...	...	374	5,178
\$20,000 or more.....	117	1,893	...	...	...	...	117	1,893
Median loan.....dollars..	3,800	...	6,500	...	5,900	...	3,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	23,323	24,127	1,209	1,368	565	847	21,549	21,912
\$2,000 to \$2,999.....	9,710	23,992	1,526	3,892	1,019	2,483	7,164	17,617
\$3,000 to \$3,999.....	7,372	25,479	1,442	4,946	948	3,316	4,981	17,227
\$4,000 to \$4,999.....	5,100	22,391	1,254	5,570	1,120	4,867	2,726	11,944
\$5,000 to \$5,999.....	3,933	21,343	965	5,246	865	4,663	2,103	11,434
\$6,000 to \$6,999.....	3,210	20,585	1,017	6,532	914	5,886	1,279	8,167
\$7,000 to \$7,999.....	2,841	21,096	1,579	11,812	468	3,464	793	5,820
\$8,000 to \$8,999.....	2,499	21,180	1,056	8,875	1,009	8,555	440	3,750
\$9,000 to \$9,999.....	2,164	20,308	1,300	12,233	332	3,095	532	4,980
\$10,000 to \$10,999.....	733	7,694	382	3,972	64	667	287	3,055
\$11,000 to \$11,999.....	752	8,711	310	3,566	102	1,187	340	3,958
\$12,000 to \$14,999.....	892	11,668	340	4,300	98	1,231	453	6,137
\$15,000 to \$19,999.....	185	3,191	49	849	...	...	136	2,342
\$20,000 or more.....	15	302	...	...	...	...	15	302
Median debt.....dollars..	2,800	...	5,800	...	5,100	...	1,900	...

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.....	222,449	187,787	34,662	167,193	40,667	25,445	39,860	115,396	107,911	7,485	9,613	5,521	4,092
Average debt per mortgage.....	3.5	3.4	4.7	5.4	5.0	6.2	5.3	2.7	2.7	2.6	1.3	1.4	1.2
Amount of outstanding debt (thousands of dollars)													
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	41,949	36,478	5,471	14,910	10,494	4,300	13,028	14,011	13,489	522	1,025	842	183
Mutual savings bank.....	83	83	...	...	...	...	...	83	83	...	10	...	10
Savings and loan association.....	60,671	50,956	9,715	18,311	10,774	7,537	9,794	32,566	30,506	2,060	2,225	1,769	456
Life insurance company.....	69,898	54,602	15,296	32,483	18,739	13,384	14,265	23,150	21,598	1,552	2,927	2,869	58
Mortgage company.....	2,655	2,333	302	252	252	...	276	2,127	1,825	302	248	...	248
Federal National Mortgage Association.....	2,412	1,807	605	605	...	...	1,807	...	...	...	...	...	...
Individual.....	37,353	34,702	2,651	...	...	...	690	37,353	34,702	2,651	2,731	...	2,731
Other.....	7,428	6,806	622	632	408	224	...	6,106	5,708	398	447	41	406
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	44,704	37,316	7,388	12,940	6,229	6,711	10,836	20,928	20,251	677	2,244	1,533	691
1949.....	63,434	49,210	14,224	24,525	13,371	10,433	6,621	32,288	29,458	2,830	3,824	2,255	1,369
1948.....	36,278	29,719	6,559	11,363	6,748	4,255	5,580	19,335	17,391	1,944	1,579	855	724
1947.....	31,626	26,973	4,653	6,387	3,242	3,145	9,519	15,720	14,308	1,412	1,269	662	607
1946.....	20,669	19,363	1,306	3,663	2,762	901	6,608	10,398	10,097	301	682	196	486
1942 to 1945.....	19,709	19,177	532	6,030	6,030	...	696	12,983	12,662	321	15	...	15
1940 to 1941.....	3,492	3,492	...	1,779	1,779	...	...	1,713	1,713	...	...	...	...
1935 to 1939.....	2,335	2,335	...	506	506	...	...	1,829	1,829	...	...	...	...
1930 to 1934.....	144	144	...	...	...	...	...	144	144	...	...	...	...
1929 or earlier.....	58	58	...	...	...	...	...	58	58	...	...	...	...

1 Includes 1,081 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.....	62,727	55,370	7,357	12,429	8,206	4,087	7,499	42,798	39,935	2,864	7,459	4,087	3,371
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	12,545	11,245	1,300	3,143	2,418	691	3,047	6,354	5,980	374	978	691	287
Mutual savings bank.....	205	205	...	...	...	...	...	205	205	...	34	...	34
Savings and loan association.....	19,711	17,391	2,320	3,713	2,156	1,596	2,139	13,860	13,166	694	2,015	1,590	424
Life insurance company.....	10,771	8,799	1,972	5,320	3,481	1,806	1,909	3,541	3,409	132	1,806	1,772	34
Mortgage company.....	685	568	117	68	68	...	49	568	451	117	117	...	117
Federal National Mortgage Association.....	287	219	68	68	...	...	219	...	...	...	...	...	...
Individual.....	15,634	14,224	1,410	...	...	...	...	15,634	14,224	1,410	2,246	...	2,246
Other.....	2,888	2,718	170	117	83	34	136	2,635	2,499	136	263	34	229
FORM OF DEBT													
Mortgage or deed of trust.....	57,238	49,960	7,278	12,429	8,206	4,087	7,499	37,310	34,525	2,785	7,380	4,087	3,292
Contract to purchase.....	5,489	5,409	80	...	...	...	...	5,489	5,409	80	80	...	80
AMORTIZATION													
Fully amortized.....	58,724	51,621	7,103	12,429	8,206	4,087	7,499	38,796	36,186	2,610	6,945	4,087	2,858
Partially amortized.....	2,590	2,419	171	...	...	...	...	2,590	2,419	171	215	...	215
Not amortized.....	760	745	15	...	...	...	...	760	745	15	197	...	197
On demand.....	653	585	68	...	...	...	...	653	585	68	102	...	102
Regular principal payments required.....	238	238	...	...	...	...	...	238	238	...	34	...	34
No regular principal payments required.....	415	347	68	...	...	...	...	415	347	68	68	...	68
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	58,510	51,693	6,817	11,884	7,933	3,815	7,008	39,618	36,954	2,664	7,158	3,902	3,255
Delinquent:	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	3,805	3,265	540	545	273	272	491	2,769	2,569	200	302	185	117
Foreclosure not in process.....	412	412	...	...	...	...	...	412	412	...	...	...	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	8,650	7,374	1,276	1,783	850	933	1,532	5,335	4,992	343	1,514	899	615
1949.....	14,096	11,345	2,751	3,287	1,678	1,507	1,133	9,676	8,638	1,038	2,819	1,341	1,278
1948.....	9,068	7,692	1,376	1,839	1,023	782	1,031	6,198	5,638	560	1,512	816	696
1947.....	8,796	7,666	1,130	1,462	834	627	1,762	5,572	5,119	453	1,056	593	463
1946.....	6,816	6,299	517	916	678	238	1,787	4,114	3,884	230	498	238	260
1942 to 1945.....	10,837	10,529	308	2,016	2,016	...	253	8,568	8,328	240	60	...	60
1940 to 1941.....	2,096	2,096	...	717	717	...	...	1,379	1,379	...	...	...	...
1935 to 1939.....	2,047	2,047	...	411	411	...	...	1,636	1,636	...	...	...	...
1930 to 1934.....	253	253	...	...	...	...	...	253	253	...	...	...	...
1929 or earlier.....	68	68	...	...	...	...	...	68	68	...	...	...	...
TERM OF MORTGAGE													
On demand.....	653	585	68	...	...	...	...	653	585	68	102	...	102
Less than 5 years.....	3,941	3,653	288	15	15	...	301	3,626	3,407	219	1,255	...	1,255
5 to 9 years.....	15,712	12,234	1,478	...	...	...	132	13,580	12,151	1,429	1,395	170	1,225
10 to 12 years.....	15,390	14,385	1,005	680	578	68	1,024	13,687	12,818	869	721	238	483
13 to 14 years.....	2,113	2,045	68	68	34	34	270	1,775	1,741	34	132	49	83
15 years.....	8,741	8,327	414	2,546	2,361	185	1,891	4,303	4,191	112	829	740	89
16 to 19 years.....	6,628	6,326	102	317	283	34	595	1,716	1,648	68	306	238	68
20 years.....	9,241	7,669	1,572	4,914	3,407	1,405	1,791	2,535	2,471	64	1,711	1,677	34
21 to 24 years.....	758	690	68	246	178	68	302	210	210	...	34	...	34
25 years.....	5,501	3,208	2,293	3,643	1,350	2,293	1,194	664	664	...	941	941	...
26 years or more.....	49	49	...	...	...	...	...	49	49	...	34	...	34
Median term.....years..	12	12	20	20	20	...	16	10	10	...	15	...	...
YEAR MORTGAGE DUE													
On demand.....	653	585	68	...	...	...	...	653	585	68	102	...	102
Fully amortized.....	58,725	51,622	7,103	12,428	8,204	4,087	7,498	38,797	36,187	2,610	6,945	4,086	2,859
Past due.....	103	103	...	...	...	...	...	103	103	...	...	...	...
1950 to 1951.....	2,376	2,498	78	...	...	...	15	2,561	2,483	78	591	...	591
1952 to 1953.....	5,649	5,123	526	171	171	...	301	5,177	4,720	457	689	34	655
1954 to 1955.....	7,363	6,960	403	438	458	...	98	6,807	6,419	388	536	68	468
1956 to 1957.....	7,880	7,208	672	443	443	...	419	7,017	6,379	638	542	136	406
1958 to 1959.....	6,886	6,165	721	455	387	68	151	6,279	5,660	619	408	102	306
1960 to 1964.....	12,927	12,274	653	2,379	2,141	204	2,650	7,898	7,600	298	939	574	365
1965 to 1969.....	8,869	7,501	1,368	4,706	3,471	1,133	2,175	1,988	1,856	132	1,964	1,930	34
1970 to 1974.....	5,179	3,060	2,119	3,125	1,005	2,119	1,088	967	967	...	1,080	1,080	...
1975 or later.....	1,293	730	563	691	128	563	601	...	...	...	196	...	162
Partially or not amortized.....	3,348	3,162	186	...	...	...	...	3,348	3,162	186	411	...	411
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	943	860	83	...	...	...	...	943	860	83	215	...	215
1952 to 1953.....	960	960	...	...	...	...	...	960	960	...	68	...	68
1954 to 1955.....	407	407	...	...	...	...	...	407	407	...	118	...	118
1956 to 1957.....	272	272	...	...	...	...	...	272	272	...	...	...	...
1958 to 1959.....	546	443	103	...	...	...	...	546	443	103	...	...	...
1960 to 1964.....	171	171	...	...	...	...	...	171	171	...	10	...	10
1965 to 1969.....	34	34	...	...	...	...	...	34	34	...	...	...	...
1970 to 1974.....	15	15	...	...	...	...	...	15	15	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 136 FHA-insured first mortgages with conventional second mortgage.

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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.....	390	390	...	...	...	...	...	390	390	...	147	...	147
4.0 percent.....	10,980	9,845	1,135	1,179	348	831	7,499	2,303	2,269	34	4,189	4,087	102
4.1 to 4.4 percent.....	98	83	15	98	83	15	...	...	...	...	...	...	...
4.5 percent.....	14,962	11,419	3,543	10,811	7,434	3,241	...	4,152	3,986	166	136	...	136
4.6 to 5.0 percent.....	12,636	12,143	493	341	341	...	...	12,295	11,802	493	846	...	846
5.1 to 5.5 percent.....	1,804	1,755	49	...	...	...	...	1,804	1,755	49	34	...	34
5.6 to 6.0 percent.....	21,503	19,414	2,089	...	...	...	...	21,503	19,414	2,089	2,063	...	2,063
6.1 percent or more.....	352	318	34	...	...	...	...	352	318	34	44	...	44
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	...	4.0	6.0	5.5	...	4.0	...	...
MORTGAGE LOAN													
Less than \$2,000.....	10,869	9,831	1,038	117	117	...	149	10,603	9,580	1,023	5,729	3,245	2,484
\$2,000 to \$2,999.....	12,530	11,681	849	733	699	34	584	11,213	10,467	746	1,350	793	557
\$3,000 to \$3,999.....	10,464	9,588	876	2,256	1,935	287	843	7,567	6,846	521	196	34	162
\$4,000 to \$4,999.....	8,115	7,014	1,101	1,998	1,167	831	1,295	4,822	4,669	153	49	15	34
\$5,000 to \$5,999.....	4,814	4,306	508	1,003	749	253	969	2,842	2,622	220	102	...	102
\$6,000 to \$6,999.....	3,900	3,171	729	1,471	742	729	897	1,531	1,531	...	...	...	...
\$7,000 to \$7,999.....	3,676	2,614	1,062	1,833	802	1,031	892	951	921	30	34	...	34
\$8,000 to \$8,999.....	3,096	2,526	570	1,272	701	570	635	1,189	1,189	...	...	...	...
\$9,000 to \$9,999.....	2,347	2,011	336	824	521	234	939	585	551	34	...	...	...
\$10,000 to \$10,999.....	902	868	34	340	340	...	83	478	444	34	...	...	...
\$11,000 to \$11,999.....	744	642	102	321	219	68	83	340	340	...	...	...	...
\$12,000 to \$14,999.....	764	696	68	212	178	34	132	419	385	34	...	...	...
\$15,000 to \$19,999.....	423	340	83	49	34	15	...	374	306	68	...	...	...
\$20,000 or more.....	83	83	...	...	...	...	...	83	83	...	...	...	...
Median loan.....dollars..	3,700	3,600	4,800	6,000	5,200	...	5,900	2,900	2,900	...	1,300	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	24,183	22,471	1,712	1,209	1,209	...	668	22,305	20,712	1,593	6,153	3,449	2,704
\$2,000 to \$2,999.....	9,666	8,968	698	1,662	1,492	170	1,019	6,984	6,490	494	1,088	589	498
\$3,000 to \$3,999.....	7,715	6,658	1,057	1,855	1,238	593	912	4,938	4,625	313	83	49	34
\$4,000 to \$4,999.....	4,889	4,151	738	1,235	729	506	1,086	2,567	2,336	231	68	...	68
\$5,000 to \$5,999.....	3,548	3,276	272	780	542	238	865	1,903	1,869	34	68	...	68
\$6,000 to \$6,999.....	3,899	2,683	1,216	1,882	696	1,186	880	1,137	1,107	30	...	...	...
\$7,000 to \$7,999.....	2,822	2,078	744	1,560	816	744	468	793	793	...	...	...	...
\$8,000 to \$8,999.....	2,276	1,808	468	830	395	366	1,003	443	409	34	...	...	...
\$9,000 to \$9,999.....	1,688	1,420	268	824	589	234	332	532	498	34	...	...	...
\$10,000 to \$10,999.....	556	522	34	204	170	...	64	287	287	...	...	...	...
\$11,000 to \$11,999.....	567	567	...	159	...	...	102	306	306	...	...	...	...
\$12,000 to \$14,999.....	824	688	136	204	170	34	98	521	419	102	...	...	...
\$15,000 to \$19,999.....	83	68	15	15	...	...	...	68	68	...	...	...	...
\$20,000 or more.....	15	15	...	...	...	...	...	15	15	...	...	...	...
Median debt.....dollars..	2,700	2,500	4,200	5,300	4,200	...	5,000	1,900	1,900	...	1,200	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	61,446	54,171	7,275	12,431	8,206	4,087	7,500	41,515	38,733	2,782	7,195	4,087	3,107
Less than \$20.....	10,379	9,297	1,082	947	811	136	547	8,885	7,954	931	6,094	4,072	2,021
\$20 to \$24.....	7,744	6,830	914	1,766	1,445	321	248	5,731	5,172	559	117	15	102
\$25 to \$29.....	7,836	7,018	818	1,538	1,130	408	621	5,676	5,300	376	204	...	204
\$30 to \$34.....	7,626	6,697	929	1,366	791	540	1,086	5,175	4,903	272	170	...	170
\$35 to \$39.....	6,693	5,643	1,050	1,930	982	948	932	3,831	3,763	68	68	...	68
\$40 to \$44.....	5,396	4,461	935	1,529	732	797	1,116	2,751	2,683	68	...	...	...
\$45 to \$49.....	3,815	3,331	484	824	408	416	1,323	1,668	1,600	68	...	...	...
\$50 to \$54.....	3,994	3,456	538	858	487	370	601	2,536	2,368	168	440	...	...
\$55 to \$59.....	2,177	2,143	34	623	589	34	476	1,077	1,077	...	...	...	...
\$60 to \$64.....	1,824	1,620	204	389	253	68	187	1,249	1,181	68	...	...	...
\$65 to \$69.....	726	692	34	136	136	...	98	491	477	34	...	...	...
\$70 to \$79.....	1,646	1,578	68	374	340	...	265	1,006	972	34	34	...	34
\$80 to \$99.....	710	627	83	151	102	49	...	559	525	34	34	...	34
\$100 to \$119.....	525	457	68	...	...	...	...	525	457	68	34	...	34
\$120 or more.....	355	321	34	...	...	...	...	355	321	34	...	...	...
Median payment.....dollars..	33	32	34	36	34	...	41	30	30	...	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	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.....	62,727	55,370	7,357	12,429	8,206	4,087	136	7,499	7,229	270	42,798	39,935	2,864
STRUCTURES ON PROPERTY													
1 structure.....	62,293	54,988	7,305	12,410	8,186	4,087	136	7,489	7,219	270	42,396	39,583	2,812
2 structures or more.....	433	381	52	20	20	...	...	10	10	...	403	351	52
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	55,855	49,615	6,240	11,840	7,719	3,985	136	7,006	6,770	236	37,008	35,126	1,883
2 dwelling units.....	4,887	4,079	809	351	249	102	...	444	410	34	4,092	3,419	673
3 dwelling units.....	1,142	969	173	238	238	...	...	49	49	...	855	682	173
4 dwelling units.....	844	708	136	...	...	...	...	...	...	...	844	708	136
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	62,215	54,903	7,312	12,361	8,138	4,087	136	7,431	7,161	270	42,422	39,603	2,819
Less than half.....	512	467	45	68	68	...	...	68	68	...	376	331	45
YEAR STRUCTURE BUILT													
1950 (part).....	1,243	895	348	574	227	348	...	298	298	...	370	370	...
1949.....	3,871	2,731	1,140	1,665	637	1,028	...	605	605	...	1,601	1,489	112
1948.....	2,968	2,069	899	1,173	477	627	68	404	404	...	1,391	1,187	204
1947.....	2,721	2,166	555	783	326	423	34	642	642	...	1,296	1,198	98
1946.....	1,494	1,256	238	238	34	204	...	797	797	...	459	425	34
1942 to 1945.....	1,779	1,303	476	876	536	340	...	204	204	...	699	563	136
1940 to 1941.....	3,322	3,001	321	1,397	1,125	272	...	521	521	...	1,404	1,355	49
1930 to 1939.....	8,160	7,473	687	1,526	1,258	268	...	927	899	68	5,708	5,357	351
1929 or earlier.....	36,640	33,981	2,659	4,130	3,518	578	34	3,032	2,830	202	29,479	27,634	1,845
Not reported.....	528	494	34	68	68	...	...	68	68	...	392	358	34
YEAR STRUCTURE ACQUIRED													
1950 (part).....	5,982	4,823	1,159	1,511	578	933	...	1,532	1,532	...	2,939	2,713	226
1949.....	10,469	7,971	2,498	3,083	1,474	1,507	102	1,133	1,030	103	6,253	5,467	785
1948.....	7,661	6,217	1,444	1,839	1,023	782	34	997	997	...	4,825	4,197	628
1947.....	8,105	6,994	1,111	1,370	743	627	...	1,796	1,747	49	4,938	4,504	434
1946.....	6,759	6,276	483	916	678	238	...	1,738	1,689	49	4,105	3,910	196
1942 to 1945.....	13,131	12,774	357	2,345	2,345	...	...	302	234	68	10,484	10,195	289
1940 to 1941.....	4,195	4,059	136	749	749	...	...	...	...	...	3,446	3,310	136
1930 to 1939.....	3,980	...	...	411	411	...	...	...	...	...	3,570	3,570	...
1929 or earlier.....	2,411	2,241	170	205	205	...	...	...	...	...	2,206	2,036	170
Not reported.....	34	34	...	...	...	...	...	...	...	...	34	34	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	13,048	10,375	2,673	4,633	2,442	2,191	...	1,741	1,741	...	6,674	6,192	482
Previously occupied.....	49,678	44,994	4,684	7,797	5,765	1,896	136	5,758	5,488	270	36,124	33,742	2,382
PURCHASE PRICE													
Less than \$2,000.....	4,942	4,587	355	68	68	...	...	64	49	15	4,810	4,470	340
\$2,000 to \$2,999.....	7,654	7,372	282	220	220	...	...	501	501	...	6,933	6,651	282
\$3,000 to \$3,999.....	7,221	6,666	555	955	951	34	...	414	414	...	5,852	5,331	521
\$4,000 to \$4,999.....	7,207	6,499	708	929	929	...	...	740	569	171	5,538	5,001	537
\$5,000 to \$5,999.....	7,432	6,618	814	1,310	785	525	...	1,394	1,345	49	4,728	4,488	240
\$6,000 to \$6,999.....	5,824	5,080	744	1,419	981	438	...	691	657	34	3,713	3,441	272
\$7,000 to \$7,999.....	3,895	3,238	657	884	340	510	34	1,080	1,080	...	1,931	1,818	113
\$8,000 to \$8,999.....	3,938	3,114	824	1,388	814	574	...	786	786	...	1,764	1,515	249
\$9,000 to \$9,999.....	3,186	2,447	739	1,152	457	695	...	919	919	...	1,115	1,071	44
\$10,000 to \$10,999.....	2,686	2,033	653	1,063	459	604	...	508	508	...	1,116	1,067	49
\$11,000 to \$11,999.....	1,466	1,217	249	735	501	234	...	83	83	...	648	633	15
\$12,000 to \$14,999.....	3,110	2,657	453	1,280	857	389	34	215	215	...	1,615	1,585	30
\$15,000 to \$19,999.....	2,443	2,307	136	807	705	34	68	102	102	...	1,534	1,500	34
\$20,000 to \$24,999.....	643	560	83	185	136	49	...	...	...	...	458	424	34
\$25,000 or more.....	384	282	102	34	34	...	...	...	...	...	350	248	102
Property not acquired by purchase.....	288	...	...	...	...	...	...	...	...	...	288	288	...
Not reported.....	404	404	...	...	...	...	...	...	...	...	404	404	...
Median purchase price.....dollars..	5,500	5,300	7,300	8,300	7,500	...	...	6,900	7,000	...	4,600	4,600	...
MARKET VALUE													
Less than \$2,000.....	1,027	891	136	...	...	...	...	49	49	...	977	841	136
\$2,000 to \$2,999.....	2,164	1,877	287	...	...	...	...	200	185	15	1,964	1,692	272
\$3,000 to \$3,999.....	4,887	385	49	49	49	...	...	452	418	34	4,387	4,036	351
\$4,000 to \$4,999.....	5,096	4,541	555	204	34	170	...	400	331	69	4,492	4,176	316
\$5,000 to \$5,999.....	6,337	4,577	457	374	83	...	...	756	756	...	5,125	4,861	264
\$6,000 to \$6,999.....	7,677	7,042	635	916	595	321	...	1,068	985	83	5,694	5,463	231
\$7,000 to \$7,999.....	6,331	5,417	914	1,699	1,004	661	34	706	672	34	3,926	3,741	185
\$8,000 to \$8,999.....	5,227	4,430	797	1,207	765	442	...	878	878	...	3,143	2,787	355
\$9,000 to \$9,999.....	3,916	2,977	939	1,437	746	691	...	771	737	34	1,709	1,495	214
\$10,000 to \$10,999.....	5,869	5,132	737	1,914	1,325	589	...	1,107	1,107	...	2,848	2,700	147
\$11,000 to \$11,999.....	2,363	1,910	453	963	559	404	...	385	385	...	1,014	965	49
\$12,000 to \$14,999.....	5,227	4,650	577	1,743	1,339	404	...	555	555	...	2,929	2,756	173
\$15,000 to \$19,999.....	4,365	3,991	374	1,368	994	272	102	170	170	...	2,828	2,828	...
\$20,000 to \$24,999.....	1,169	1,101	68	357	323	34	...	...	...	...	812	778	34
\$25,000 or more.....	1,005	854	151	117	102	15	...	...	...	...	888	752	136
Not reported.....	64	64	...	...	...	...	...	...	...	...	64	64	...
Median market value.....dollars..	7,600	7,500	8,500	10,100	10,400	...	...	8,100	8,200	...	6,700	6,700	...

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				
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	12,524	12,456	68	819	819	...	...	49	49	...	11,656	11,588	68
20 to 39 percent.....	18,113	17,319	794	2,678	2,610	68	...	421	421	...	15,015	14,289	726
40 to 59 percent.....	14,832	15,523	1,309	2,958	2,686	272	...	1,984	1,969	15	9,890	8,868	1,022
60 to 69 percent.....	6,409	5,066	1,343	1,967	1,287	680	...	1,670	1,519	151	2,771	2,260	511
70 to 79 percent.....	4,547	3,537	1,010	1,432	620	778	34	1,440	1,371	69	1,674	1,546	128
80 to 84 percent.....	2,518	1,453	1,065	929	136	691	102	681	647	34	907	669	238
85 to 89 percent.....	1,532	909	623	604	49	555	...	712	712	...	215	147	68
90 to 94 percent.....	1,159	434	725	691	...	691	...	317	317	...	151	117	34
95 to 99 percent.....	646	344	302	302	...	302	...	208	208	...	136	136	...
100 percent or more.....	381	264	117	49	...	49	...	15	15	...	317	249	68
Market value not reported.....	64	64	...	...	...	...	...	...	...	...	64	64	...
Median percent.....	41	38	72	58	45	...	...	68	68	...	33	32	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	1,436	1,367	69	153	153	...	...	171	171	...	1,111	1,042	69
\$2.50 to \$4.99.....	4,119	3,531	588	565	259	306	...	185	185	...	3,370	3,087	282
\$5.00 to \$7.49.....	9,963	8,647	1,316	1,922	1,480	408	34	1,421	1,216	205	6,620	5,951	669
\$7.50 to \$9.99.....	11,189	9,837	1,352	2,595	1,677	816	102	1,401	1,386	15	7,193	6,774	419
\$10.00 to \$12.49.....	14,552	13,422	1,130	2,882	2,138	744	...	1,934	1,919	15	9,735	9,365	370
\$12.50 to \$14.99.....	6,104	5,544	560	1,210	1,006	204	...	761	727	34	4,133	3,811	322
\$15.00 to \$17.49.....	3,688	3,488	200	493	409	83	...	351	351	...	2,845	2,727	117
\$17.50 to \$19.99.....	1,382	1,314	68	136	68	68	...	137	137	...	1,109	1,109	...
\$20.00 to \$24.99.....	1,917	1,800	117	151	117	34	...	187	187	...	1,579	1,496	83
\$25.00 or more.....	1,487	1,336	151	151	102	49	...	44	44	...	1,291	1,189	102
Taxes not payable in 1949 ¹	5,136	3,569	1,567	2,171	796	1,375	...	904	904	...	2,061	1,869	192
Taxes or value not reported.....	1,752	1,514	238	...	...	...	...	...	...	...	1,752	1,514	238
Median taxes.....dollars..	10.21	10.33	8.98	9.90	10.16	...	...	10.15	10.27	...	10.31	10.38	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	2,379	2,052	327	17	17	...	...	136	136	...	2,226	1,899	327
\$20 to \$39.....	9,515	8,381	1,134	573	369	204	...	985	866	119	7,957	7,146	811
\$40 to \$59.....	11,256	10,176	1,080	1,406	862	510	34	1,605	1,503	102	8,244	7,810	434
\$60 to \$79.....	9,441	8,644	797	1,698	1,290	408	...	1,239	1,190	49	6,503	6,163	340
\$80 to \$99.....	8,488	7,729	759	2,113	1,437	676	...	861	861	...	5,514	5,431	83
\$100 to \$119.....	5,199	4,538	661	1,734	1,276	457	...	615	615	...	2,851	2,647	204
\$120 to \$139.....	3,900	3,526	374	1,341	967	272	102	525	525	...	2,034	2,034	...
\$140 to \$159.....	1,855	1,736	119	494	445	49	...	321	321	...	1,039	970	69
\$160 to \$199.....	2,103	2,005	98	408	340	68	...	239	239	...	1,456	1,426	30
\$200 to \$249.....	799	697	102	306	272	34	...	68	68	...	425	357	68
\$250 to \$299.....	343	343	...	34	34	...	...	...	...	...	309	309	...
\$300 or more.....	629	527	102	136	102	34	...	...	...	...	493	425	68
Taxes not payable in 1949.....	5,136	3,569	1,567	2,171	796	1,375	...	904	904	...	2,061	1,869	192
Taxes not reported.....	1,688	1,450	238	...	...	...	...	...	...	...	1,688	1,450	238
Median taxes.....dollars..	65	66	61	89	91	...	...	64	66	...	58	60	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	47,938	41,165	6,773	10,861	6,672	4,053	136	7,367	7,165	202	29,710	27,328	2,382
Mortgage refinanced or renewed.....	9,088	8,673	415	1,124	1,090	34	...	132	64	68	7,832	7,519	313
To increase loan for improvements or repairs.....	2,642	2,472	170	307	307	...	...	68	...	68	2,267	2,165	102
To increase loan for other reasons.....	2,010	1,942	68	170	136	34	...	...	...	...	1,840	1,806	34
To secure better terms.....	2,113	2,019	94	545	545	...	...	49	49	...	1,519	1,425	94
To renew or extend loan without increasing amount.....	1,195	1,180	15	102	102	...	...	...	...	...	1,093	1,078	15
For other purpose.....	1,128	1,060	68	...	...	...	...	15	15	...	1,113	1,045	68
Mortgage placed later than acquisition of property.....	5,701	5,531	170	443	443	...	...	...	...	...	5,258	5,088	170
To make improvements or repairs.....	2,341	2,239	102	171	171	...	...	...	...	...	2,170	2,068	102
To invest in other properties.....	487	487	...	...	...	...	...	...	...	...	487	487	...
To invest in business other than real estate.....	734	734	...	136	136	...	...	...	...	...	598	598	...
For other purpose.....	2,139	2,071	68	136	136	...	...	...	...	...	2,003	1,935	68
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	9,088	8,673	415	1,124	1,090	34	...	132	64	68	7,832	7,519	313
Same lender.....	5,393	5,140	253	408	374	34	...	83	15	68	4,902	4,751	151
Different lender.....	3,695	3,533	162	716	716	...	...	49	49	...	2,930	2,768	162

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."

KANSAS CITY 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.....	47,938	41,166	6,772	10,860	6,672	4,053	136	7,365	7,164	201	29,711	27,328	2,381
Less than 50 percent.....	6,458	5,301	1,157	383	247	102	34	103	34	69	5,971	5,019	951
50 to 59 percent.....	6,044	4,922	1,122	1,278	1,074	204	...	79	79	...	4,686	3,768	918
60 to 64 percent.....	4,629	4,055	574	1,164	794	302	68	102	102	...	3,363	3,159	204
65 to 69 percent.....	4,357	3,779	578	1,288	778	510	...	204	170	34	2,855	2,831	24
70 to 74 percent.....	4,334	3,629	705	1,970	1,309	661	...	404	404	...	1,961	1,916	44
75 to 79 percent.....	4,579	3,291	1,288	2,022	863	1,126	34	574	540	34	1,982	1,888	94
80 to 84 percent.....	5,089	4,077	1,012	1,643	782	861	...	689	674	15	2,756	2,620	136
85 to 89 percent.....	3,634	3,332	302	976	689	287	...	1,208	1,193	15	1,451	1,451	...
90 to 94 percent.....	3,448	3,448	...	102	102	...	...	1,925	1,925	...	1,420	1,420	...
95 to 99 percent.....	1,207	1,207	...	34	34	...	...	515	515	...	659	659	...
100 percent or more.....	3,876	3,842	34	...	...	...	...	1,562	1,528	34	2,314	2,314	...
Purchase price not reported or property not acquired by purchase.....	283	283	...	...	...	...	...	...	...	...	283	283	...
Median percent.....	73	73	70	73	72	...	...	91	91	...	66	68	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	47,938	41,166	6,772	10,860	6,672	4,053	136	7,365	7,164	201	29,711	27,328	2,381
Less than 50 percent.....	5,403	5,301	102	315	247	68	...	34	34	...	5,053	5,019	34
50 to 59 percent.....	5,152	4,922	230	1,108	1,074	34	...	79	79	...	3,964	3,768	196
60 to 64 percent.....	4,274	4,055	219	794	794	...	...	102	102	...	3,378	3,159	219
65 to 69 percent.....	3,975	3,779	196	812	778	34	...	170	170	...	2,993	2,831	162
70 to 74 percent.....	3,867	3,629	238	1,377	1,309	68	...	404	404	...	2,086	1,916	170
75 to 79 percent.....	4,002	3,291	711	1,033	863	170	...	540	540	...	2,429	1,888	541
80 to 84 percent.....	4,991	4,077	914	1,356	782	540	34	777	674	103	2,856	2,620	236
85 to 89 percent.....	4,520	3,332	1,188	1,505	689	782	34	1,208	1,193	15	1,807	1,451	356
90 to 94 percent.....	4,105	3,448	657	957	102	555	...	1,959	1,925	34	1,488	1,420	68
95 to 99 percent.....	2,250	1,207	1,043	975	34	941	...	515	515	...	761	659	102
100 percent or more.....	5,118	3,842	1,276	929	...	861	68	1,577	1,528	49	2,612	2,314	298
Purchase price not reported or property not acquired by purchase.....	283	283	...	...	...	...	...	...	...	...	283	283	...
Median percent.....	76	73	88	80	72	...	...	91	91	...	69	68	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	22,488	17,577	4,911	5,918	1,947	3,936	34	6,934	6,713	221	9,638	8,916	720
Veteran of World War I only.....	4,745	4,602	143	1,005	1,005	...	...	...	...	...	3,741	3,597	143
Other service or nonveteran.....	35,493	33,190	2,303	5,506	5,253	151	102	565	516	49	29,421	27,421	2,001

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.....	55,855	211,615	11,839	70,968	7,008	38,230	37,008	102,417
Average debt per property.....	...	3.8	...	6.0	...	5.5	...	2.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	9,402	7,374	102	82	149	150	9,151	7,142
\$2,000 to \$2,999.....	10,687	15,238	699	940	515	960	9,473	13,338
\$3,000 to \$3,999.....	8,919	21,639	1,753	4,352	765	2,033	6,401	15,254
\$4,000 to \$4,999.....	6,547	21,651	1,352	4,640	1,034	3,668	4,161	13,343
\$5,000 to \$5,999.....	4,379	19,302	1,241	5,563	1,003	4,537	2,136	9,202
\$6,000 to \$6,999.....	3,457	18,863	1,080	6,075	778	4,278	1,598	8,510
\$7,000 to \$7,999.....	3,188	21,293	1,310	9,152	892	5,982	986	6,159
\$8,000 to \$8,999.....	3,008	22,070	1,454	11,482	635	5,017	919	5,571
\$9,000 to \$9,999.....	2,615	23,022	1,164	10,493	905	7,996	547	4,533
\$10,000 to \$10,999.....	1,277	12,291	740	7,341	117	1,029	420	3,921
\$11,000 to \$11,999.....	774	8,128	385	3,866	83	944	306	3,318
\$12,000 to \$14,999.....	960	11,430	408	4,739	132	1,636	419	5,055
\$15,000 to \$19,999.....	525	7,421	151	2,243	...	...	374	5,178
\$20,000 or more.....	117	1,893	...	...	...	...	117	1,893
Median loan.....dollars..	3,800	...	6,700	...	6,000	...	2,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	20,711	21,099	1,092	1,188	531	796	19,088	19,115
\$2,000 to \$2,999.....	8,303	20,502	1,378	3,529	931	2,265	5,994	14,708
\$3,000 to \$3,999.....	6,253	21,619	1,340	4,585	833	2,921	4,080	14,113
\$4,000 to \$4,999.....	4,487	19,674	1,186	5,263	984	4,261	2,317	10,150
\$5,000 to \$5,999.....	3,354	18,211	880	4,791	780	4,177	1,694	9,243
\$6,000 to \$6,999.....	3,110	19,954	1,000	6,425	914	5,886	1,196	7,643
\$7,000 to \$7,999.....	2,573	19,152	1,545	11,564	468	3,464	559	4,124
\$8,000 to \$8,999.....	2,421	20,533	1,046	8,789	969	8,280	406	3,464
\$9,000 to \$9,999.....	2,109	19,772	1,300	12,233	332	3,095	477	4,444
\$10,000 to \$10,999.....	733	7,694	382	3,972	64	667	287	3,055
\$11,000 to \$11,999.....	710	8,244	302	3,480	102	1,187	306	3,577
\$12,000 to \$14,999.....	892	11,668	340	4,300	98	1,231	453	6,137
\$15,000 to \$19,999.....	185	3,191	49	849	...	...	136	2,342
\$20,000 or more.....	15	302	...	...	...	...	15	302
Median debt.....dollars..	2,800	...	6,000	...	5,200	...	1,900	...

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.....	203,305	170,860	32,445	165,103	38,944	25,078	37,860	100,342	94,585	5,757	8,305	5,420	2,885
Average debt per mortgage.....	3.6	3.4	5.2	5.5	5.0	6.3	5.4	2.7	2.7	3.1	1.3	1.4	1.3
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	38,045	32,812	5,233	14,028	9,612	4,300	12,100	11,917	11,511	406	953	842	111
Mutual savings bank.....	83	83	...	...	...	...	...	83	83	...	...	...	...
Savings and loan association.....	54,793	45,887	8,906	17,515	10,345	7,170	9,107	28,171	26,553	1,618	2,031	1,668	363
Life insurance company.....	68,818	53,522	15,296	32,088	18,344	13,384	13,880	22,850	21,298	1,552	2,927	2,869	58
Mortgage company.....	2,574	2,272	302	252	252	276	2,046	1,744	302	248	...	...	248
Federal National Mortgage Association.....	2,412	1,807	605	605	...	...	1,807	...	...	...	...	...	...
Individual.....	30,317	28,611	1,706	605	...	...	...	30,317	28,611	1,706	1,743	...	1,743
Other.....	6,263	5,866	397	615	391	224	690	4,958	4,785	173	403	41	362
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	41,985	34,917	7,068	12,773	6,062	6,711	10,550	18,662	18,305	357	2,089	1,553	536
1949.....	58,569	45,185	13,384	24,176	13,022	10,433	6,499	27,894	25,782	2,112	3,444	2,255	1,189
1948.....	33,315	26,980	6,335	11,115	6,500	4,255	5,473	16,727	15,007	1,720	1,541	855	686
1947.....	28,676	24,489	4,187	5,913	3,135	2,778	8,924	13,839	12,526	1,313	1,023	561	462
1946.....	17,339	16,334	1,005	3,453	2,552	901	5,718	8,168	8,168	...	201	195	5
1942 to 1945.....	18,091	17,625	466	5,388	5,388	...	696	12,007	11,752	255	7	...	7
1940 to 1941.....	3,217	3,217	...	1,779	1,779	...	...	1,438	1,438	...	...	...	...
1935 to 1939.....	1,952	1,952	...	506	506	...	...	1,446	1,446	...	...	...	...
1930 to 1934.....	103	103	...	...	...	...	...	103	103	...	...	...	...
1929 or earlier.....	58	58	...	...	...	...	...	58	58	...	...	...	...

¹ Includes 1,081 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.....	55,855	49,615	6,240	11,840	7,719	3,985	7,006	37,008	35,126	1,883	6,240	3,985	2,254
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	10,991	9,827	1,164	2,910	2,185	691	2,751	5,329	5,057	272	910	691	219
Mutual savings bank.....	205	205	...	...	...	...	...	205	205	...	...	...	...
Savings and loan association.....	17,742	15,673	2,069	3,441	1,986	1,454	2,003	12,299	11,754	545	1,864	1,488	375
Life insurance company.....	10,562	8,590	1,972	5,251	3,412	1,806	1,848	3,462	3,330	132	1,806	1,772	34
Mortgage company.....	655	538	117	68	68	...	49	538	421	117	117	...	117
Federal National Mortgage Association.....	287	219	68	68	...	...	219	...	...	...	...	...	...
Individual.....	13,113	12,331	782	...	...	...	...	13,113	12,331	782	1,392	...	1,392
Other.....	2,299	2,231	68	102	68	34	136	2,061	2,027	34	151	34	117
FORM OF DEBT													
Mortgage or deed of trust.....	51,321	45,081	6,240	11,840	7,719	3,985	7,006	32,475	30,592	1,883	6,240	3,985	2,254
Contract to purchase.....	4,534	4,535	...	...	...	...	...	4,534	4,534	...	...	...	...
AMORTIZATION													
Fully amortized.....	52,337	46,269	6,068	11,840	7,719	3,985	7,006	33,491	31,780	1,711	5,868	3,985	1,883
Partially amortized.....	2,323	2,220	103	...	...	...	...	2,323	2,220	103	200	...	200
Not amortized.....	635	635	...	...	...	...	...	635	635	...	103	...	103
On demand.....	559	491	68	...	...	...	...	559	491	68	68	...	68
Regular principal payments required.....	170	170	...	...	...	...	...	170	170	...	...	...	...
No regular principal payments required.....	389	321	68	...	...	...	...	389	321	68	68	...	68
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	52,123	46,291	5,832	11,295	7,446	3,713	6,583	34,245	32,430	1,815	5,953	3,800	2,152
Delinquent:	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure not in process.....	3,343	2,935	408	545	273	272	423	2,375	2,307	68	287	185	102
No regular payments required.....	389	389	...	...	...	...	...	389	389	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	7,956	6,785	1,171	1,734	801	933	1,464	4,758	4,520	238	1,375	899	476
1949.....	12,549	10,190	2,359	3,235	1,626	1,507	1,099	8,215	7,535	680	2,340	1,541	799
1948.....	8,223	6,964	1,259	1,805	989	782	982	5,436	4,993	443	1,395	816	579
1947.....	7,778	6,852	926	1,343	817	525	1,650	4,785	4,434	351	808	491	317
1946.....	5,588	5,301	287	865	627	238	1,558	3,166	3,166	...	287	238	49
1942 to 1945.....	9,793	9,555	238	1,732	1,732	...	...	7,809	7,639	170	34	...	34
1940 to 1941.....	1,930	1,930	...	717	717	...	...	1,213	1,213	...	...	...	...
1935 to 1939.....	1,785	1,785	...	411	411	...	...	1,374	1,374	...	...	...	...
1930 to 1934.....	185	185	...	...	...	...	...	185	185	...	...	...	...
1929 or earlier.....	68	68	...	...	...	...	...	68	68	...	...	...	...
TERM OF MORTGAGE													
On demand.....	559	491	68	...	...	...	...	559	491	68	68	...	68
Less than 5 years.....	3,515	3,242	273	...	...	...	301	3,215	3,011	204	808	...	808
5 to 9 years.....	11,279	10,603	676	...	...	...	64	11,215	10,554	661	1,091	170	921
10 to 12 years.....	13,222	12,405	817	544	442	68	912	11,767	11,086	681	544	238	306
13 to 14 years.....	1,918	1,850	68	68	34	34	187	1,664	1,630	34	64	49	15
15 years.....	7,904	7,568	336	2,228	2,111	117	1,695	3,980	3,878	102	740	672	68
16 to 19 years.....	2,383	2,281	102	317	283	34	595	1,471	1,403	68	272	238	34
20 years.....	8,954	7,416	1,538	4,802	3,329	1,371	1,757	2,394	2,330	64	1,677	1,643	34
21 to 24 years.....	740	672	68	238	170	68	302	200	200	...	34	34	...
25 years.....	5,331	3,038	2,293	3,643	1,350	2,293	1,194	494	494	...	941	941	...
26 years or more.....	49	49	...	...	...	...	...	49	49	...	49	...	...
Median term.....years..	12	12	20	20	20	...	18	10	11	...	15	...	...
YEAR MORTGAGE DUE													
On demand.....	559	491	68	...	...	...	...	559	491	68	68	...	68
Fully amortized.....	52,337	46,269	6,068	11,839	7,717	3,985	7,005	33,491	31,780	1,711	5,867	3,984	1,883
Past due.....	103	103	...	...	...	...	...	103	103	...	...	...	...
1950 to 1951.....	2,208	2,174	34	...	...	...	15	2,193	2,159	34	287	...	287
1952 to 1953.....	5,177	4,802	375	171	171	...	301	4,705	4,399	306	561	34	527
1954 to 1955.....	6,049	5,883	166	341	341	...	98	5,610	5,459	151	408	68	340
1956 to 1957.....	6,745	6,439	306	409	409	...	341	5,994	5,688	306	306	136	170
1958 to 1959.....	5,768	5,122	646	409	341	68	117	5,241	4,697	544	408	102	306
1960 to 1964.....	11,272	10,747	525	2,107	1,937	136	2,303	6,862	6,624	238	725	506	219
1965 to 1969.....	8,697	7,363	1,334	4,628	3,427	1,099	2,141	1,928	1,796	132	1,930	1,896	34
1970 to 1974.....	5,025	2,906	2,119	3,083	963	2,119	1,088	855	855	...	1,080	1,080	...
1975 or later.....	1,293	730	563	691	128	563	601	...	...	...	162	162	...
Partially or not amortized.....	2,956	2,853	103	...	...	...	...	2,956	2,853	103	303	...	303
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	672	672	...	...	...	...	...	672	672	...	132	...	132
1952 to 1953.....	873	873	...	...	...	...	...	873	873	...	68	...	68
1954 to 1955.....	407	407	...	...	...	...	...	407	407	...	103	...	103
1956 to 1957.....	272	272	...	...	...	...	...	272	272	...	...	...	...
1958 to 1959.....	512	409	103	...	...	...	...	512	409	103	...	...	...
1960 to 1964.....	171	171	...	...	...	...	...	171	171	...	...	...	...
1965 to 1969.....	34	34	...	...	...	...	...	34	34	...	...	...	...
1970 to 1974.....	15	15	...	...	...	...	...	15	15	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 136 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.....	390	390	...	...	...	...	...	390	390	...	102	...	102
4.0 percent.....	10,324	9,223	1,101	1,171	340	831	7,006	2,147	2,113	34	4,087	3,985	102
4.1 to 4.4 percent.....	98	83	15	98	83	15	...	...	...	...	...	...	...
4.5 percent.....	13,875	10,434	3,441	10,229	6,954	3,139	...	3,646	3,480	166	136	...	136
4.6 to 5.0 percent.....	10,780	10,508	272	341	341	...	...	10,439	10,167	272	557	...	557
5.1 to 5.5 percent.....	1,476	1,442	34	...	...	...	...	1,476	1,442	34	34	...	34
5.6 to 6.0 percent.....	18,627	17,284	1,343	...	...	...	...	18,627	17,284	1,343	1,290	...	1,290
6.1 percent or more.....	283	249	34	...	...	...	...	283	249	34	34	...	34
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	...	4.0	6.0	5.5	...	4.0	...	...
MORTGAGE LOAN													
Less than \$2,000.....	9,621	8,979	642	102	102	...	149	9,370	8,743	627	4,788	3,143	1,645
\$2,000 to \$2,999.....	10,994	10,483	511	733	699	34	584	9,677	9,269	408	1,131	793	338
\$3,000 to \$3,999.....	9,155	8,460	695	2,006	1,719	253	729	6,420	6,046	374	170	34	136
\$4,000 to \$4,999.....	6,853	5,939	914	1,828	1,065	763	1,068	3,957	3,889	68	15	15	...
\$5,000 to \$5,999.....	4,177	3,684	493	969	715	253	969	2,239	2,034	205	102	...	102
\$6,000 to \$6,999.....	3,661	2,932	729	1,420	691	729	778	1,462	1,462	...	...	...	...
\$7,000 to \$7,999.....	3,519	2,457	1,062	1,816	785	1,031	892	811	781	30	34	...	34
\$8,000 to \$8,999.....	2,781	2,211	570	1,228	657	570	635	919	919	...	...	...	...
\$9,000 to \$9,999.....	2,309	1,973	336	824	521	234	905	581	547	34	...	...	...
\$10,000 to \$10,999.....	847	813	34	340	340	...	83	423	389	34	...	...	...
\$11,000 to \$11,999.....	676	574	102	321	219	68	83	272	272	...	...	...	...
\$12,000 to \$14,999.....	756	688	68	204	170	34	132	419	385	34	...	...	...
\$15,000 to \$19,999.....	423	340	83	49	34	15	...	374	306	68	...	...	...
\$20,000 or more.....	83	83	...	...	...	...	...	83	83	...	...	...	...
Median loan.....dollars..	3,700	3,600	5,700	6,100	5,300	...	6,000	2,900	2,900	...	1,300	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	21,272	20,186	1,086	1,092	1,092	...	634	19,545	18,578	967	5,129	3,347	1,782
\$2,000 to \$2,999.....	8,254	7,846	408	1,480	1,344	136	931	5,843	5,605	238	926	589	336
\$3,000 to \$3,999.....	6,606	5,692	914	1,763	1,170	559	763	4,080	3,842	238	49	...	...
\$4,000 to \$4,999.....	4,402	3,724	678	1,167	695	472	984	2,250	2,045	205	68	...	68
\$5,000 to \$5,999.....	3,135	2,863	272	729	491	238	780	1,626	1,592	34	68	...	68
\$6,000 to \$6,999.....	3,799	2,583	1,216	1,865	679	1,186	880	1,054	1,024	30	...	...	...
\$7,000 to \$7,999.....	2,554	1,810	744	1,526	782	744	468	559	559	...	...	...	...
\$8,000 to \$8,999.....	2,198	1,730	468	820	385	366	969	409	375	34	...	...	...
\$9,000 to \$9,999.....	1,633	1,365	268	824	589	234	332	477	443	34	...	...	...
\$10,000 to \$10,999.....	556	522	34	204	170	...	64	287	...	...	...	...	...
\$11,000 to \$11,999.....	525	525	...	151	151	...	102	272	272	...	...	...	...
\$12,000 to \$14,999.....	824	688	136	204	170	34	98	521	419	102	...	...	...
\$15,000 to \$19,999.....	83	68	15	15	...	15	...	68	68	...	...	...	...
\$20,000 or more.....	15	15	...	...	...	...	...	15	15	...	...	...	...
Median debt.....dollars..	2,800	2,500	5,100	5,500	4,300	...	5,200	1,800	1,800	...	1,200	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	54,762	48,590	6,172	11,841	7,718	3,985	7,007	35,915	34,100	1,815	6,069	3,985	2,083
Less than \$20.....	5,823	5,706	117	477	443	34	319	5,027	4,959	68	5,002	3,970	1,031
\$20 to \$24.....	7,004	6,207	797	1,732	1,411	321	136	5,137	4,661	476	83	15	68
\$25 to \$29.....	7,226	6,429	797	1,494	1,086	408	468	5,264	4,909	355	204	...	204
\$30 to \$34.....	7,325	6,396	929	1,324	749	540	1,086	4,916	4,644	272	170	...	170
\$35 to \$39.....	6,307	5,257	1,050	1,930	982	948	932	3,445	3,377	68	68	...	68
\$40 to \$44.....	5,396	4,461	935	1,529	732	797	1,116	2,751	2,683	68	...	...	...
\$45 to \$49.....	3,781	3,297	484	824	408	416	1,323	1,634	1,566	68	...	...	...
\$50 to \$54.....	3,945	3,407	538	858	487	370	601	2,487	2,319	168	440	...	440
\$55 to \$59.....	2,177	2,143	34	623	589	34	476	1,077	1,077	...	...	...	...
\$60 to \$64.....	1,816	1,612	204	389	253	68	187	1,241	1,173	68	...	...	...
\$65 to \$69.....	726	692	34	136	136	...	98	491	457	34	...	...	...
\$70 to \$79.....	1,646	1,578	68	374	340	...	265	1,006	972	34	34	...	34
\$80 to \$89.....	710	627	83	151	102	49	...	559	525	34	34	...	34
\$90 to \$99.....	525	457	68	...	...	...	...	525	457	68	34	...	34
\$100 to \$119.....	355	321	34	...	...	...	...	355	321	34	...	...	...
\$120 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	35	34	37	37	35	...	42	32	32	...	12	...	...

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.....	55,855	49,615	6,240	11,840	7,719	3,985	136	7,006	6,770	236	37,008	35,126	1,883
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	55,553	49,313	6,240	11,772	7,651	3,985	136	7,006	6,770	236	36,774	34,891	1,883
Less than half.....	302	302	...	68	68	...	...	...	...	...	234	234	...
TYPE OF STRUCTURE													
Detached.....	55,330	49,105	6,225	11,689	7,583	3,970	136	6,904	6,668	236	36,736	34,854	1,883
Semidetached and attached.....	525	510	15	151	136	15	...	102	102	...	272	272	...
NUMBER OF ROOMS													
Less than 4 rooms.....	3,799	3,410	389	83	...	15	68	416	416	...	3,299	2,993	306
4 rooms.....	8,682	7,284	1,398	1,730	722	1,009	...	1,593	1,593	...	4,970	4,970	389
5 rooms.....	21,144	18,128	3,016	5,614	3,125	2,490	...	3,825	3,706	119	11,705	11,297	408
6 rooms.....	12,770	12,082	688	2,269	1,865	370	34	621	606	15	9,879	9,611	268
7 rooms or more.....	7,811	7,266	545	1,854	1,752	68	34	389	287	102	5,568	5,227	341
Not reported.....	1,650	1,446	204	290	256	34	...	162	162	...	1,198	1,028	170
YEAR STRUCTURE BUILT													
1950 (part).....	1,243	895	348	574	227	348	...	298	298	...	370	370	...
1949.....	3,750	2,620	1,130	1,655	627	1,028	...	605	605	...	1,490	1,388	102
1948.....	2,935	2,036	899	1,173	477	627	68	404	404	...	1,358	1,154	204
1947.....	2,629	2,074	555	763	306	423	34	642	642	...	1,224	1,126	98
1946.....	1,494	1,256	238	238	34	204	...	797	797	...	459	425	34
1942 to 1945.....	1,756	1,280	476	876	536	340	...	204	204	...	676	540	136
1940 to 1941.....	3,312	2,991	321	1,397	1,125	272	...	521	521	...	1,394	1,345	49
1930 to 1939.....	7,590	7,084	506	1,475	1,207	268	...	774	740	34	5,342	5,138	204
1929 or earlier.....	30,738	28,971	1,767	3,622	3,112	476	34	2,760	2,558	202	24,356	23,301	1,055
Not reported.....	408	408	...	68	68	...	...	...	...	...	340	340	...
YEAR STRUCTURE ACQUIRED													
1950 (part).....	5,571	4,502	1,069	1,496	563	933	...	1,464	1,464	...	2,611	2,475	136
1949.....	9,498	7,241	2,257	3,031	1,422	1,507	102	1,099	1,030	69	5,367	4,789	578
1948.....	6,854	5,527	1,327	1,839	1,023	782	34	948	948	...	4,067	3,556	511
1947.....	7,128	6,236	892	1,205	680	526	...	1,684	1,635	49	4,238	3,921	317
1946.....	5,528	5,207	321	831	593	238	...	1,509	1,460	49	3,189	3,155	34
1942 to 1945.....	11,762	11,524	238	2,073	2,073	...	...	302	234	68	9,387	9,217	170
1940 to 1941.....	3,793	3,759	34	749	749	...	...	...	...	...	3,044	3,010	34
1930 to 1939.....	3,756	3,756	...	411	411	...	...	...	...	...	3,346	3,346	...
1929 or earlier.....	1,930	1,828	102	205	205	...	...	...	...	...	1,725	1,623	102
Not reported.....	34	34	...	...	...	...	...	...	...	...	34	34	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	12,786	10,123	2,663	4,610	2,419	2,191	...	1,741	1,741	...	6,434	5,962	472
Previously occupied.....	43,069	39,492	3,577	7,230	5,300	1,794	136	5,265	5,029	236	30,574	29,163	1,411
PURCHASE PRICE													
Less than \$2,000.....	4,552	4,299	253	68	68	...	...	64	49	15	4,420	4,182	238
\$2,000 to \$2,999.....	6,988	6,750	238	205	205	...	...	501	501	...	6,282	6,044	238
\$3,000 to \$3,999.....	6,411	6,071	340	853	819	34	...	370	370	...	5,188	4,882	306
\$4,000 to \$4,999.....	5,986	5,611	375	827	827	...	...	647	476	171	4,512	4,308	204
\$5,000 to \$5,999.....	6,496	5,805	691	1,242	751	491	...	1,292	1,243	49	3,962	3,811	151
\$6,000 to \$6,999.....	5,127	4,519	608	1,305	935	370	...	623	623	...	3,199	2,961	238
\$7,000 to \$7,999.....	3,356	2,778	578	816	272	510	34	963	963	...	1,577	1,543	34
\$8,000 to \$8,999.....	3,613	2,833	780	1,388	814	574	...	752	752	...	1,473	1,268	205
\$9,000 to \$9,999.....	3,023	2,294	729	1,152	457	695	...	919	919	...	952	918	34
\$10,000 to \$10,999.....	2,437	1,799	638	1,063	459	604	...	474	474	...	901	867	34
\$11,000 to \$11,999.....	1,316	1,082	234	725	491	234	...	83	83	...	508	508	...
\$12,000 to \$14,999.....	2,901	2,448	453	1,229	806	389	34	215	215	...	1,457	1,427	30
\$15,000 to \$19,999.....	2,204	2,068	136	748	646	34	68	102	102	...	1,354	1,320	34
\$20,000 to \$24,999.....	594	511	83	185	136	49	...	...	...	...	409	375	34
\$25,000 or more.....	356	254	102	34	34	...	...	...	...	...	322	220	102
Property not acquired by purchase.....	171	171	...	...	...	...	...	...	...	...	171	171	...
Not reported.....	321	321	...	...	...	...	...	...	...	...	321	321	...
Median purchase price.....dollars..	5,500	5,300	8,000	8,400	7,900	...	...	7,000	7,100	...	4,500	4,500	...
MARKET VALUE													
Less than \$2,000.....	959	823	136	...	...	...	...	49	49	...	909	773	136
\$2,000 to \$2,999.....	2,053	1,800	253	...	...	...	...	200	185	15	1,853	1,615	238
\$3,000 to \$3,999.....	4,148	3,944	204	34	34	...	...	452	418	34	3,663	3,493	170
\$4,000 to \$4,999.....	4,626	4,285	341	204	34	170	...	390	321	69	4,032	3,930	102
\$5,000 to \$5,999.....	5,395	5,108	287	423	340	83	...	629	629	...	4,244	4,140	204
\$6,000 to \$6,999.....	6,824	6,303	521	882	595	287	...	1,000	917	83	4,943	4,792	151
\$7,000 to \$7,999.....	5,587	4,892	695	1,495	868	593	34	638	638	...	3,454	3,386	68
\$8,000 to \$8,999.....	4,315	3,835	680	1,207	765	442	...	759	759	...	2,549	2,311	238
\$9,000 to \$9,999.....	3,539	2,712	827	1,403	712	691	...	771	737	34	1,366	1,264	102
\$10,000 to \$10,999.....	5,208	4,481	727	1,778	1,189	589	...	1,041	1,041	...	2,389	2,251	137
\$11,000 to \$11,999.....	2,248	1,810	438	963	559	404	...	385	385	...	899	865	34
\$12,000 to \$14,999.....	4,849	4,313	536	1,720	1,316	404	...	555	555	...	2,574	2,442	132
\$15,000 to \$19,999.....	3,854	3,480	374	1,309	935	272	102	136	136	...	2,410	2,410	...
\$20,000 to \$24,999.....	1,019	951	68	306	272	34	...	...	...	...	713	679	34
\$25,000 or more.....	965	814	151	117	102	15	...	...	...	...	848	712	136
Not reported.....	64	64	...	...	...	...	...	...	...	...	64	64	...
Median market value.....dollars..	7,600	7,500	9,000	10,100	10,400	8,100	8,300	...	6,700	6,700	...

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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.....	11,123	11,089	34	819	819	...	...	49	49	...	10,255	10,221	34
20 to 39 percent.....	15,938	15,394	544	2,276	2,208	68	...	338	338	...	13,325	12,849	476
40 to 59 percent.....	12,729	11,921	808	2,856	2,618	238	...	1,755	1,740	15	8,118	7,563	555
60 to 69 percent.....	5,879	4,638	1,241	1,949	1,269	680	...	1,558	1,441	117	2,371	1,928	443
70 to 79 percent.....	4,036	3,188	848	1,364	620	710	34	1,372	1,303	69	1,299	1,265	34
80 to 84 percent.....	2,484	1,453	1,031	929	136	691	102	681	647	34	873	669	204
85 to 89 percent.....	1,464	841	623	604	49	555	...	712	712	...	147	79	68
90 to 94 percent.....	1,144	419	725	691	...	691	...	317	317	...	136	102	34
95 to 99 percent.....	646	344	302	302	...	302	...	208	208	...	136	136	...
100 percent or more.....	347	264	83	49	...	49	...	15	15	...	283	249	34
Market value not reported.....	64	64	...	...	...	...	...	...	...	...	64	64	...
Median percent.....	41	38	76	60	46	...	...	69	69	...	32	31	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	1,288	1,288	...	136	136	...	...	171	171	...	980	980	...
\$2.50 to \$4.99.....	3,823	3,347	476	545	239	306	...	151	151	...	3,127	2,957	170
\$5.00 to \$7.49.....	8,952	7,795	1,157	1,888	1,480	374	34	1,338	1,133	205	5,726	5,182	544
\$7.50 to \$9.99.....	9,636	8,586	1,050	2,459	1,575	782	102	1,265	1,250	15	5,912	5,761	151
\$10.00 to \$12.49.....	12,918	11,822	1,086	2,678	1,934	744	...	1,805	1,790	15	8,434	8,098	336
\$12.50 to \$14.99.....	5,500	5,091	409	1,125	955	170	...	676	676	...	3,699	3,460	239
\$15.00 to \$17.49.....	3,146	3,029	117	493	409	83	...	336	336	...	2,318	2,284	34
\$17.50 to \$19.99.....	1,299	1,231	68	136	68	68	...	137	137	...	1,026	1,026	...
\$20.00 to \$24.99.....	1,659	1,591	68	136	102	34	...	187	187	...	1,336	1,302	34
\$25.00 or more.....	1,228	1,145	83	83	34	49	...	34	34	...	1,111	1,077	34
Taxes not payable in 1949.....	4,924	3,447	1,477	2,161	786	1,375	...	904	904	...	1,860	1,758	102
Taxes or value not reported.....	1,480	1,242	238	...	...	...	...	...	...	...	1,480	1,242	238
Median taxes.....dollars..	10.20	10.31	9.00	9.81	10.05	...	...	10.17	10.32	...	10.32	10.37	...
REAL ESTATE TAXES													
Less than \$20.....	1,547	1,445	102	...	...	...	...	102	102	...	1,445	1,343	102
\$20 to \$39.....	6,493	5,932	561	341	205	136	...	790	671	119	5,362	5,056	305
\$40 to \$59.....	9,759	8,792	967	1,228	718	476	34	1,420	1,352	68	7,110	6,721	389
\$60 to \$79.....	9,084	8,321	763	1,664	1,256	408	...	1,161	1,112	49	6,259	5,953	306
\$80 to \$99.....	8,175	7,431	744	2,045	1,369	676	...	861	861	...	5,269	5,201	68
\$100 to \$119.....	4,978	4,385	593	1,717	1,259	457	...	615	615	...	2,647	2,511	136
\$120 to \$139.....	3,835	3,461	374	1,307	933	272	102	525	525	...	2,003	2,003	...
\$140 to \$159.....	1,787	1,668	119	494	445	49	...	321	321	...	971	902	69
\$160 to \$199.....	2,088	1,990	98	408	340	68	...	239	239	...	1,441	1,411	30
\$200 to \$249.....	7,999	6,977	1,022	306	272	34	...	68	68	...	425	337	68
\$250 to \$299.....	343	343	...	34	34	...	...	...	...	...	309	309	...
\$300 or more.....	629	527	102	136	102	34	...	...	...	...	493	425	68
Taxes not payable in 1949.....	4,924	3,447	1,477	2,161	786	1,375	...	904	904	...	1,860	1,758	102
Taxes not reported.....	1,416	1,178	238	...	...	...	...	...	...	...	1,416	1,178	238
Median taxes.....dollars..	70	70	72	91	94	...	...	68	70	...	64	65	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	42,766	36,900	5,866	10,442	6,355	3,951	136	6,874	6,706	168	25,450	23,839	1,611
Mortgage refinanced or renewed.....	8,208	7,936	274	1,056	1,022	34	...	132	64	68	7,020	6,850	170
To increase loan for improvements or repairs.....	2,286	2,218	68	273	273	...	...	68	...	68	1,945	1,945	...
To increase loan for other reasons.....	1,927	1,859	68	170	136	34	...	...	...	...	1,757	1,723	34
To secure better terms.....	1,984	1,916	68	511	511	...	...	49	49	...	1,424	1,356	68
To renew or extend loan without increasing amount.....	1,053	1,053	...	102	102	...	...	...	...	...	951	951	...
For other purpose.....	958	890	68	...	...	...	...	15	15	...	943	875	68
Mortgage placed later than acquisition of property.....	4,880	4,778	102	341	341	...	...	...	...	...	4,539	4,437	102
To make improvements or repairs.....	1,943	1,909	34	171	171	...	...	...	...	...	1,772	1,738	34
To invest in other properties.....	438	438	...	...	...	...	...	...	...	...	438	438	...
To invest in business other than real estate.....	734	734	...	136	136	...	...	...	...	...	598	598	...
For other purpose.....	1,765	1,697	68	34	34	...	...	...	...	...	1,731	1,663	68
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	8,208	7,936	272	1,056	1,022	34	...	132	64	68	7,020	6,850	170
Same lender.....	4,985	4,747	238	408	374	34	...	83	15	68	4,494	4,358	136
Different lender.....	3,223	3,189	34	648	648	...	...	49	49	...	2,526	2,492	34

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.....	42,767	36,901	5,866	10,441	6,355	3,951	136	6,872	6,705	167	25,451	23,839	1,611
Less than 50 percent.....	5,312	4,615	697	351	215	102	34	103	34	69	4,857	4,365	491
50 to 59 percent.....	5,344	4,360	984	1,227	1,023	204	...	64	64	...	4,053	3,273	780
60 to 64 percent.....	4,146	3,606	540	1,084	748	268	68	34	34	...	3,028	2,824	204
65 to 69 percent.....	3,888	3,378	510	1,152	676	476	...	170	170	...	2,566	2,532	34
70 to 74 percent.....	4,013	3,352	661	1,884	1,257	627	...	370	370	...	1,759	1,725	34
75 to 79 percent.....	4,150	2,956	1,194	2,022	863	1,126	34	540	506	34	1,587	1,587	...
80 to 84 percent.....	4,380	3,436	944	1,609	748	861	...	594	579	15	2,176	2,108	68
85 to 89 percent.....	3,413	3,111	302	976	689	287	...	1,080	1,065	15	1,357	1,357	...
90 to 94 percent.....	3,176	3,176	...	102	102	...	...	1,891	1,891	...	1,182	1,182	...
95 to 99 percent.....	1,129	1,129	...	34	34	...	...	515	515	...	581	581	...
100 percent or more.....	3,631	3,597	34	...	...	...	...	1,511	1,477	34	2,120	2,120	...
Purchase price not reported or property not acquired by purchase.....	185	185	...	...	...	...	...	...	...	...	185	185	...
Median percent.....	73	74	72	74	72	...	...	91	91	...	66	68	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	42,767	36,901	5,866	10,441	6,355	3,951	136	6,872	6,705	167	25,451	23,839	1,611
Less than 50 percent.....	4,717	4,615	102	283	215	68	...	34	34	...	4,399	4,365	34
50 to 59 percent.....	4,564	4,360	204	1,057	1,023	34	...	64	64	...	3,443	3,273	170
60 to 64 percent.....	3,621	3,606	15	748	748	...	...	34	34	...	2,839	2,824	15
65 to 69 percent.....	3,480	3,378	102	710	676	34	...	170	170	...	2,600	2,532	68
70 to 74 percent.....	3,590	3,352	238	1,325	1,257	68	...	370	370	...	1,895	1,725	170
75 to 79 percent.....	3,530	2,956	574	1,033	863	170	...	506	506	...	1,991	1,587	404
80 to 84 percent.....	4,182	3,436	746	1,288	748	506	34	648	579	69	2,244	2,108	136
85 to 89 percent.....	4,250	3,111	1,139	1,471	689	748	34	1,080	1,065	15	1,698	1,357	341
90 to 94 percent.....	3,765	3,176	589	623	102	521	...	1,925	1,891	34	1,216	1,182	34
95 to 99 percent.....	2,138	1,129	1,009	975	34	941	...	515	515	...	649	581	68
100 percent or more.....	4,745	3,597	1,148	929	...	861	68	1,526	1,477	49	2,290	2,120	170
Purchase price not reported or property not acquired by purchase.....	185	185	...	...	...	...	...	...	...	...	185	185	...
Median percent.....	77	74	89	80	72	...	...	91	91	...	69	68	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	20,407	15,778	4,629	5,663	1,794	3,834	34	6,568	6,381	187	8,177	7,602	574
Veteran of World War I only.....	3,969	3,901	68	869	869	...	...	...	...	...	3,100	3,032	68
Other service or nonveteran.....	31,479	29,936	1,543	5,308	5,055	151	102	438	389	49	25,732	24,492	1,241
COLOR OF OWNER													
White.....	48,330	42,797	5,533	10,834	7,136	3,562	136	5,637	5,518	119	31,859	30,143	1,717
Nonwhite.....	2,899	2,593	306	272	136	136	...	238	136	102	2,389	2,321	68
Not reported.....	4,625	4,225	400	734	447	287	...	1,131	1,116	15	2,760	2,662	98
SEX AND AGE OF OWNER													
Male.....	48,715	42,891	5,824	10,937	7,000	3,800	136	5,891	5,670	221	31,888	30,221	1,667
Under 35 years.....	14,507	10,841	3,666	3,855	1,157	2,663	34	3,445	3,258	187	7,208	6,426	782
35 to 44 years.....	16,478	15,152	1,326	4,293	3,307	884	102	1,936	1,936	...	10,249	9,909	340
45 to 54 years.....	11,213	10,722	491	2,106	1,989	117	...	374	340	34	8,733	8,393	340
55 to 64 years.....	4,628	4,355	273	581	445	136	...	102	102	...	3,945	3,808	137
65 years and over.....	1,889	1,821	68	102	102	...	...	34	34	...	1,753	1,685	68
Female.....	3,523	3,406	117	459	459	...	...	...	...	...	3,065	2,948	117
Under 45 years.....	1,079	1,079	...	68	68	...	...	...	...	...	1,011	1,011	...
45 to 64 years.....	1,933	1,816	117	391	391	...	...	...	...	...	1,543	1,426	117
65 years and over.....	511	511	...	...	...	...	...	...	...	...	511	511	...
Sex or age not reported.....	3,615	3,317	298	446	261	185	...	1,116	1,101	15	2,054	1,956	98
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD													
Owner is—													
Primary individual.....	1,466	1,349	117	187	137	49	...	137	137	...	1,142	1,074	68
Head of primary family.....	49,255	43,514	5,741	11,072	7,185	3,751	136	5,549	5,328	221	32,635	31,002	1,633
Not head but a member of primary family	1,151	1,083	68	68	68	...	...	136	136	...	947	879	68
One or more owners not in primary family.....	351	336	15	68	68	...	...	68	68	...	215	200	15
Not reported.....	3,631	3,333	298	446	261	185	...	1,116	1,101	15	2,069	1,971	98
Properties with owner who is head of household or related to head...	51,873	45,946	5,927	11,326	7,390	3,800	136	5,821	5,601	220	34,724	32,954	1,769
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS													
Primary individual.....	1,466	1,349	117	187	137	49	...	137	137	...	1,142	1,074	68
Primary family:													
2 persons.....	11,494	10,372	1,122	2,341	1,593	748	...	1,088	1,088	...	8,065	7,691	374
3 persons.....	13,230	11,260	1,970	3,486	1,975	1,511	...	2,099	2,014	85	7,645	7,271	374
4 persons.....	14,100	12,723	1,377	3,174	2,241	933	...	1,609	1,507	102	9,316	8,975	341
5 persons.....	7,481	6,480	1,001	1,492	933	457	102	616	616	...	5,373	4,931	442
6 persons.....	2,307	2,069	238	306	204	68	34	272	238	34	1,729	1,627	102
7 persons or more.....	1,796	1,694	102	341	307	34	1,454	1,386	68

RESIDENTIAL FINANCING

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				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.....	18,789	17,142	1,647	3,651	2,582	1,069	...	1,667	1,667	...	13,471	12,893	578
1 child.....	12,586	10,854	1,732	3,249	2,010	1,239	...	1,861	1,742	119	7,475	7,101	374
2 children.....	12,557	11,010	1,547	2,763	1,592	1,103	68	1,677	1,609	68	8,117	7,809	307
3 children.....	5,688	4,925	763	1,290	935	321	34	480	480	...	3,919	3,511	408
4 children or more.....	2,253	2,015	238	374	272	68	34	136	102	34	1,743	1,641	102
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	4,259	3,870	389	611	494	83	34	375	375	...	3,272	3,000	272
\$2,000 to \$2,499.....	2,697	2,580	117	136	102	34	...	253	204	49	2,308	2,274	34
\$2,500 to \$2,999.....	3,041	2,605	476	493	187	306	...	374	306	68	2,214	2,112	102
\$3,000 to \$3,499.....	6,832	6,152	680	1,123	613	510	...	948	948	...	4,761	4,591	170
\$3,500 to \$3,999.....	6,641	5,946	695	1,374	883	491	...	697	697	...	4,570	4,366	204
\$4,000 to \$4,499.....	4,748	4,068	680	1,050	574	476	...	763	763	...	2,935	2,731	204
\$4,500 to \$4,999.....	4,079	3,399	680	1,361	817	544	...	374	374	...	2,344	2,208	136
\$5,000 to \$5,999.....	6,432	5,701	731	1,681	1,190	491	...	952	952	...	3,799	3,559	239
\$6,000 to \$7,999.....	5,741	4,857	884	1,633	851	680	102	695	695	...	3,413	3,311	102
\$8,000 to \$9,999.....	2,141	2,073	68	850	816	34	...	...	...	...	1,291	1,257	34
\$10,000 or more.....	2,534	2,296	238	2,374	305	68	...	136	102	34	2,024	1,888	136
Not reported.....	2,688	2,399	289	640	557	83	...	254	185	69	1,793	1,657	136
Median income.....dollars..	4,100	4,000	4,300	4,700	4,800	...	...	4,000	4,100	...	3,900	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	51,026	45,168	5,858	11,327	7,391	3,800	136	5,820	5,600	220	33,879	32,178	1,701
Less than 5 percent.....	3,339	3,339	...	715	715	...	...	170	170	...	2,454	2,454	...
5 to 9 percent.....	17,740	16,875	865	3,995	3,334	661	...	1,477	1,477	...	12,269	12,065	204
10 to 14 percent.....	13,566	11,220	2,346	3,143	1,205	1,938	...	2,074	2,074	...	8,349	7,941	408
15 to 19 percent.....	5,388	4,202	1,186	1,645	678	865	102	763	748	15	2,980	2,776	204
20 to 24 percent.....	1,719	1,412	307	204	136	68	...	307	273	34	1,208	1,003	205
25 to 29 percent.....	792	656	136	136	102	34	...	265	265	...	391	289	102
30 to 34 percent.....	593	442	151	83	...	83	...	102	34	68	408	408	...
35 to 39 percent.....	408	306	102	34	...	...	...	34	34	...	340	238	102
40 percent or more.....	2,308	2,070	238	358	324	...	34	238	238	...	1,712	1,508	204
Income \$10,000 or more.....	2,534	2,296	238	374	306	68	...	136	102	34	2,024	1,888	136
Income not reported.....	2,639	2,350	289	640	557	83	...	254	185	69	1,744	1,608	136
Median percent.....	11	10	14	11	9	...	...	13	12	...	12	10	...
Properties with owner who is head of household.....	50,722	44,864	5,858	11,258	7,322	3,800	136	5,685	5,465	220	33,777	32,076	1,701
INCOME OF OWNER													
Less than \$2,000.....	6,070	5,647	423	728	577	117	34	443	443	...	4,899	4,627	272
\$2,000 to \$2,499.....	3,734	3,379	355	476	272	204	...	423	374	49	2,835	2,735	102
\$2,500 to \$2,999.....	4,623	4,181	442	511	307	204	...	612	544	68	3,499	3,259	170
\$3,000 to \$3,499.....	8,953	7,830	1,123	1,565	817	748	...	1,458	1,458	...	5,930	5,555	375
\$3,500 to \$3,999.....	6,996	6,311	685	1,646	985	661	...	663	663	...	4,688	4,518	170
\$4,000 to \$4,499.....	4,383	3,567	816	1,290	576	715	...	593	593	...	2,500	2,398	102
\$4,500 to \$4,999.....	3,667	3,157	510	1,293	919	374	...	340	340	...	2,033	1,897	136
\$5,000 to \$5,999.....	3,588	3,199	389	1,239	952	253	34	578	578	...	1,771	1,669	102
\$6,000 to \$7,999.....	3,037	2,629	408	918	510	340	68	185	185	...	1,934	1,934	...
\$8,000 to \$9,999.....	1,329	1,261	68	612	578	34	...	...	...	...	717	683	34
\$10,000 or more.....	2,024	1,820	204	340	272	68	...	136	102	34	1,548	1,446	102
Not reported.....	2,318	2,029	289	640	557	83	...	254	185	69	1,423	1,287	136
Median income.....dollars..	3,500	3,500	3,700	4,100	4,300	...	...	3,400	3,400	...	3,400	3,400	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	4,975	4,464	511	1,579	1,171	408	...	912	843	69	2,484	2,450	34
Self-employed.....	1,152	1,001	151	185	68	117	...	102	102	...	865	831	34
Managers, officials, and proprietors, including farm:													
Salaried.....	5,275	4,799	476	1,853	1,479	340	34	355	355	...	3,067	2,965	102
Self-employed.....	2,580	2,273	307	540	438	102	...	204	136	68	1,836	1,699	137
Clerical and kindred workers.....	5,437	4,859	578	1,257	883	374	...	765	765	...	3,415	3,211	204
Sales workers.....	5,260	4,293	967	1,541	744	729	68	579	545	34	3,140	3,004	136
Craftsmen, foremen, and kindred workers.....	9,643	8,676	967	2,077	1,363	714	...	1,104	1,089	15	6,462	6,224	238
Operatives and kindred workers.....	7,613	6,544	1,069	1,105	477	593	34	831	831	...	5,677	5,235	442
Service workers, including private household.....	2,907	2,586	321	543	358	185	...	204	204	...	2,160	2,024	136
Laborers, except mine.....	2,451	2,179	272	136	34	102	...	340	306	34	1,975	1,839	136
Occupation not reported.....	3,428	3,190	238	443	307	136	...	289	289	...	2,696	2,594	102

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.....	6,531	66,323	664	21,027	406	2,441	5,461	42,855
Average debt per property.....	...	10.2	...	31.7	...	6.0	...	7.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	954	723	...	...	15	26	939	697
\$2,000 to \$3,999.....	1,778	3,682	90	186	45	139	1,642	3,357
\$4,000 to \$5,999.....	1,183	4,870	154	673	139	648	889	3,549
\$6,000 to \$7,999.....	787	4,311	136	936	75	421	576	2,954
\$8,000 to \$9,999.....	612	4,491	203	1,737	30	238	378	2,516
\$10,000 to \$11,999.....	402	3,453	30	325	85	824	287	2,304
\$12,000 to \$14,999.....	185	1,868	...	...	15	145	170	1,723
\$15,000 to \$19,999.....	113	1,160	...	...	...	...	113	1,160
\$20,000 to \$24,999.....	58	1,115	...	...	...	...	58	1,115
\$25,000 to \$29,999.....	86	1,805	...	...	...	...	86	1,805
\$30,000 to \$49,999.....	163	5,524	...	...	...	...	163	5,524
\$50,000 to \$74,999.....	99	4,786	...	...	...	...	99	4,786
\$75,000 to \$99,999.....	2	180	...	...	...	...	2	180
\$100,000 to \$199,999.....	72	8,814	33	4,609	...	...	39	4,205
\$200,000 to \$499,999.....	26	7,481	11	3,341	...	...	15	4,140
\$500,000 or more.....	10	12,060	5	9,220	...	...	5	2,840
Median loan.....dollars..	4,800	...	...	...	...	...	4,300	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,842	1,836	60	92	15	26	1,767	1,718
\$2,000 to \$3,999.....	1,562	4,525	60	197	75	250	1,426	4,078
\$4,000 to \$5,999.....	1,127	5,682	139	659	139	675	848	4,348
\$6,000 to \$7,999.....	664	4,573	136	960	60	396	466	3,217
\$8,000 to \$9,999.....	588	5,247	188	1,624	115	1,094	285	2,529
\$10,000 to \$11,999.....	173	1,864	30	325	...	...	142	1,539
\$12,000 to \$14,999.....	50	675	...	...	...	...	50	675
\$15,000 to \$19,999.....	83	1,464	...	...	...	...	83	1,464
\$20,000 to \$24,999.....	72	1,632	...	...	...	...	72	1,632
\$25,000 to \$29,999.....	69	1,966	...	...	...	...	69	1,966
\$30,000 to \$49,999.....	164	6,627	...	...	...	...	164	6,627
\$50,000 to \$74,999.....	30	1,837	...	...	...	...	30	1,837
\$75,000 to \$99,999.....	26	2,325	...	...	...	...	26	2,325
\$100,000 to \$199,999.....	47	6,709	33	4,609	...	...	16	2,100
\$200,000 to \$499,999.....	26	7,761	11	3,341	...	...	15	4,420
\$500,000 or more.....	9	11,600	5	9,220	...	...	4	2,380
Median debt.....dollars..	3,800	...	...	...	...	...	3,200	...

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.....	63,658	55,616	8,042	120,736	19,474	2,418	40,504	33,792	6,712	2,658
Average debt per mortgage.....	9.8	9.4	13.6	31.2	42.0	6.0	7.4	6.7	17.9	4.4
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	5,685	4,903	782	661	457	1,607	3,417	2,907	510	84
Mutual savings bank.....	1,244	1,244	...	900	900	...	344	344	...	...
Savings and loan association.....	6,399	5,591	808	1,796	1,233	259	4,344	4,099	245	143
Life insurance company.....	34,647	29,900	4,747	16,878	16,462	336	17,433	13,102	4,331	102
Mortgage company.....	1,037	928	109	501	422	...	536	506	30	52
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	12,408	11,049	1,359	...	...	...	12,408	11,049	1,359	2,065
Other.....	2,238	2,001	237	...	...	216	2,022	1,785	237	212
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	9,979	8,578	1,401	1,648	1,301	738	7,593	6,539	1,054	519
1949.....	11,364	8,838	2,526	677	543	475	10,212	7,888	2,324	938
1948.....	15,949	13,669	2,280	7,810	7,384	189	7,950	6,096	1,854	449
1947.....	7,726	7,129	597	3,244	3,047	573	3,909	3,509	400	180
1946.....	4,117	3,573	544	158	...	443	3,516	3,130	386	204
1942 to 1945.....	13,731	13,037	694	7,170	7,170	...	6,561	5,867	694	148
1940 to 1941.....	135	135	...	...	...	...	106	106	...	...
1935 to 1939.....	634	634	...	...	...	...	634	634	...	220
1930 to 1934.....	23	23	...	...	...	...	23	23	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 1,262 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage.

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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.....	6,531	5,938	593	1,664	464	406	5,461	5,084	377	606
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	1,230	1,136	94	151	121	254	824	775	49	63
Mutual savings bank.....	52	52	...	1	1	...	51	51	...	...
Savings and loan association.....	1,041	921	120	128	33	75	836	811	25	94
Life insurance company.....	964	804	160	308	248	45	611	511	100	60
Mortgage company.....	175	145	30	75	60	...	100	85	15	46
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	2,681	2,540	141	...	...	...	2,681	2,540	141	308
Other.....	385	338	47	...	...	30	354	307	47	35
FORM OF DEBT										
Mortgage or deed of trust.....	6,010	5,417	593	664	464	406	4,940	4,563	377	608
Contract to purchase.....	520	520	...	...	...	...	520	520	...	...
AMORTIZATION										
Fully amortized.....	5,588	5,029	559	664	464	406	4,518	4,175	343	517
Partially amortized.....	676	654	22	...	...	...	676	654	22	64
Not amortized.....	174	164	10	...	...	...	174	164	10	20
On demand.....	90	90	...	...	...	...	90	90	...	6
Regular principal payments required.....	55	55	...	...	...	...	55	55	...	6
No regular principal payments required.....	35	35	...	...	...	...	35	35	...	...
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	6,153	5,590	563	649	464	392	5,113	4,750	363	575
Delinquent:	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	8	8	...	...	...	...	8	8	...	...
Foreclosure not in process.....	241	211	30	15	...	15	211	196	15	32
No regular payments required.....	131	131	...	...	...	...	131	131	...	1
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	1,197	1,039	158	117	53	85	995	901	94	173
1949.....	1,433	1,315	118	110	94	94	1,229	1,141	88	152
1948.....	1,293	1,137	156	158	98	45	1,089	994	95	169
1947.....	738	698	40	101	71	91	545	535	10	38
1946.....	654	576	78	30	...	90	533	485	48	49
1942 to 1945.....	1,003	961	42	133	133	...	871	829	42	25
1940 to 1941.....	90	90	...	15	15	...	75	75	...	...
1935 to 1939.....	119	119	...	...	...	...	119	119	...	...
1930 to 1934.....	5	5	...	...	...	...	5	5	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE										
On demand.....	91	91	...	...	...	...	91	91	...	6
Less than 5 years.....	812	797	15	...	...	...	812	797	15	95
5 to 9 years.....	1,614	1,504	110	...	...	30	1,584	1,474	110	203
10 to 12 years.....	1,720	1,598	122	45	45	30	1,645	1,538	107	73
13 to 14 years.....	326	302	24	...	...	...	326	302	24	19
15 years.....	939	841	98	94	60	240	606	542	64	34
16 to 19 years.....	263	233	30	15	...	45	202	187	15	24
20 years.....	310	244	66	140	110	45	126	90	36	64
21 to 24 years.....	73	67	6	34	34	...	39	33	6	13
25 years.....	259	138	121	243	123	15	...	...	...	76
26 years or more.....	123	123	...	91	91	...	32	32	...	...
Median term.....years..	11	11	...	...	...	...	10	10	...	...
YEAR MORTGAGE DUE										
On demand.....	91	91	...	...	...	...	91	91	...	6
Fully amortized.....	5,586	5,028	558	662	462	405	4,518	4,175	343	515
Past due.....	30	30	...	...	...	...	30	30	...	...
1950 to 1951.....	239	224	15	...	...	...	239	224	15	46
1952 to 1953.....	664	649	15	15	15	...	649	634	15	94
1954 to 1955.....	694	675	19	...	...	...	694	675	19	30
1956 to 1957.....	681	628	53	...	...	15	666	613	53	62
1958 to 1959.....	912	837	75	60	60	30	821	746	75	19
1960 to 1964.....	1,430	1,306	124	30	30	185	1,215	1,106	109	66
1965 to 1969.....	577	441	136	234	155	160	184	127	57	110
1970 to 1974.....	277	171	106	243	137	15	18	18	...	73
1975 or later.....	82	67	15	80	65	...	2	2	...	15
Partially or not amortized.....	849	817	32	...	...	...	849	817	32	84
Past due.....	15	15	...	...	...	...	15	15	...	...
1950 to 1951.....	176	176	...	...	...	...	176	176	...	...
1952 to 1953.....	375	359	16	...	...	...	375	359	16	46
1954 to 1955.....	130	119	11	...	...	...	130	119	11	34
1956 to 1957.....	61	60	1	...	...	...	61	60	1	...
1958 to 1959.....	58	58	...	...	...	...	58	58	...	4
1960 to 1964.....	26	22	4	...	...	...	26	22	4	...
1965 to 1969.....	8	8	...	...	...	...	8	8	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 200 FHA-insured first mortgages with VA-guaranteed second mortgage.

KANSAS CITY STANDARD METROPOLITAN AREA

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.....	15	15	...	...	...	...	15	15	...	1
3.0 percent.....	27	27	...	...	...	...	27	27	...	4
3.1 to 3.5 percent.....	41	25	16	25	25	...	16	...	16	...
3.6 to 3.9 percent.....	3	2	1	...	...	...	3	2	1	...
4.0 percent.....	946	832	114	204	113	406	336	328	8	218
4.1 to 4.4 percent.....	26	26	...	...	...	...	26	26	...	...
4.5 percent.....	1,145	924	221	434	324	...	711	600	111	30
4.6 to 5.0 percent.....	1,785	1,692	93	...	...	...	1,785	1,692	93	171
5.1 to 5.5 percent.....	188	156	32	...	...	...	188	156	32	4
5.6 to 6.0 percent.....	2,279	2,163	116	...	...	...	2,279	2,163	116	179
6.1 percent or more.....	75	75	...	...	...	...	75	75	...	...
Median interest rate.....percent..	5.0	5.0	...	...	...	...	5.0	5.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	969	954	15	...	...	15	954	939	15	245
\$2,000 to \$3,999.....	1,842	1,733	109	124	90	45	1,672	1,597	75	196
\$4,000 to \$5,999.....	1,218	1,119	99	120	120	154	943	859	84	94
\$6,000 to \$7,999.....	787	651	136	212	75	60	516	516	...	24
\$8,000 to \$9,999.....	581	521	60	158	128	30	393	363	30	6
\$10,000 to \$11,999.....	387	372	15	...	...	85	302	287	15	...
\$12,000 to \$14,999.....	148	133	15	...	...	15	132	117	15	1
\$15,000 to \$19,999.....	83	83	...	...	...	...	83	83	...	11
\$20,000 to \$24,999.....	69	58	11	...	...	...	69	58	11	8
\$25,000 to \$29,999.....	92	71	21	...	...	...	92	71	21	1
\$30,000 to \$49,999.....	190	100	90	...	...	...	190	100	90	13
\$50,000 to \$74,999.....	59	51	8	...	...	...	59	51	8	2
\$75,000 to \$99,999.....	2	2	...	...	...	...	2	2	...	...
\$100,000 to \$199,999.....	68	59	9	33	33	...	35	26	9	3
\$200,000 to \$499,999.....	25	22	3	11	11	...	14	11	3	1
\$500,000 or more.....	10	10	...	5	5	...	5	5	...	...
Median loan.....dollars..	4,700	4,400	...	...	...	...	4,200	4,000	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	1,842	1,812	30	60	60	15	1,766	1,736	30	320
\$2,000 to \$3,999.....	1,654	1,517	137	94	60	75	1,484	1,381	103	140
\$4,000 to \$5,999.....	1,148	1,048	100	135	105	154	858	803	55	75
\$6,000 to \$7,999.....	663	558	105	182	75	45	436	436	...	30
\$8,000 to \$9,999.....	546	486	60	143	113	115	288	258	30	...
\$10,000 to \$11,999.....	132	117	15	...	...	...	132	117	15	2
\$12,000 to \$14,999.....	35	35	...	...	...	...	35	35	...	8
\$15,000 to \$19,999.....	67	67	...	...	...	...	67	67	...	11
\$20,000 to \$24,999.....	116	57	59	...	...	...	116	57	59	...
\$25,000 to \$29,999.....	48	48	...	...	...	...	48	48	...	5
\$30,000 to \$49,999.....	146	79	67	...	...	...	146	79	67	10
\$50,000 to \$74,999.....	30	26	4	...	...	...	30	26	4	...
\$75,000 to \$99,999.....	23	21	2	...	...	...	23	21	2	...
\$100,000 to \$199,999.....	46	38	8	33	33	...	13	5	8	3
\$200,000 to \$499,999.....	25	23	2	11	11	...	14	12	2	1
\$500,000 or more.....	9	9	...	5	5	...	4	4	...	...
Median debt.....dollars..	3,700	3,400	...	...	...	...	3,200	3,000	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	6,302	5,722	580	662	461	404	5,233	4,868	365	586
Less than \$20.....	3,279	3,021	258	46	46	125	3,109	2,851	258	516
\$20 to \$24.....	487	410	77	104	104	45	337	275	62	...
\$25 to \$29.....	569	535	34	97	63	30	441	441	...	55
\$30 to \$34.....	371	326	45	91	75	30	220	220	30	...
\$35 to \$39.....	449	358	91	121	45	15	313	298	15	...
\$40 to \$44.....	225	180	45	74	29	15	136	136	...	...
\$45 to \$49.....	170	155	15	64	49	45	60	60	...	...
\$50 to \$54.....	200	185	15	15	15	...	185	185	...	15
\$55 to \$59.....	296	296	...	35	35	15	246	246	...	...
\$60 to \$64.....	76	76	...	15	15	...	60	60	...	...
\$65 to \$69.....	15	15	...	...	...	15	...	...	...	...
\$70 to \$79.....	101	101	...	...	...	69	32	32	...	...
\$80 to \$89.....	30	30	30	30
\$100 to \$119.....	34	34	34	34
\$120 or more.....
Median payment.....dollars..	19	18	16	17

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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.....	6,531	5,938	593	664	464	200	406	5,461	5,084	377
STRUCTURES ON PROPERTY										
1 structure.....	6,092	5,526	566	621	421	200	406	5,065	4,716	350
2 structures or more.....	441	411	30	43	43	...	...	398	368	30
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	2,892	2,631	261	540	340	200	266	2,086	2,026	60
2 to 4 dwelling units.....	1,065	1,010	55	76	76	...	30	960	919	40
5 to 49 dwelling units.....	2,457	2,207	250	40	40	...	110	2,308	2,058	250
50 to 99 dwelling units.....	86	67	19	4	4	...	...	82	63	19
100 dwelling units or more.....	29	23	6	5	5	...	...	24	18	6
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	6,340	5,749	591	661	461	200	406	5,273	4,898	375
Less than half.....	190	188	2	3	3	...	...	187	185	2
YEAR STRUCTURE BUILT ¹										
1950 (part).....	19	4	15	19	4	15	...	...	...	...
1949.....	49	49	...	15	15	...	...	34	34	...
1948.....	269	193	76	176	115	60	...	93	77	15
1947.....	139	124	15	86	71	15	30	23	23	...
1946.....	90	60	30	30	...	30	15	45	45	...
1942 to 1945.....	158	158	...	88	88	...	15	54	54	...
1940 to 1941.....	199	184	15	45	30	15	69	84	84	...
1930 to 1939.....	500	455	45	45	30	15	60	395	365	30
1929 or earlier.....	4,897	4,516	381	129	95	34	216	4,553	4,221	332
Not reported.....	211	196	15	30	15	15	...	181	181	...
YEAR STRUCTURE ACQUIRED ¹										
1950 (part).....	950	792	158	102	38	64	69	779	685	94
1949.....	1,040	924	116	79	64	15	109	851	766	86
1948.....	1,080	909	171	143	82	60	45	892	782	110
1947.....	768	729	39	86	56	30	91	592	583	9
1946.....	712	634	79	45	15	30	90	575	527	48
1942 to 1945.....	1,191	1,165	26	148	148	...	...	1,044	1,018	26
1940 to 1941.....	183	183	...	30	30	...	...	153	153	...
1930 to 1939.....	266	265	1	...	...	...	...	266	265	1
1929 or earlier.....	308	305	3	30	30	...	...	278	275	3
Not reported.....	32	32	...	...	...	...	...	32	32	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ¹										
New.....	698	589	109	379	288	91	15	303	285	18
Previously occupied.....	5,832	5,348	484	284	175	110	391	5,157	4,798	359
PURCHASE PRICE										
Less than \$2,000.....	516	516	...	...	...	...	...	516	516	...
\$2,000 to \$3,999.....	1,183	1,168	15	30	30	...	15	1,138	1,123	15
\$4,000 to \$5,999.....	890	860	30	75	75	...	75	739	709	30
\$6,000 to \$7,999.....	1,099	960	139	185	105	79	94	819	774	45
\$8,000 to \$9,999.....	607	517	90	169	109	60	90	346	316	30
\$10,000 to \$11,999.....	505	415	90	75	15	60	100	330	300	30
\$12,000 to \$14,999.....	450	460	...	49	49	...	30	380	380	...
\$15,000 to \$19,999.....	231	193	38	...	...	...	...	231	193	38
\$20,000 to \$24,999.....	162	132	30	...	...	...	...	162	132	30
\$25,000 to \$29,999.....	97	97	...	...	...	...	...	97	97	...
\$30,000 to \$49,999.....	247	196	51	...	...	...	...	247	196	51
\$50,000 to \$74,999.....	80	67	13	...	...	...	...	80	67	13
\$75,000 to \$99,999.....	61	41	20	...	...	...	...	61	41	20
\$100,000 to \$199,999.....	79	74	5	25	25	...	...	54	49	5
\$200,000 to \$499,999.....	57	42	15	16	16	...	...	41	26	15
\$500,000 or more.....	11	11	...	5	5	...	...	6	6	...
Property not acquired by purchase.....	14	14	...	...	...	...	...	14	14	...
Not reported.....	234	181	53	33	33	...	...	201	148	53
Median purchase price.....dollars..	6,700	6,500	...	...	...	...	...	6,300	6,200	...
MARKET VALUE										
Less than \$2,000.....	165	165	...	...	...	...	...	165	165	...
\$2,000 to \$3,999.....	684	669	15	15	15	...	15	654	639	15
\$4,000 to \$5,999.....	914	899	15	15	15	...	...	839	824	15
\$6,000 to \$7,999.....	1,082	1,003	79	94	60	34	45	943	913	30
\$8,000 to \$9,999.....	611	505	106	226	120	106	75	309	309	...
\$10,000 to \$11,999.....	669	639	30	169	139	30	64	435	435	...
\$12,000 to \$14,999.....	649	544	105	94	64	30	130	426	350	75
\$15,000 to \$19,999.....	417	407	10	...	...	...	15	402	392	10
\$20,000 to \$24,999.....	219	191	28	...	...	...	...	218	191	28
\$25,000 to \$29,999.....	182	152	30	...	...	...	...	182	152	30
\$30,000 to \$49,999.....	198	168	30	...	...	...	...	198	168	30
\$50,000 to \$74,999.....	168	149	19	...	...	...	...	168	149	19

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.....	65	50	15	...	...	...	...	66	50	15
\$100,000 to \$199,999.....	95	86	9	25	25	...	...	70	61	9
\$200,000 to \$499,999.....	60	45	15	12	12	...	...	48	34	15
\$500,000 or more.....	22	19	3	9	9	...	...	13	10	3
Not reported.....	328	247	81	3	3	...	...	326	244	81
Median market value.....dollars..	8,700	8,300	...	...	...	...	...	7,900	7,700	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	935	927	8	30	30	...	...	904	896	8
20 to 39 percent.....	1,942	1,927	15	45	45	...	...	1,851	1,836	15
40 to 59 percent.....	1,575	1,422	153	137	137	...	124	1,314	1,161	153
60 to 69 percent.....	588	530	58	84	84	...	91	413	355	58
70 to 79 percent.....	657	486	171	151	41	110	45	461	399	61
80 to 84 percent.....	195	165	30	75	60	15	84	35	35	...
85 to 89 percent.....	13	13	...	...	...	...	...	13	13	...
90 to 94 percent.....	142	82	60	107	47	60	...	35	35	...
95 to 99 percent.....	30	15	15	30	15	15	...	...	111	...
100 percent or more.....	126	126	...	...	...	...	15	111	111	...
Market value not reported.....	328	247	81	3	3	...	...	326	244	81
Median percent.....	43	40	...	...	...	...	...	38	37	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	5,071	4,516	555	588	387	199	404	4,080	3,738	341
Less than 50 percent.....	681	527	154	...	...	...	15	665	512	154
50 to 59 percent.....	570	490	80	...	...	...	...	571	490	80
60 to 64 percent.....	346	276	70	64	15	49	30	252	231	21
65 to 69 percent.....	554	509	45	79	64	15	60	415	400	15
70 to 74 percent.....	417	411	6	30	30	...	79	307	301	6
75 to 79 percent.....	473	428	45	106	60	45	30	338	338	...
80 to 84 percent.....	290	230	60	80	19	60	...	211	211	...
85 to 89 percent.....	564	534	30	92	62	30	30	442	442	...
90 to 94 percent.....	399	399	...	72	72	...	85	242	242	...
95 to 99 percent.....	140	140	...	32	32	...	30	78	78	...
100 percent or more.....	455	440	15	...	...	...	45	410	395	15
Purchase price not reported or property not acquired by purchase.....	182	132	50	33	33	...	...	149	98	50
Median percent.....	74	75	...	...	...	...	...	71	73	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	5,071	4,516	555	588	387	199	404	4,080	3,738	341
Less than 50 percent.....	550	527	23	...	...	...	15	535	512	23
50 to 59 percent.....	520	490	30	...	...	...	...	520	490	30
60 to 64 percent.....	306	276	30	15	15	...	30	261	231	30
65 to 69 percent.....	556	509	47	64	64	...	45	447	400	47
70 to 74 percent.....	454	411	43	30	30	...	79	344	301	43
75 to 79 percent.....	472	428	44	60	60	...	30	382	338	44
80 to 84 percent.....	327	230	97	68	19	49	...	259	211	48
85 to 89 percent.....	568	534	34	77	62	15	45	446	442	4
90 to 94 percent.....	414	399	15	87	72	15	85	242	242	...
95 to 99 percent.....	206	140	66	93	32	60	30	84	78	6
100 percent or more.....	515	440	75	60	60	60	45	430	395	15
Purchase price not reported or property not acquired by purchase.....	182	132	50	33	33	...	...	149	98	50
Median percent.....	76	75	...	...	...	...	...	73	73	...
TYPE OF OWNER										
Individual.....	5,916	5,385	531	476	275	200	390	5,049	4,735	315
Partnership.....	294	294	...	...	...	...	15	279	279	...
Corporation.....	320	259	61	187	187	...	...	133	71	61
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	5,072	4,515	557	588	388	200	406	4,079	3,737	341
Mortgage refinanced or renewed.....	740	705	39	30	30	...	...	711	675	39
To increase loan for improvements or repairs.....	173	157	16	15	15	...	...	158	142	16
To increase loan for other reasons.....	168	168	...	...	...	...	...	168	168	...
To secure better terms.....	126	124	2	...	...	...	...	126	124	2
To renew or extend loan without increasing amount.....	182	181	1	15	15	...	...	167	166	1
For other purpose.....	91	75	16	...	...	...	...	92	75	16
Mortgage placed later than acquisition of property.....	715	715	...	45	45	...	...	670	670	...
To make improvements or repairs.....	311	311	...	15	15	...	...	296	296	...
To invest in other properties.....	187	187	...	15	15	...	...	172	172	...
To invest in business other than real estate.....	45	45	...	...	...	...	...	45	45	...
For other purpose.....	172	172	...	15	15	...	...	157	157	...

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.....	740	705	35	30	30	...	...	711	675	35
Same lender.....	478	476	2	15	15	...	...	463	461	2
Different lender.....	262	229	33	15	15	...	...	248	214	33
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....	3,446	3,248	198	324	294	30	120	3,001	2,833	168
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	97	97	...	...	...	...	...	97	97	...
\$2.50 to \$4.99.....	81	81	...	...	...	...	...	81	81	...
\$5.00 to \$7.49.....	490	490	...	30	30	...	30	429	429	...
\$7.50 to \$9.99.....	372	340	32	45	15	30	15	311	309	2
\$10.00 to \$12.49.....	420	364	56	40	40	...	15	365	309	56
\$12.50 to \$14.99.....	616	584	32	176	176	...	45	395	363	32
\$15.00 to \$17.49.....	314	293	21	1	1	...	...	313	292	21
\$17.50 to \$19.99.....	141	109	32	...	...	...	...	140	109	32
\$20.00 to \$24.99.....	333	333	...	...	...	...	15	318	318	...
\$25.00 or more.....	352	351	1	30	30	...	...	322	321	1
Taxes not payable in 1949 ².....	...	...	...	...	...	...	...	...	...	...
Taxes or value not reported.....	228	204	24	3	3	3	...	224	201	24
Median taxes.....dollars..	13.10	13.14	...	...	...	...	...	13.16	13.12	...
MONTHLY TOTAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	454	454	...	8	8	...	30	416	416	...
\$20 to \$29.....	802	728	74	15	15	...	...	787	713	74
\$30 to \$39.....	1,055	1,002	53	15	15	...	30	1,010	957	53
\$40 to \$49.....	306	287	19	15	15	...	...	291	272	19
\$50 to \$59.....	214	194	20	46	46	...	...	168	148	20
\$60 to \$69.....	252	236	16	86	71	15	30	137	136	1
\$70 to \$79.....	91	75	16	61	46	15	15	15	14	1
\$80 to \$89.....	95	95	...	48	48	...	15	31	31	...
\$90 to \$99.....	54	54	...	15	15	...	...	39	39	...
\$100 or more.....	123	123	...	15	15	...	...	107	107	...
Median receipts.....dollars..	34	34	...	...	...	...	...	32	33	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	454	454	...	8	8	...	30	416	416	...
\$20 to \$29.....	817	743	74	15	15	...	...	802	728	74
\$30 to \$39.....	1,050	997	53	15	15	...	30	1,004	952	53
\$40 to \$49.....	304	285	19	15	15	...	...	289	270	19
\$50 to \$59.....	215	195	20	46	46	...	...	169	149	20
\$60 to \$69.....	245	229	16	87	72	15	30	128	127	1
\$70 to \$79.....	120	104	16	60	45	15	15	45	44	1
\$80 to \$89.....	96	96	...	48	48	...	15	32	32	...
\$90 to \$99.....	53	53	...	15	15	...	...	38	38	...
\$100 or more.....	93	93	...	15	15	...	...	77	77	...
Median receipts.....dollars..	34	34	...	...	...	...	...	32	32	...
TOTAL RENTAL RECEIPTS¹ AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	151	143	8	8	8	...	...	143	136	8
5 to 9 percent.....	1,001	956	45	122	92	30	60	819	803	15
10 to 14 percent.....	1,158	1,088	70	178	178	...	60	918	849	70
15 to 19 percent.....	421	384	37	15	15	...	...	406	369	37
20 to 24 percent.....	300	293	7	...	...	...	...	300	293	7
25 to 29 percent.....	113	98	15	...	...	...	...	113	98	15
30 to 34 percent.....	65	65	...	...	...	...	...	65	65	...
35 to 39 percent.....	29	29	...	...	...	...	...	29	29	...
40 percent or more.....	45	45	...	...	...	...	...	45	45	...
Market value not reported.....	164	148	16	3	3	...	...	161	145	16
Median percent.....	12	12	...	...	...	...	...	12	12	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 50 percent.....	15	15	...	...	...	...	...	15	15	...
50 to 79 percent.....	75	75	...	...	...	...	...	75	75	...
80 to 89 percent.....	7	7	...	...	...	...	...	7	7	...
90 to 99 percent.....	8	8	...	2	2	...	...	6	6	...
100 percent.....	3,354	3,157	197	322	292	30	120	2,911	2,743	167

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.....	3,369	3,171	198	324	294	30	120	2,918	2,751	168
Less than \$20.....	615	600	15	...	...	...	...	615	600	15
\$20 to \$39.....	933	891	42	15	15	...	45	872	830	42
\$40 to \$59.....	852	795	57	15	15	...	15	821	764	57
\$60 to \$79.....	361	330	31	132	132	...	15	213	182	31
\$80 to \$99.....	189	159	30	60	30	30	30	98	98	...
\$100 to \$119.....	112	97	15	4	4	...	15	92	77	15
\$120 to \$139.....	151	131	...	60	60	...	...	90	90	...
\$140 to \$159.....	46	46	...	23	23	...	...	23	23	...
\$160 to \$199.....	15	15	...	...	...	...	...	15	15	...
\$200 to \$299.....	15	15	...	15	15	...	...	...	...	...
\$300 or more.....	15	15	...	...	...	...	...	15	15	...
Taxes not payable in 1949.....	2	2	...	...	...	...	...	2	2	...
Taxes not reported.....	63	55	8	...	...	...	...	62	55	8
Median taxes.....dollars..	37	37	...	...	...	...	...	34	33	...
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.....	3,306	3,108	198	325	295	30	120	2,860	2,691	168
Less than 30 percent.....	619	617	2	30	30	...	...	588	586	2
30 to 39 percent.....	446	369	77	41	41	...	...	406	328	77
40 to 49 percent.....	601	571	30	170	170	...	45	386	356	30
50 to 59 percent.....	445	411	34	16	16	...	30	399	365	34
60 to 69 percent.....	243	241	2	...	...	...	...	243	241	2
70 to 79 percent.....	172	157	15	15	...	15	30	127	127	...
80 to 89 percent.....	204	189	15	30	15	15	15	159	159	...
90 to 99 percent.....	158	143	15	...	...	...	...	158	143	15
100 percent or more.....	418	410	8	23	23	...	...	394	386	8
Median percent.....	50	50	...	...	...	...	...	51	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.....	3,306	3,108	198	325	295	30	120	2,860	2,691	168
Less than 30 percent.....	545	543	2	38	38	...	...	506	504	2
30 to 39 percent.....	352	324	28	...	...	...	...	352	324	28
40 to 49 percent.....	456	407	49	56	56	...	15	386	337	49
50 to 59 percent.....	448	415	33	170	170	...	30	247	214	33
60 to 69 percent.....	361	331	30	1	1	...	30	330	299	30
70 to 79 percent.....	147	145	2	...	...	...	...	147	145	2
80 to 89 percent.....	187	172	15	15	...	15	30	142	142	...
90 to 99 percent.....	121	121	...	15	15	...	15	90	90	...
100 percent or more.....	626	596	30	30	15	15	...	596	581	15
Taxes not payable in 1949 or not reported.....	63	55	8	...	...	...	...	62	55	8
Median percent.....	56	56	...	...	...	...	...	56	57	...

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

Chapter 13

LOS ANGELES
CALIFORNIA
STANDARD METROPOLITAN AREA

ALL PROPERTIES

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LOS ANGELES
STANDARD METROPOLITAN AREA

The Los Angeles Standard Metropolitan Area comprises Los Angeles
and Orange 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.....	498,243	2,993,584	77,768	539,150	75,397	567,674	345,078	1,886,760
Average debt per property.....	...	6.0	...	6.9	...	7.5	...	5.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	116,829	264,786	14,538	32,895	53	137	102,238	231,754
\$4,000 to \$5,999.....	113,591	432,993	14,482	51,824	4,410	20,692	94,702	360,477
\$6,000 to \$7,999.....	109,616	664,068	14,760	97,106	27,852	180,833	67,005	386,129
\$8,000 to \$9,999.....	89,223	704,740	23,780	196,920	31,245	251,259	34,200	256,561
\$10,000 to \$11,999.....	33,641	315,708	7,083	67,780	8,356	76,674	18,202	171,254
\$12,000 to \$14,999.....	20,540	225,959	1,590	18,704	2,637	29,606	16,314	177,649
\$15,000 to \$19,999.....	6,750	94,110	935	13,393	289	4,266	5,525	76,451
\$20,000 to \$49,999.....	5,995	115,709	...	...	560	4,207	5,437	111,502
\$50,000 to \$99,999.....	1,574	88,449	426	27,325	...	...	1,147	61,124
\$100,000 or more.....	491	87,062	180	33,203	...	...	311	53,859
Median loan.....dollars..	6,300	...	7,400	...	8,200	...	5,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	182,377	456,904	24,848	63,249	1,159	3,198	156,370	390,457
\$4,000 to \$5,999.....	98,564	485,956	6,936	34,030	11,359	59,578	80,268	392,388
\$6,000 to \$7,999.....	107,675	755,560	20,912	150,926	35,438	253,368	51,325	351,266
\$8,000 to \$9,999.....	66,833	588,023	20,187	179,528	22,617	196,479	24,031	212,016
\$10,000 to \$11,999.....	23,835	257,903	2,469	26,260	4,119	44,189	17,249	187,454
\$12,000 to \$14,999.....	9,852	129,153	1,433	18,776	513	7,234	7,907	103,143
\$15,000 to \$19,999.....	4,636	77,891	378	5,853	198	3,628	4,060	68,410
\$20,000 to \$49,999.....	2,855	81,449	52	2,615	...	...	2,803	78,834
\$50,000 to \$99,999.....	1,212	80,571	374	24,710	...	...	839	55,861
\$100,000 or more.....	407	80,134	180	33,203	...	...	228	46,931
Median debt.....dollars..	5,300	...	7,000	...	7,500	...	4,300	...

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.....	498,243	411,474	86,769	77,768	48,527	26,244	2,999	75,397	71,432	3,965	345,078	291,517	53,562
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	413,848	341,283	72,565	72,865	44,593	25,648	2,625	68,917	65,832	3,085	272,066	230,858	41,208
2 to 4 dwelling units.....	69,473	57,749	11,724	4,287	3,490	595	203	6,482	5,600	882	58,703	48,658	10,046
5 to 49 dwelling units.....	14,645	12,275	2,370	601	429	...	171	...	...	...	14,044	11,845	2,199
50 dwelling units or more.....	277	169	108	15	15	...	...	...	...	...	263	155	108
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	490,872	405,297	85,615	77,755	48,512	26,243	2,999	74,963	70,998	3,965	338,154	285,746	52,410
Less than half.....	7,370	6,218	1,152	13	13	...	...	434	434	...	6,923	5,771	1,152
YEAR STRUCTURE BUILT													
1950 (part).....	16,184	14,090	2,094	2,524	1,162	1,363	...	7,531	7,531	...	6,129	5,399	732
1949.....	41,914	30,797	11,117	12,680	5,176	7,215	289	9,422	9,422	...	19,811	16,200	3,611
1948.....	43,389	28,408	14,981	16,054	4,548	10,552	953	4,891	4,746	145	22,444	19,114	3,331
1947.....	41,115	30,159	10,956	9,176	3,794	4,662	723	13,337	12,720	617	18,602	13,646	4,957
1946.....	23,186	21,683	1,503	1,282	993	289	...	9,404	9,206	198	12,502	11,487	1,017
1942 to 1945.....	48,132	42,640	5,492	11,176	10,366	578	232	12,308	11,541	767	24,650	20,735	3,916
1940 to 1941.....	46,763	41,491	5,272	15,251	13,894	851	507	8,100	7,903	197	23,412	19,694	3,717
1930 to 1939.....	95,051	81,674	13,377	7,384	6,504	594	287	6,606	5,165	1,441	81,062	70,006	11,056
1929 or earlier.....	137,129	115,972	21,157	1,734	1,646	88	...	3,643	3,040	603	131,755	111,287	20,468
Not reported.....	5,384	4,562	822	509	447	53	10	162	162	...	4,713	3,955	760
MARKET VALUE													
Less than \$4,000.....	7,929	7,092	836	506	...	506	...	...	...	...	7,422	7,093	330
\$4,000 to \$5,999.....	32,365	28,272	4,093	893	893	...	...	1,240	1,240	...	30,233	26,139	4,093
\$6,000 to \$7,999.....	77,397	62,717	14,680	7,153	4,254	2,846	53	13,098	11,359	1,739	57,146	47,107	10,041
\$8,000 to \$9,999.....	113,219	90,387	22,832	22,415	11,860	9,888	666	29,623	28,967	656	61,186	49,562	11,625
\$10,000 to \$11,999.....	91,234	72,533	18,701	20,830	12,807	6,959	1,066	16,846	16,373	473	53,561	43,356	10,205
\$12,000 to \$14,999.....	69,969	57,850	12,119	13,789	8,522	4,803	465	11,415	10,919	496	44,766	38,409	6,357
\$15,000 to \$19,999.....	53,525	45,110	8,415	8,358	6,684	1,166	510	2,230	1,771	459	42,935	36,655	6,281
\$20,000 to \$49,999.....	44,499	40,375	4,124	3,045	2,889	75	80	865	720	145	40,593	36,768	3,824
\$50,000 to \$99,999.....	4,005	3,539	466	206	206	...	145	...	...	...	3,654	3,334	321
\$100,000 or more.....	1,401	1,176	225	293	276	...	17	...	...	...	1,108	901	208
Not reported.....	2,708	2,425	283	140	140	...	...	88	88	...	2,480	2,197	283
Median market value.....dollars..	10,200	10,300	10,000	10,500	10,700	9,900	...	9,400	9,400	...	10,400	10,400	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.....	434,408	2,378,400	71,987	444,796	71,571	539,392	290,850	1,394,212
Average debt per property.....	...	5.5	...	6.2	...	7.5	...	4.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	15,668	12,360	61	48	...	...	15,607	12,312
\$2,000 to \$2,999.....	33,125	54,404	2,789	4,803	...	...	30,335	49,601
\$3,000 to \$3,999.....	51,385	122,556	11,294	27,252	53	137	40,059	95,167
\$4,000 to \$4,999.....	51,462	172,270	8,395	26,917	839	3,279	42,228	142,074
\$5,000 to \$5,999.....	49,952	215,430	4,954	20,988	3,269	16,224	41,730	178,218
\$6,000 to \$6,999.....	47,119	260,977	4,599	27,221	9,865	57,237	32,654	176,119
\$7,000 to \$7,999.....	51,133	337,903	8,445	59,017	16,614	115,318	26,074	163,568
\$8,000 to \$8,999.....	47,792	362,367	14,012	109,868	18,596	143,965	15,184	108,534
\$9,000 to \$9,999.....	34,870	293,482	8,881	79,960	11,371	97,374	14,619	116,148
\$10,000 to \$10,999.....	21,418	197,349	5,759	54,436	7,034	63,879	8,626	79,034
\$11,000 to \$11,999.....	8,356	86,598	885	9,636	...	6,721	6,804	70,241
\$12,000 to \$14,999.....	15,938	176,705	1,152	13,661	2,471	27,709	12,316	135,335
\$15,000 to \$19,999.....	3,922	55,589	763	10,989	289	4,266	2,869	40,334
\$20,000 or more.....	2,270	30,810	...	...	507	3,283	1,764	27,527
Median loan.....dollars..	6,300	...	7,400	...	8,200	...	5,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	58,483	70,019	4,841	6,639	507	854	53,136	62,526
\$2,000 to \$2,999.....	53,466	131,729	10,994	27,566	53	137	42,419	104,026
\$3,000 to \$3,999.....	45,302	155,087	7,770	25,786	371	1,377	37,161	127,924
\$4,000 to \$4,999.....	43,227	191,534	3,434	15,101	2,589	11,694	37,203	164,739
\$5,000 to \$5,999.....	44,499	241,318	2,614	14,432	7,966	43,704	33,918	183,182
\$6,000 to \$6,999.....	43,973	284,246	5,686	36,948	12,897	83,826	25,389	163,472
\$7,000 to \$7,999.....	53,783	403,073	13,677	103,182	21,425	161,758	18,682	138,133
\$8,000 to \$8,999.....	34,323	287,214	9,299	78,175	12,621	105,214	12,405	103,825
\$9,000 to \$9,999.....	27,214	254,518	10,038	93,993	8,559	78,879	8,618	81,646
\$10,000 to \$10,999.....	10,521	109,061	1,505	15,467	2,248	23,277	6,768	70,317
\$11,000 to \$11,999.....	9,506	107,828	631	7,175	1,757	19,735	7,118	80,918
\$12,000 to \$14,999.....	7,405	96,336	1,187	15,538	434	6,233	5,784	74,565
\$15,000 to \$19,999.....	2,597	43,081	311	4,794	145	2,704	2,140	35,583
\$20,000 or more.....	110	3,356	...	...	...	...	110	3,356
Median debt.....dollars..	5,300	...	7,000	...	7,500	...	4,300	...

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.....	2,234,871	1,820,853	414,018	1,401,287	209,913	175,899	533,561	1,300,023	1,102,258	197,765	143,554	38,457	105,097
Average debt per mortgage.....	5.1	5.1	5.3	5.6	4.7	7.0	7.5	4.5	4.5	4.3	1.8	1.5	1.9
Amount of outstanding debt (thousands of dollars)													
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	687,197	566,044	121,153	203,975	124,384	75,893	315,574	167,648	147,382	20,266	24,745	17,491	7,254
Mutual savings bank.....	5,974	5,323	651	2,955	2,955	...	...	3,019	2,368	651	58	...	58
Savings and loan association.....	459,951	347,038	112,913	44,386	17,870	25,813	81,806	333,759	248,230	85,529	9,083	5,636	3,447
Life insurance company.....	382,192	299,770	82,422	112,766	56,138	47,342	50,494	218,932	195,853	23,079	9,386	9,386	...
Mortgage company.....	11,953	10,276	1,677	1,677	...	1,677	1,113	9,163	...	...	1,708	518	1,190
Federal National Mortgage Association.....	110,711	85,817	24,894	27,680	2,786	23,106	83,031	...	...	...	3,795	3,795	...
Individual.....	491,057	426,740	64,317	...	...	...	...	491,057	426,740	64,317	88,114	...	88,114
Other.....	85,836	79,845	5,991	7,848	5,780	2,068	1,543	76,445	72,522	3,923	6,665	1,631	5,034
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	457,499	387,052	70,447	56,792	25,656	27,188	108,085	292,622	256,384	36,238	28,911	6,608	22,303
1949.....	591,392	431,612	159,780	115,781	49,777	60,652	104,930	370,681	290,021	80,660	53,623	12,920	40,703
1948.....	437,913	334,734	103,179	101,011	39,701	58,799	68,329	268,573	232,498	36,075	38,046	12,348	25,698
1947.....	361,401	298,724	62,677	53,448	22,952	27,119	131,824	176,129	146,665	29,464	16,897	6,581	10,316
1946.....	229,098	216,489	12,609	11,695	9,554	2,141	114,291	103,112	92,823	10,289	3,352	...	3,352
1942 to 1945.....	113,185	108,436	4,689	34,521	34,234	...	6,102	72,562	68,160	4,402	2,653	...	2,653
1940 to 1941.....	28,672	28,672	637	19,810	19,810	...	...	8,862	8,225	637	72	...	72
1935 to 1939.....	15,104	15,104	...	8,229	8,229	...	...	6,875	6,875	...	...	...	...
1930 to 1934.....	607	607	...	...	...	...	...	607	607	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 15,475 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

LOS ANGELES STANDARD METROPOLITAN AREA

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.....	434,408	356,910	77,498	171,987	44,796	24,953	71,571	290,850	244,422	46,429	79,196	24,953	54,243
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	128,516	108,262	20,254	40,144	28,684	10,864	43,088	45,285	39,849	5,436	14,492	11,298	3,194
Mutual savings bank.....	1,179	1,034	145	502	502	...	...	678	533	145	96	...	96
Savings and loan association.....	98,841	76,262	22,579	7,184	3,275	3,776	10,798	80,860	62,332	18,528	5,799	3,631	2,168
Life insurance company.....	54,195	42,703	11,492	17,920	10,135	6,508	6,373	29,902	26,572	3,330	6,001	6,001	...
Mortgage company.....	2,279	2,047	232	...	...	...	...	1,902	1,902	...	1,022	320	702
Federal National Mortgage Association.....	14,685	11,168	3,517	3,749	232	3,285	10,936	...	...	...	2,314	2,314	...
Individual.....	116,338	98,169	18,169	...	...	...	...	116,338	98,169	18,169	45,918	45,918	...
Other.....	18,375	17,266	1,109	2,257	1,967	289	232	15,886	15,066	820	3,554	1,389	2,165
FORM OF DEBT													
Mortgage or deed of trust.....	405,504	328,850	76,654	71,988	44,796	24,954	71,571	261,945	216,361	45,584	76,499	24,954	51,545
Contract to purchase.....	28,904	28,060	844	...	...	...	...	28,904	28,060	844	2,697	...	2,697
AMORTIZATION													
Fully amortized.....	413,620	338,991	74,629	71,987	44,796	24,953	71,570	270,064	226,503	43,561	69,284	24,954	44,331
Partially amortized.....	15,076	12,841	2,235	...	...	...	...	15,076	12,841	2,235	5,731	...	5,731
Not amortized.....	3,591	3,103	488	...	...	...	...	3,591	3,103	488	1,713	...	1,713
On demand.....	2,121	1,976	145	...	...	...	...	2,121	1,976	145	2,466	...	2,466
Regular principal payments required.....	1,552	1,407	145	...	...	...	...	1,552	1,407	145	1,994	...	1,994
No regular principal payments required.....	569	569	...	...	...	...	...	569	569	...	...	...	...
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	415,541	343,156	72,385	68,954	43,716	23,145	67,686	278,901	235,581	43,320	72,833	23,290	49,543
Delinquent:													
Foreclosure in process.....	522	145	377	145	...	145	145	232	...	232	434	145	289
Foreclosure not in process.....	17,413	12,764	4,649	2,888	1,080	1,664	3,741	10,785	7,997	2,788	3,913	1,519	2,395
No regular payments required.....	933	845	88	...	...	...	...	933	845	88	2,015	...	2,015
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	71,864	59,618	12,246	7,661	3,354	3,821	13,661	50,543	43,110	7,433	13,674	3,821	9,853
1949.....	100,925	73,855	27,070	16,484	7,062	8,676	14,209	70,233	54,580	15,653	29,921	8,676	21,245
1948.....	81,715	62,299	19,416	14,417	5,601	8,478	9,455	57,843	48,217	9,626	19,998	8,478	11,520
1947.....	65,214	53,640	11,574	8,133	3,959	3,688	17,778	39,302	32,288	7,014	9,674	3,977	5,697
1946.....	47,255	43,203	4,052	2,402	2,113	289	15,601	29,253	25,508	3,745	2,909	...	2,909
1945.....	46,745	43,893	2,852	11,372	11,190	867	34,505	31,835	2,670	2,732	...	...	2,732
1942 to 1945.....	12,657	12,368	289	7,706	7,706	...	4,950	4,661	289	...	...	...	...
1940 to 1941.....	7,312	7,312	...	3,811	3,811	...	3,500	3,500	...	...	...	...	...
1935 to 1939.....	723	723	...	...	...	...	723	723	...	...	...	...	...
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE													
On demand.....	2,121	1,976	145	...	...	...	...	2,121	1,976	145	2,466	...	2,466
Less than 5 years.....	9,757	9,097	660	362	362	...	...	9,395	8,735	660	8,814	...	8,814
5 to 9 years.....	52,275	42,945	9,330	68	68	...	506	51,701	42,877	8,824	19,135	...	19,135
10 to 12 years.....	137,818	112,967	24,851	370	333	...	434	137,015	112,345	24,670	16,153	...	16,153
13 to 14 years.....	22,683	19,031	3,652	471	471	...	882	21,329	18,328	3,001	1,925	...	1,925
15 years.....	33,084	26,406	6,678	762	617	...	1,131	31,192	24,851	6,341	4,000	...	3,771
16 to 19 years.....	25,006	21,560	3,446	3,030	2,596	...	8,728	13,250	11,736	1,514	2,737	...	719
20 years.....	58,245	51,113	7,132	22,375	16,714	5,228	20,737	15,133	13,952	1,181	9,467	...	8,266
21 to 24 years.....	32,217	29,658	2,559	4,626	2,500	1,457	22,675	4,917	4,917	...	6,409	...	5,366
25 years.....	60,001	40,978	19,023	39,926	21,138	17,979	16,246	3,828	3,756	72	7,383	...	6,523
25 years or more.....	1,203	1,181	22	...	...	...	232	971	949	22	709	...	709
Median term.....years..	14	14	15	25	22	25	21	11	11	11	11	20	9
YEAR MORTGAGE DUE													
On demand.....	2,121	1,976	145	...	...	...	...	2,121	1,976	145	2,466	...	2,466
Fully amortized.....	413,620	338,991	74,629	71,989	44,798	24,952	71,571	270,064	226,503	43,561	69,286	24,954	44,330
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	5,679	4,960	719	362	362	...	...	5,317	4,598	719	2,586	...	2,586
1952 to 1953.....	16,895	15,640	1,255	221	184	...	...	16,678	15,458	1,218	5,273	...	5,273
1954 to 1955.....	23,954	21,490	2,464	153	153	...	...	23,802	21,338	2,464	6,078	...	6,078
1956 to 1957.....	39,704	33,954	5,750	1,748	1,748	...	...	37,449	32,205	5,244	7,330	...	7,185
1958 to 1959.....	61,310	49,497	11,813	2,481	2,336	...	...	58,541	47,017	11,524	8,161	...	8,016
1960 to 1964.....	99,631	79,703	19,928	4,992	4,992	...	...	91,666	72,726	18,940	12,758	...	2,995
1965 to 1969.....	83,470	74,004	9,466	27,906	23,297	4,124	28,547	27,017	23,804	3,213	10,048	...	7,953
1970 to 1974.....	75,565	54,640	20,925	30,587	10,475	18,773	36,800	8,178	7,961	217	15,821	...	2,336
1975 or later.....	7,412	5,103	2,309	3,539	1,251	2,055	2,456	1,418	1,396	22	1,086	...	853
Partially or not amortized.....	18,669	15,945	2,724	...	...	...	...	18,669	15,945	2,724	7,447	...	7,447
Past due.....	39	39	...	...	...	...	...	39	39	...	...	...	...
1950 to 1951.....	3,641	3,397	244	...	...	...	...	3,641	3,397	244	1,885	...	1,885
1952 to 1953.....	3,888	3,262	626	...	...	...	...	3,888	3,262	626	2,130	...	2,130
1954 to 1955.....	2,725	1,709	1,016	...	...	...	...	2,725	1,709	1,016	2,093	...	2,093
1956 to 1957.....	3,797	3,218	579	...	...	...	...	3,797	3,218	579	117	...	117
1958 to 1959.....	2,467	2,261	206	...	...	...	...	2,467	2,261	206	989	...	989
1960 to 1964.....	1,100	1,047	53	...	...	...	...	1,100	1,047	53	88	...	88
1965 to 1969.....	506	506	...	...	...	...	...	506	506	...	...	...	...
1970 to 1974.....	506	506	...	...	...	...	...	506	506	...	145	...	145
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 2,238 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.....	12,609	12,376	233	723	723	...	507	11,379	11,146	233	970	...	970
4.0 percent.....	103,666	83,040	20,626	22,181	6,499	14,256	71,064	10,420	9,355	1,065	26,141	24,953	1,189
4.1 to 4.4 percent.....	373	285	88	228	140	88	...	145	145	...	...	...	...
4.5 percent.....	62,774	50,133	12,639	44,821	33,400	10,610	...	17,953	16,735	1,218	651	...	651
4.6 to 5.0 percent.....	71,056	62,500	8,556	4,034	4,034	...	...	67,022	58,466	8,556	6,314	...	6,314
5.1 to 5.5 percent.....	30,755	25,847	4,908	...	...	...	...	30,755	25,847	4,908	1,378	...	1,378
5.6 to 6.0 percent.....	139,836	111,636	28,200	...	...	...	...	139,836	111,636	28,200	41,067	...	41,067
6.1 percent or more.....	13,344	11,094	2,250	...	...	...	...	13,344	11,094	2,250	2,673	...	2,673
Median interest rate.....percent..	5.0	5.0	5.0	4.5	4.5	4.0	4.0	6.0	6.0	6.0	6.0	4.0	6.0
MORTGAGE LOAN													
Less than \$2,000.....	16,980	15,581	1,399	61	61	...	...	16,919	15,520	1,399	41,963	18,857	23,107
\$2,000 to \$2,999.....	39,735	32,710	7,025	2,986	2,789	...	145	36,604	29,921	6,683	22,046	5,527	16,521
\$3,000 to \$3,999.....	57,814	48,632	9,182	11,331	11,294	...	415	46,070	37,286	8,784	10,256	495	9,761
\$4,000 to \$4,999.....	55,167	44,997	10,170	8,448	8,251	...	695	46,025	36,052	9,973	2,487	75	2,411
\$5,000 to \$5,999.....	51,475	43,406	8,069	5,495	4,902	...	594	41,839	35,236	6,603	1,734	...	1,734
\$6,000 to \$6,999.....	52,215	38,226	13,989	12,505	4,273	...	7,943	30,100	25,144	4,956	328	...	328
\$7,000 to \$7,999.....	53,919	39,205	14,714	15,454	4,711	...	9,483	22,501	18,964	3,537	150	...	150
\$8,000 to \$8,999.....	44,162	35,549	8,613	11,379	5,016	...	6,218	13,985	12,173	1,812	...	...	...
\$9,000 to \$9,999.....	23,627	21,596	2,031	1,586	1,297	...	145	11,506	9,314	1,221	...	...	...
\$10,000 to \$10,999.....	14,755	14,218	537	1,131	883	...	206	6,600	7,025	6,880	145	...	145
\$11,000 to \$11,999.....	5,474	4,711	763	358	235	...	75	4,376	3,898	478	...	...	...
\$12,000 to \$14,999.....	14,134	13,343	791	772	627	...	145	10,909	10,263	646	86	...	86
\$15,000 to \$19,999.....	3,084	2,869	215	482	460	...	...	2,459	2,266	193	...	...	...
\$20,000 or more.....	1,868	1,868	...	...	...	...	...	1,507	1,507	...	...	...	...
Median loan.....dollars..	5,900	5,800	6,200	6,600	5,200	7,400	8,200	4,900	5,000	4,600	1,800	1,300	2,200
OUTSTANDING DEBT													
Less than \$2,000.....	62,728	56,447	6,281	5,023	4,841	...	507	57,199	51,100	6,099	52,698	22,254	30,443
\$2,000 to \$2,999.....	59,763	50,816	8,947	10,901	10,849	...	198	48,664	39,914	8,750	16,613	2,333	14,279
\$3,000 to \$3,999.....	49,306	39,864	9,442	7,770	7,770	...	685	40,851	31,866	8,985	6,061	365	5,696
\$4,000 to \$4,999.....	46,840	37,097	9,743	3,594	3,397	...	145	2,880	40,966	31,472	9,494	2,647	2,647
\$5,000 to \$5,999.....	42,760	36,541	6,219	4,313	2,417	...	1,895	2,777	29,672	26,254	3,418	796	796
\$6,000 to \$6,999.....	48,336	34,904	13,432	13,846	4,457	...	8,955	12,362	22,128	18,943	3,185	39	39
\$7,000 to \$7,999.....	58,658	42,045	16,613	21,192	7,340	...	12,593	16,123	13,704	2,419	112	...	112
\$8,000 to \$8,999.....	25,952	21,893	4,059	1,985	1,190	...	795	13,234	10,732	8,424	2,308	64	64
\$9,000 to \$9,999.....	15,742	14,936	806	1,277	988	...	145	7,980	5,968	5,177	...	...	...
\$10,000 to \$10,999.....	8,658	7,285	1,373	859	487	...	281	2,160	5,639	4,800	839	145	145
\$11,000 to \$11,999.....	7,610	7,426	184	198	198	...	1,757	5,656	5,472	184	...	...	...
\$12,000 to \$14,999.....	5,889	5,514	375	864	719	...	145	290	4,505	230	22	...	22
\$15,000 to \$19,999.....	2,055	2,033	22	167	145	...	...	1,888	1,888	...	...	...	...
\$20,000 or more.....	110	...	...	...	...	...	...	110	110	...	...	...	...
Median debt.....dollars..	4,900	4,800	5,600	6,300	3,800	7,100	7,500	3,900	3,900	3,900	1,500	1,100	1,700
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	428,382	351,372	77,010	71,990	44,798	24,954	71,571	284,825	238,883	45,942	75,488	24,953	50,536
Less than \$20.....	28,976	25,710	3,266	7,458	7,133	...	760	20,757	18,274	2,483	42,689	24,953	17,737
\$20 to \$24.....	27,634	24,440	3,194	11,041	11,041	...	2,072	14,523	11,424	3,099	8,613	...	8,613
\$25 to \$29.....	36,713	30,858	5,855	6,421	6,201	...	145	28,750	23,260	5,490	9,346	...	9,346
\$30 to \$34.....	37,762	29,935	7,827	5,190	3,233	...	1,957	3,464	29,109	23,479	5,630	...	4,447
\$35 to \$39.....	49,834	36,939	12,895	11,811	3,158	...	8,508	9,281	28,744	24,843	3,901	...	2,458
\$40 to \$44.....	72,486	52,770	19,716	20,386	7,314	...	11,523	18,674	33,426	27,072	6,354	...	2,169
\$45 to \$49.....	36,317	29,205	7,112	4,628	2,386	...	2,242	13,680	18,011	14,297	3,714	...	1,225
\$50 to \$54.....	46,775	41,401	5,374	1,991	1,702	...	289	13,066	31,718	26,974	4,744	...	1,571
\$55 to \$59.....	20,064	16,979	3,085	578	289	...	145	4,860	14,625	11,917	2,708	...	1,197
\$60 to \$64.....	19,725	16,335	3,390	1,534	1,389	...	145	2,222	15,970	13,014	2,956	...	848
\$65 to \$69.....	10,283	8,548	1,735	377	377	...	...	8,677	7,086	1,591	145	...	145
\$70 to \$79.....	16,378	14,757	1,621	285	285	...	...	4,34	15,660	14,183	1,477	...	651
\$80 to \$89.....	12,392	11,003	1,389	145	145	...	...	289	11,957	10,713	1,244	...	289
\$100 to \$119.....	8,247	7,885	362	145	145	...	...	8,102	7,740	362	550	...	550
\$120 or more.....	4,796	4,607	189	...	...	...	...	4,796	4,607	189	290	...	290
Median payment.....dollars..	42	42	41	37	28	40	44	43	43	41	17	10	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.....	434,408	356,910	77,498	71,987	44,796	24,953	2,238	71,571	67,693	3,878	290,850	244,422	46,429
STRUCTURES ON PROPERTY													
1 structure.....	405,368	332,940	72,428	71,166	44,103	24,953	2,110	70,223	66,632	3,591	263,979	222,204	41,775
2 structures or more.....	29,039	23,970	5,069	821	693	...	128	1,347	1,060	287	26,871	22,217	4,654
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	382,007	313,818	68,189	69,281	42,666	24,527	2,088	65,824	62,739	3,085	246,902	208,413	38,489
2 dwelling units.....	36,485	29,500	6,985	1,877	1,452	426	...	4,016	3,240	776	30,592	24,808	5,784
3 dwelling units.....	8,533	6,862	1,671	593	534	...	59	123	105	18	7,817	6,223	1,593
4 dwelling units.....	7,383	6,731	652	236	145	...	91	1,608	1,608	...	5,539	4,978	561
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	429,233	352,642	76,591	71,987	44,796	24,953	2,238	71,137	67,259	3,878	286,110	240,588	45,523
Less than half.....	5,174	4,268	906	...	...	...	...	434	434	...	4,740	3,834	906
YEAR STRUCTURE BUILT													
1950 (part).....	14,366	12,710	1,656	2,320	1,045	1,275	...	7,391	7,391	...	4,654	4,274	381
1949.....	38,826	28,184	10,642	12,436	4,985	7,162	289	9,229	9,229	...	17,161	13,971	3,189
1948.....	38,816	24,969	13,847	14,686	3,972	10,009	703	4,891	4,746	145	19,240	16,251	2,990
1947.....	37,282	27,031	10,251	8,237	3,268	4,247	723	12,496	11,879	617	16,549	11,884	4,666
1946.....	20,483	19,121	1,362	1,229	940	289	...	9,027	8,829	198	10,228	9,353	876
1942 to 1945.....	43,787	38,684	5,103	9,695	9,026	378	91	11,721	10,998	723	22,371	18,661	3,710
1940 to 1941.....	42,156	37,671	4,485	14,417	13,474	798	145	7,448	7,251	197	20,291	16,946	3,344
1930 to 1939.....	81,282	69,037	12,245	7,060	6,180	594	287	5,990	4,593	1,397	68,232	58,264	9,968
1929 or earlier.....	113,997	96,518	17,479	1,620	1,620	...	...	3,327	2,724	603	109,051	92,174	16,878
Not reported.....	3,415	2,987	428	289	289	...	...	53	53	...	3,073	2,646	428
YEAR STRUCTURE ACQUIRED													
1950 (part).....	50,302	38,468	11,834	7,022	2,776	3,760	486	13,661	13,154	507	29,621	22,539	7,083
1949.....	79,883	54,070	25,813	16,328	7,206	8,376	746	13,253	11,258	1,995	50,301	35,605	14,696
1948.....	73,230	53,558	19,672	15,068	5,891	8,840	337	9,760	8,786	974	48,402	38,882	9,521
1947.....	61,232	50,717	10,515	8,567	4,393	3,688	486	18,640	18,255	385	34,025	28,070	5,955
1946.....	50,643	46,924	3,719	2,258	1,968	289	...	15,206	15,188	18	33,179	29,768	3,412
1942 to 1945.....	73,123	68,038	5,085	11,681	11,537	...	145	1,051	1,051	...	60,392	55,451	4,941
1940 to 1941.....	19,353	18,816	537	7,794	7,794	...	...	...	...	...	11,558	11,022	537
1930 to 1939.....	21,011	20,728	283	3,214	3,177	...	37	...	...	...	17,798	17,551	246
1929 or earlier.....	5,592	5,592	...	56	56	...	...	...	...	...	5,536	5,536	...
Not reported.....	39	...	39	...	...	...	...	...	...	...	39	...	39
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	165,957	134,952	31,005	49,178	26,568	21,381	1,229	37,615	37,470	145	79,165	70,914	8,251
Previously occupied.....	268,451	221,958	46,493	22,810	18,228	3,572	1,009	33,956	30,223	3,733	211,685	173,507	38,178
PURCHASE PRICE													
Less than \$2,000.....	3,517	3,517	...	39	39	...	...	...	...	...	3,479	3,479	...
\$2,000 to \$2,999.....	9,769	9,621	148	197	197	...	...	...	...	...	9,572	9,424	148
\$3,000 to \$3,999.....	19,358	18,617	741	3,409	3,372	...	37	...	...	...	15,949	15,245	704
\$4,000 to \$4,999.....	29,767	27,426	2,341	6,894	6,894	...	...	145	145	...	22,728	20,387	2,341
\$5,000 to \$5,999.....	41,199	35,777	5,422	5,869	5,724	...	145	1,118	973	145	34,212	29,080	5,133
\$6,000 to \$6,999.....	41,477	35,639	5,838	4,920	4,433	434	53	6,047	5,589	458	30,511	25,617	4,894
\$7,000 to \$7,999.....	43,523	36,152	7,371	3,629	1,806	1,823	...	15,490	14,642	848	24,404	19,705	4,700
\$8,000 to \$8,999.....	48,114	34,065	14,049	9,862	1,862	8,000	...	15,196	14,400	796	23,058	17,804	5,254
\$9,000 to \$9,999.....	39,226	27,362	11,864	11,405	5,678	5,294	434	9,948	9,856	92	17,876	12,029	5,847
\$10,000 to \$10,999.....	40,160	31,127	9,033	10,675	4,750	5,780	145	10,048	9,864	184	19,438	16,514	2,925
\$11,000 to \$11,999.....	23,528	17,494	6,034	5,535	2,916	1,735	883	3,757	3,372	385	14,238	11,207	3,031
\$12,000 to \$14,999.....	42,529	34,612	7,917	4,950	3,257	1,317	377	7,659	7,120	539	29,920	24,236	5,684
\$15,000 to \$19,999.....	29,687	24,036	5,651	3,802	3,213	495	96	1,013	723	290	24,873	20,101	4,772
\$20,000 to \$24,999.....	8,287	7,066	681	575	430	75	70	667	522	145	7,045	6,654	391
\$25,000 or more.....	10,359	9,790	569	231	231	...	...	...	...	...	10,129	9,560	569
Property not acquired by purchase.....	1,535	1,535	...	...	...	...	...	...	...	...	1,535	1,535	...
Not reported.....	2,373	2,334	39	...	...	...	...	488	488	...	1,885	1,847	39
Median purchase price.....dollars..	8,500	8,200	9,200	9,100	7,900	9,400	...	8,800	8,800	...	8,100	7,800	9,000
MARKET VALUE													
Less than \$2,000.....	742	236	506	506	...	506	...	...	...	...	236	236	...
\$2,000 to \$2,999.....	1,264	1,211	53	...	...	...	...	...	...	...	1,264	1,211	53
\$3,000 to \$3,999.....	3,947	3,802	145	...	...	...	...	...	...	...	3,946	3,802	145
\$4,000 to \$4,999.....	7,424	5,830	1,594	145	145	...	...	...	...	...	7,279	5,685	1,594
\$5,000 to \$5,999.....	19,509	17,680	1,829	660	660	...	...	1,065	1,065	...	17,784	15,955	1,829
\$6,000 to \$6,999.....	29,652	23,860	5,792	1,481	1,139	289	53	5,093	4,202	891	23,078	18,520	4,558
\$7,000 to \$7,999.....	39,046	31,411	7,635	5,164	2,835	2,329	...	7,392	6,544	848	26,490	22,033	4,458
\$8,000 to \$8,999.....	59,710	48,520	11,190	9,909	5,049	4,571	289	18,027	17,520	507	31,776	25,991	5,825
\$9,000 to \$9,999.....	44,061	33,544	10,517	11,384	6,163	4,932	289	10,035	9,886	149	22,644	17,497	5,147
\$10,000 to \$10,999.....	57,858	46,061	11,797	14,152	8,863	5,237	53	9,882	9,698	184	33,826	27,501	6,325
\$11,000 to \$11,999.....	26,482	21,091	5,391	5,458	3,453	1,354	651	6,190	5,901	289	14,835	11,738	3,096
\$12,000 to \$14,999.....	64,613	53,132	11,481	13,080	7,901	4,803	377	11,038	10,586	452	40,495	34,645	5,850
\$15,000 to \$19,999.....	46,568	39,448	7,120	7,444	6,132	857	457	1,955	1,540	415	37,167	31,776	5,391
\$20,000 to \$24,999.....	16,027	14,993	1,034	1,770	1,624	75	70	667	522	145	13,591	12,848	743
\$25,000 or more.....	16,166	14,789	1,377	835	835	...	...	145	145	...	15,187	13,810	1,377
Not reported.....	1,343	1,304	39	...	...	...	...	88	88	...	1,255	1,216	39
Median market value.....dollars..	10,100	10,200	9,900	10,400	10,700	9,900	...	9,400	9,400	...	10,300	10,300	9,900

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.....	52,183	51,565	618	6,473	6,473	...	...	507	507	...	45,204	44,586	618
20 to 39 percent.....	108,298	101,455	6,843	17,439	17,257	...	182	663	624	39	90,198	83,575	6,622
40 to 59 percent.....	101,030	86,933	14,097	10,272	9,497	581	193	4,280	3,990	290	86,480	73,446	13,033
60 to 69 percent.....	44,195	33,804	10,391	6,797	5,914	795	88	12,229	11,940	289	25,171	15,951	9,219
70 to 79 percent.....	45,988	30,583	15,405	10,028	4,190	5,164	674	15,783	14,579	1,204	20,176	11,813	8,361
80 to 84 percent.....	24,856	18,054	6,802	3,973	2,759	342	11,942	11,548	394	8,940	5,633	3,307	
85 to 89 percent.....	17,594	10,821	6,773	5,129	362	4,514	254	8,047	7,758	289	4,417	2,701	1,715
90 to 94 percent.....	17,262	8,463	8,799	6,162	88	6,074	...	5,758	5,035	723	5,343	3,341	2,002
95 to 99 percent.....	10,626	7,288	3,338	2,752	...	2,390	362	6,859	6,859	...	1,015	429	586
100 percent or more.....	11,036	6,641	4,395	2,965	145	2,675	145	5,419	4,768	651	2,654	1,729	924
Market value not reported.....	1,343	1,304	39	...	...	...	...	88	88	...	1,255	1,216	39
Median percent.....	51	46	74	63	38	89	...	81	81	...	42	38	63
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	12,997	9,807	3,190	1,427	776	651	...	1,307	1,307	...	10,263	7,724	2,539
\$2.50 to \$4.99.....	14,745	11,753	2,992	1,716	940	723	53	3,501	3,304	197	9,529	7,510	2,019
\$5.00 to \$7.49.....	40,246	32,732	7,514	5,682	1,774	3,905	...	8,402	7,984	418	26,161	22,969	3,191
\$7.50 to \$9.99.....	69,791	57,471	12,320	7,277	4,317	2,439	521	16,615	15,704	911	45,898	37,449	8,449
\$10.00 to \$12.49.....	92,191	77,988	14,203	13,451	9,582	3,414	456	11,528	10,443	1,085	67,213	57,964	9,249
\$12.50 to \$14.99.....	69,010	58,895	10,115	13,806	11,249	1,911	646	9,080	8,101	979	46,125	39,546	6,578
\$15.00 to \$17.49.....	38,675	31,505	7,170	7,974	5,866	2,027	80	3,677	3,532	145	27,024	22,107	4,917
\$17.50 to \$19.99.....	12,666	10,701	1,965	3,138	1,692	1,302	145	319	319	...	9,209	8,690	519
\$20.00 to \$24.99.....	11,737	11,013	724	2,092	2,044	...	48	377	232	145	9,270	8,738	532
\$25.00 or more.....	4,492	4,111	381	669	669	...	...	145	145	...	3,678	3,297	381
Taxes not payable in 1949 ¹	53,236	40,578	12,658	14,611	5,885	8,437	289	16,620	16,620	...	22,005	18,074	3,932
Taxes or value not reported.....	14,621	10,354	145	145	...	145	...	...	...	...	14,476	10,354	4,122
Median taxes.....dollars..	11.23	11.32	10.75	12.33	12.96	10.34	...	9.65	9.56	...	11.31	11.40	10.81
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	13,379	10,654	2,725	869	362	506	...	2,074	2,074	...	10,438	8,219	2,219
\$20 to \$39.....	18,428	14,053	4,375	1,343	1,001	289	53	2,673	2,241	432	14,412	10,811	3,602
\$40 to \$59.....	40,411	35,114	5,297	2,830	1,456	1,374	...	5,803	5,388	415	31,779	28,270	3,509
\$60 to \$79.....	43,940	34,623	9,317	4,648	1,033	3,616	...	8,294	7,716	578	30,998	25,875	5,123
\$80 to \$99.....	52,743	44,295	8,448	4,734	3,114	1,085	536	12,434	11,514	920	35,574	29,667	5,907
\$100 to \$119.....	41,462	42,452	9,010	5,592	3,482	48	8,723	8,433	290	3,617	28,426	25,191	3,235
\$120 to \$139.....	41,066	34,181	6,885	10,407	7,572	2,169	666	8,253	7,964	289	22,406	18,645	3,761
\$140 to \$159.....	31,178	25,608	5,570	8,580	6,503	1,518	559	3,413	2,835	578	19,185	16,270	2,914
\$160 to \$199.....	35,088	29,548	5,540	8,299	6,544	1,753	...	1,446	1,301	145	25,344	21,702	3,642
\$200 to \$249.....	15,083	13,374	1,709	3,531	2,865	578	88	1,116	1,028	88	10,437	9,482	955
\$250 to \$299.....	9,575	8,273	1,302	1,389	1,389	...	...	434	289	145	7,751	6,594	1,157
\$300 or more.....	15,411	14,977	434	1,481	1,481	...	...	289	289	...	13,640	13,206	434
Taxes not payable in 1949.....	53,149	40,491	12,658	14,523	5,797	8,437	289	16,620	16,620	...	22,005	18,074	3,932
Taxes not reported.....	13,497	9,269	4,228	232	88	145	...	...	...	...	13,266	9,182	4,083
Median taxes.....dollars..	101	102	95	125	133	103	...	89	89	...	98	99	91
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	344,791	271,595	73,196	70,237	43,084	24,953	2,201	70,610	66,732	3,878	203,942	161,777	42,164
Mortgage refinanced or renewed.....	56,473	53,666	2,807	1,197	1,197	...	...	961	961	...	54,321	51,511	2,807
To increase loan for improvements or repairs.....	14,569	13,952	617	145	145	...	...	...	...	...	14,425	13,807	617
To increase loan for other reasons.....	12,485	11,738	747	145	145	...	...	39	39	...	12,304	11,556	747
To secure better terms.....	18,004	17,335	669	723	723	...	...	560	560	...	16,721	16,053	669
To renew or extend loan without increasing amount.....	3,706	3,180	526	...	...	...	...	362	362	...	3,345	2,818	526
For other purpose.....	7,709	7,461	248	184	184	...	...	...	...	...	7,526	7,277	248
Mortgage placed later than acquisition of property.....	33,145	31,650	1,495	554	517	...	37	...	...	...	32,592	31,133	1,458
To make improvements or repairs.....	14,869	13,740	1,129	39	39	...	...	...	...	...	14,831	13,701	1,129
To invest in other properties.....	4,336	4,299	37	37	37	...	37	...	...	...	4,299	4,299	...
To invest in business other than real estate.....	4,177	4,138	39	...	...	...	...	...	...	...	4,177	4,138	39
For other purpose.....	9,763	9,473	290	478	478	...	...	...	...	...	9,285	8,995	290
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages	56,473	53,666	2,807	1,197	1,197	...	...	961	961	...	54,321	51,511	2,807
Same lender.....	23,243	22,089	1,154	329	329	...	...	961	961	...	21,957	20,802	1,154
Different lender.....	33,230	31,577	1,653	868	868	...	...	...	...	...	32,364	30,709	1,653

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.....	344,793	271,598	73,195	70,240	43,085	24,953	2,202	70,613	66,733	3,880	203,944	161,778	42,164
Less than 50 percent.....	71,281	48,770	22,511	3,799	3,549	...	250	328	39	289	67,155	45,182	21,972
50 to 59 percent.....	51,650	38,047	13,603	6,736	5,686	870	179	1,370	1,080	290	43,546	31,281	12,264
60 to 64 percent.....	26,536	19,857	6,679	5,371	3,982	955	434	1,811	962	849	19,354	14,913	4,441
65 to 69 percent.....	22,944	20,741	2,203	6,834	5,734	868	232	2,601	2,562	39	13,510	12,445	1,066
70 to 74 percent.....	23,380	17,241	6,139	10,231	5,654	3,760	818	2,944	2,120	824	10,206	9,467	738
75 to 79 percent.....	28,822	19,810	9,012	13,331	4,912	8,129	289	5,768	5,262	506	9,724	9,636	88
80 to 84 percent.....	34,029	23,152	10,877	15,228	5,942	9,286	...	5,458	4,664	794	13,343	12,545	797
85 to 89 percent.....	19,632	18,092	1,540	5,727	4,787	940	...	6,014	5,725	289	7,890	7,579	311
90 to 94 percent.....	17,025	16,683	342	2,024	1,880	145	...	10,224	10,224	...	4,776	4,579	198
95 to 99 percent.....	7,298	7,298	...	...	...	...	...	3,944	3,944	...	3,354	3,354	...
100 percent or more.....	40,896	40,607	289	959	959	...	...	29,663	29,663	...	10,274	9,985	289
Purchase price not reported or property not acquired by purchase.....	1,300	1,300	...	...	...	...	...	488	488	...	812	812	...
Median percent.....	70	72	60	76	72	79	...	94	96	...	58	61	48
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	344,793	271,598	73,195	70,240	43,085	24,953	2,202	70,613	66,733	3,880	203,944	161,778	42,164
Less than 50 percent.....	49,391	48,770	621	3,549	3,549	...	...	39	39	...	45,803	45,182	621
50 to 59 percent.....	42,164	38,047	4,117	5,734	5,685	...	48	1,225	1,080	145	35,206	31,281	3,925
60 to 64 percent.....	22,955	19,857	3,098	4,179	3,982	145	53	1,107	962	145	17,670	14,913	2,757
65 to 69 percent.....	26,042	20,741	5,301	5,809	5,734	75	...	2,601	2,562	39	17,631	12,445	5,187
70 to 74 percent.....	24,176	17,241	6,935	5,799	5,654	145	...	2,120	2,120	...	16,258	9,467	6,790
75 to 79 percent.....	26,944	19,810	7,134	5,838	4,912	738	188	5,856	5,262	594	15,251	9,636	5,615
80 to 84 percent.....	29,870	23,152	6,718	6,753	5,942	578	232	4,944	4,664	280	18,172	12,545	5,628
85 to 89 percent.....	25,904	18,092	7,812	7,423	4,787	1,860	776	6,808	5,725	1,083	11,674	7,579	4,095
90 to 94 percent.....	26,953	16,683	10,270	7,516	1,880	5,382	254	11,023	10,224	799	8,414	4,579	3,835
95 to 99 percent.....	17,709	7,298	10,411	8,304	...	8,015	289	4,595	3,944	651	4,810	3,354	1,456
100 percent or more.....	51,385	40,607	10,778	9,335	959	8,015	362	29,808	29,663	145	12,243	9,985	2,258
Purchase price not reported or property not acquired by purchase.....	1,300	1,300	...	...	...	...	...	488	488	...	812	812	...
Median percent.....	76	72	87	83	72	97	...	95	96	...	66	61	77
VETERAN STATUS OF OWNER													
Veteran of World War II.....	152,704	115,472	37,232	35,106	10,552	23,858	696	59,814	57,874	1,940	57,784	47,046	10,738
Veteran of World War I only.....	35,514	31,032	4,482	3,642	3,554	...	88	792	792	...	31,082	26,687	4,395
Other service or nonveteran.....	246,190	210,406	35,784	33,239	30,690	1,095	1,454	10,966	9,028	1,938	201,984	170,689	31,295

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.....	382,007	2,072,209	69,281	421,241	65,824	491,650	246,902	1,159,318
Average debt per property.....	...	5.4	...	6.1	...	7.5	...	4.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	13,904	10,884	...	...	...	...	13,904	10,884
\$2,000 to \$2,999.....	29,537	48,337	2,712	4,715	...	...	26,825	43,622
\$3,000 to \$3,999.....	46,609	111,497	11,028	26,555	...	...	35,581	84,942
\$4,000 to \$4,999.....	45,047	152,727	8,183	26,316	795	3,109	36,069	123,302
\$5,000 to \$5,999.....	44,263	192,577	4,915	20,876	3,230	16,073	36,118	155,628
\$5,000 to \$6,999.....	41,596	231,225	4,391	26,107	9,330	53,956	27,874	151,162
\$7,000 to \$7,999.....	46,455	311,119	8,445	59,017	16,111	112,108	21,900	139,994
\$8,000 to \$8,999.....	43,975	336,238	13,672	107,599	17,635	136,712	12,668	91,927
\$9,000 to \$9,999.....	31,116	264,720	8,881	79,960	10,866	93,401	11,370	91,359
\$10,000 to \$10,999.....	18,410	170,891	5,397	50,820	6,179	56,237	6,834	63,834
\$11,000 to \$11,999.....	7,577	79,084	795	8,642	666	6,721	6,115	63,721
\$12,000 to \$14,999.....	9,363	102,836	574	6,541	578	6,363	8,211	89,932
\$15,000 to \$19,999.....	2,485	34,415	289	4,093	289	4,266	1,906	26,056
\$20,000 or more.....	1,671	25,659	...	...	145	2,704	1,527	22,955
Median loan.....dollars..	6,200	...	7,400	...	8,100	...	5,300	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	51,116	60,852	4,664	6,434	145	275	46,307	54,143
\$2,000 to \$2,999.....	46,596	114,779	10,729	26,898	...	...	35,867	87,881
\$3,000 to \$3,999.....	40,687	139,528	7,587	25,236	289	1,056	32,811	113,236
\$4,000 to \$4,999.....	37,883	167,987	3,341	14,717	2,563	11,581	31,978	141,689
\$5,000 to \$5,999.....	38,940	211,367	2,469	13,579	7,759	42,614	28,711	155,174
\$5,000 to \$6,999.....	38,559	248,998	5,346	34,679	12,062	48,830	21,151	135,959
\$7,000 to \$7,999.....	50,113	375,921	13,651	102,985	20,528	155,188	15,935	117,748
\$8,000 to \$8,999.....	31,329	262,363	9,299	78,175	11,721	97,690	10,310	86,498
\$9,000 to \$9,999.....	25,188	235,483	10,038	93,993	8,066	74,283	7,085	67,207
\$10,000 to \$10,999.....	8,100	83,876	1,058	10,955	1,823	18,803	5,219	54,118
\$11,000 to \$11,999.....	7,493	85,050	578	6,566	434	4,830	6,481	73,654
\$12,000 to \$14,999.....	4,314	57,126	521	7,024	289	4,266	3,503	45,836
\$15,000 to \$19,999.....	1,602	26,750	...	...	145	2,704	1,457	24,046
\$20,000 or more.....	88	2,129	...	...	...	...	88	2,129
Median debt.....dollars..	5,300	...	7,000	...	7,400	...	4,200	...

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 first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	1,951,568	1,582,534	369,034	1,379,364	193,925	171,293	486,668	1,085,536	922,079	163,457	120,648	37,215	83,433
Average debt per mortgage.....	5.1	5.0	5.4	5.5	4.5	7.0	7.4	4.4	4.4	4.2	1.7	1.5	1.9
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	617,527	506,115	111,412	195,095	117,235	74,497	279,185	143,247	126,477	16,770	21,956	17,073	4,883
Mutual savings bank.....	4,907	4,256	651	2,955	2,955	...	...	1,952	1,301	651	...	...	...
Savings and loan association.....	390,266	289,592	100,674	36,726	12,149	24,367	78,638	274,902	199,446	75,456	8,079	5,246	2,833
Life insurance company.....	359,753	278,651	81,102	111,933	55,806	47,342	43,158	204,662	182,402	22,260	9,386	9,386	...
Mortgage company.....	7,505	5,828	1,677	1,677	...	1,113	4,715	...	...	...	1,348	518	830
Federal National Mortgage Association.....	106,161	83,031	23,130	23,130	...	21,342	83,031	...	...	...	3,361	3,361	...
Individual.....	382,881	337,323	45,558	...	...	...	382,881	337,323	45,558	69,853	...	69,853	...
Other.....	82,568	77,738	4,830	7,848	5,780	2,068	1,543	73,177	70,415	2,762	6,665	1,631	5,034
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	399,630	336,968	62,662	51,605	21,431	26,561	106,241	241,784	210,525	31,259	25,255	6,431	18,824
1949.....	531,341	386,279	145,062	107,977	45,620	57,442	98,949	324,415	254,233	70,182	45,542	12,096	33,446
1948.....	378,143	285,631	92,512	97,444	37,404	58,030	62,636	218,063	189,924	28,139	31,477	12,107	19,370
1947.....	327,075	271,138	55,937	51,417	20,921	27,119	126,235	149,423	126,035	23,388	13,995	6,581	7,414
1946.....	176,653	168,245	8,408	10,544	8,403	2,141	86,903	79,206	72,939	6,267	2,372	...	2,372
1942 to 1945.....	96,764	92,948	3,816	33,482	33,251	...	3,704	57,578	53,993	3,585	1,935	...	1,935
1940 to 1941.....	27,779	27,142	637	19,434	19,434	...	...	8,345	7,708	637	72	...	72
1935 to 1939.....	13,576	13,576	...	7,461	7,461	...	...	6,115	6,115	...	...	...	...
1930 to 1934.....	607	607	...	...	...	...	...	607	607	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 14,146 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.....	382,007	313,818	68,189	169,281	42,666	24,527	65,824	246,902	208,413	38,489	69,490	24,527	44,963
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	116,405	98,022	18,383	38,796	27,495	10,728	38,472	39,138	34,659	4,479	13,491	11,162	2,329
Mutual savings bank.....	791	646	145	502	502	...	...	290	145	145	...	...	...
Savings and loan association.....	85,206	65,061	20,145	6,302	2,618	3,631	10,466	68,439	52,082	16,357	5,350	3,486	1,864
Life insurance company.....	51,462	40,156	11,306	17,821	10,084	6,508	5,574	28,067	24,875	3,192	6,001	3,406	2,595
Mortgage company.....	1,917	1,685	232	232	...	...	...	1,540	...	...	894	320	574
Federal National Mortgage Association.....	14,308	10,936	3,372	3,372	...	3,140	10,936	...	...	...	2,169	2,169	...
Individual.....	94,382	80,675	13,707	...	...	...	...	94,382	80,675	13,707	38,031	...	38,031
Other.....	17,536	16,638	898	2,257	1,967	289	232	15,047	14,438	609	3,554	1,389	2,165
FORM OF DEBT													
Mortgage or deed of trust.....	355,238	287,844	67,394	69,282	426,666	24,528	65,824	220,132	182,439	37,693	66,908	24,528	42,379
Contract to purchase.....	26,769	25,974	795	...	...	...	...	26,769	25,974	795	2,583	...	2,583
AMORTIZATION													
Fully amortized.....	365,749	299,746	66,003	69,281	42,666	24,527	65,823	230,645	194,341	36,304	61,140	24,528	36,612
Partially amortized.....	11,645	10,054	1,591	...	...	...	...	11,645	10,054	1,591	4,579	...	4,579
Not amortized.....	2,717	2,268	449	...	...	...	...	2,717	2,268	449	1,404	...	1,404
On demand.....	1,896	1,751	145	...	...	...	...	1,896	1,751	145	2,367	...	2,367
Regular principal payments required.....	1,462	1,317	145	...	...	...	...	1,462	1,317	145	434	...	434
No regular principal payments required.....	434	434	...	...	...	...	...	434	434	...	1,933	...	1,933
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	364,933	301,227	63,706	66,393	41,586	22,864	62,083	236,457	200,591	35,866	63,839	23,009	40,830
Delinquent:													
Foreclosure in process.....	522	145	377	145	...	145	145	232	...	232	434	145	289
Foreclosure not in process.....	15,803	11,784	4,019	2,743	1,080	1,519	3,596	9,464	7,161	2,303	3,326	1,374	1,952
No regular payments required.....	750	662	88	...	...	...	...	750	662	88	1,891	...	1,891
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	64,138	53,253	10,885	7,164	2,940	3,760	13,299	43,675	37,159	6,515	11,825	3,760	8,065
1949.....	90,046	65,580	24,466	15,795	6,705	8,387	13,524	60,728	47,212	13,516	26,993	8,387	18,606
1948.....	71,507	54,409	17,098	14,039	5,346	8,403	8,755	48,713	41,098	7,615	17,407	8,403	9,004
1947.....	57,723	47,650	10,073	7,857	3,683	3,688	17,031	32,834	27,225	5,609	8,230	3,977	4,253
1946.....	38,203	35,306	2,897	2,169	1,880	289	12,419	23,615	21,007	2,608	2,266	...	2,266
1942 to 1945.....	41,127	38,646	2,481	11,190	11,045	...	795	29,141	26,805	2,336	2,481	...	2,481
1940 to 1941.....	11,964	11,675	289	7,559	7,559	...	...	4,404	4,115	289	289	...	289
1935 to 1939.....	6,577	6,577	...	3,507	3,507	...	...	3,069	3,069	...	...	...	...
1930 to 1934.....	723	723	...	...	...	...	...	723	723	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE													
On demand.....	1,896	1,751	145	...	...	...	...	1,896	1,751	145	2,367	...	2,367
Less than 5 years.....	8,360	7,766	594	362	362	...	...	7,998	7,404	594	6,674	...	6,674
5 to 9 years.....	41,238	34,398	6,840	...	...	...	...	40,732	34,398	6,334	15,688	...	15,688
10 to 12 years.....	114,237	93,956	20,281	289	289	...	...	113,515	93,378	20,137	13,381	578	12,802
13 to 14 years.....	20,104	16,705	3,399	434	434	...	...	18,874	16,126	2,748	1,606	377	1,229
15 years.....	29,987	23,784	6,203	723	578	...	...	28,724	22,666	6,058	3,843	3,124	719
16 to 19 years.....	21,920	19,037	2,883	2,648	2,214	289	7,343	11,930	10,541	1,389	2,557	719	1,838
20 years.....	53,973	47,165	6,808	21,622	16,188	5,092	17,812	14,540	13,455	1,085	9,142	7,985	1,156
21 to 24 years.....	31,509	29,117	2,392	4,345	2,386	1,312	22,443	4,722	4,722	...	6,264	5,221	1,043
25 years.....	57,886	39,242	18,644	38,860	20,216	17,834	15,720	3,306	3,306	...	7,319	6,523	795
25 years or more.....	898	898	...	...	...	...	...	666	666	...	651	...	651
Median term.....years..	15	15	15	25	23	25	21	11	11	11	12	20	9
YEAR MORTGAGE DUE													
On demand.....	1,896	1,751	145	...	...	...	...	1,896	1,751	145	2,367	...	2,367
Fully amortized.....	365,749	299,746	66,003	69,283	42,667	24,527	65,823	230,645	194,342	36,303	61,142	24,528	36,612
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	5,251	4,663	588	362	362	...	...	4,887	4,301	586	2,386	...	2,386
1952 to 1953.....	15,099	14,042	1,057	145	145	...	...	14,955	13,898	1,057	4,181	...	4,181
1954 to 1955.....	19,385	17,802	1,583	53	53	...	...	19,333	17,750	1,583	4,816	...	4,816
1956 to 1957.....	31,617	26,552	4,965	1,719	1,719	...	...	29,291	24,832	4,459	5,634	145	5,489
1958 to 1959.....	50,430	41,612	8,818	2,222	2,077	...	...	47,920	39,391	8,529	7,043	145	6,898
1960 to 1964.....	87,524	69,662	17,862	4,568	4,568	...	...	81,096	64,029	17,067	10,673	2,995	7,678
1965 to 1969.....	76,631	68,106	8,525	27,431	22,988	4,049	24,670	24,530	23,653	2,877	9,685	7,733	1,952
1970 to 1974.....	72,983	62,665	20,318	29,606	9,866	18,423	36,042	7,336	7,191	145	15,551	13,278	2,272
1975 or later.....	6,929	4,642	2,287	3,177	889	2,055	2,456	1,297	1,297	...	1,028	232	795
Partially or not amortized.....	14,363	12,322	2,041	...	...	...	...	14,363	12,322	2,041	5,984	...	5,984
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	2,854	2,674	180	...	...	...	...	2,854	2,674	180	1,277	...	1,277
1952 to 1953.....	2,770	2,264	506	...	...	...	...	2,770	2,264	506	1,643	...	1,643
1954 to 1955.....	1,913	1,190	723	...	...	...	...	1,913	1,190	723	1,838	...	1,838
1958 to 1959.....	2,583	2,149	434	...	...	...	...	2,583	2,149	434	53	...	53
1960 to 1964.....	2,242	2,097	145	...	...	...	...	2,242	2,097	145	940	...	940
1965 to 1969.....	989	936	53	...	...	...	...	989	936	53	88	...	88
1970 to 1974.....	506	506	...	...	...	...	...	506	506	...	...	...	...
1975 or later.....	506	506	...	...	...	...	...	506	506	...	145	...	145

¹ Includes 2,088 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.....	12,392	12,159	233	723	723	...	507	11,162	10,929	233	883	...	883
4.0 percent.....	96,012	76,399	19,613	21,440	5,925	14,111	65,317	9,254	8,242	1,012	25,520	24,527	993
4.1 to 4.4 percent.....	373	285	88	228	140	88	...	145	145	...	...	...	...
4.5 percent.....	60,301	48,132	12,169	43,186	32,174	10,329	...	17,115	15,958	1,157	651	...	651
4.6 to 5.0 percent.....	59,487	52,338	7,149	3,704	3,704	...	...	55,783	48,634	7,149	5,254	...	5,254
5.1 to 5.5 percent.....	26,510	22,005	4,505	...	...	...	...	26,510	22,005	4,505	955	...	955
5.6 to 6.0 percent.....	116,209	93,137	23,072	...	...	...	...	116,209	93,137	23,072	34,207	...	34,207
6.1 percent or more.....	10,727	9,365	1,362	...	...	...	...	10,727	9,365	1,362	2,019	...	2,019
Median interest rate.....percent..	5.0	5.0	5.0	4.5	4.5	4.0	4.0	6.0	5.5	6.0	6.0	4.0	6.0
MORTGAGE LOAN													
Less than \$2,000.....	14,875	13,904	971	...	...	...	...	14,875	13,904	971	38,773	18,857	19,917
\$2,000 to \$2,999.....	35,823	29,175	6,648	2,909	2,712	...	145	32,769	26,463	6,306	19,619	5,382	14,238
\$3,000 to \$3,999.....	51,797	44,084	7,713	11,028	11,028	...	362	40,408	33,056	7,352	8,217	289	7,928
\$4,000 to \$4,999.....	46,978	39,073	7,905	8,236	8,039	145	651	38,092	30,384	7,708	1,547	...	1,547
\$5,000 to \$5,999.....	44,881	38,455	6,426	5,456	4,863	594	3,644	35,780	30,362	5,418	900	...	900
\$6,000 to \$6,999.....	47,818	34,496	13,322	12,334	12,334	7,943	9,495	25,990	21,623	4,367	289	...	289
\$7,000 to \$7,999.....	49,622	35,853	13,769	15,454	4,711	9,483	15,460	18,708	16,116	2,592	...	...	...
\$8,000 to \$8,999.....	40,825	32,457	8,368	11,039	4,676	6,218	17,779	12,007	10,344	1,663	...	...	...
\$9,000 to \$9,999.....	20,928	19,234	1,694	1,586	1,297	145	10,953	8,388	7,360	1,028	...	...	...
\$10,000 to \$10,999.....	12,185	11,896	289	521	521	...	5,890	5,774	5,629	145	145	...	145
\$11,000 to \$11,999.....	4,710	4,132	578	145	145	...	723	3,843	3,409	434	...	...	...
\$12,000 to \$14,999.....	8,062	7,700	362	285	285	...	578	7,199	6,837	362	...	...	...
\$15,000 to \$19,999.....	2,123	1,978	145	289	289	...	145	1,690	1,545	145	...	...	...
\$20,000 or more.....	1,382	1,382	...	...	...	...	...	1,382	1,382	...	...	...	...
Median loan.....dollars..	5,900	5,700	6,300	6,500	4,900	7,300	8,100	4,900	5,000	4,500	1,700	1,300	2,100
OUTSTANDING DEBT													
Less than \$2,000.....	54,927	49,305	5,622	4,809	4,664	...	145	49,975	44,497	5,478	47,909	22,255	25,654
\$2,000 to \$2,999.....	51,408	44,165	7,243	10,636	10,584	...	145	40,627	33,581	7,046	14,925	2,127	12,797
\$3,000 to \$3,999.....	43,461	35,886	7,575	7,587	7,587	...	506	35,368	28,154	7,214	4,354	145	4,209
\$4,000 to \$4,999.....	40,739	32,773	7,966	3,538	3,341	145	2,254	34,947	27,230	7,717	1,507	...	1,507
\$5,000 to \$5,999.....	37,486	32,346	5,140	4,168	2,272	1,895	8,266	25,054	22,315	2,739	651	...	651
\$6,000 to \$6,999.....	43,750	30,987	12,763	13,506	4,117	8,955	11,792	18,452	15,801	2,651	...	...	...
\$7,000 to \$7,999.....	55,820	39,468	16,352	21,166	7,314	12,593	20,580	14,074	11,916	2,158	...	...	...
\$8,000 to \$8,999.....	23,472	19,697	3,775	1,985	1,190	795	12,190	9,297	7,128	2,169	...	...	...
\$9,000 to \$9,999.....	14,173	13,652	521	1,277	988	145	7,632	5,264	5,032	232	...	...	...
\$10,000 to \$10,999.....	6,034	5,094	940	88	88	...	1,735	4,210	3,415	795	145	...	145
\$11,000 to \$11,999.....	6,104	5,959	145	145	145	...	434	5,526	5,381	145	...	...	...
\$12,000 to \$14,999.....	3,230	3,085	145	377	377	...	145	2,708	2,563	145	...	...	...
\$15,000 to \$19,999.....	1,312	1,312	...	...	...	...	...	1,312	1,312	...	...	...	...
\$20,000 or more.....	88	88	...	...	...	...	...	88	88	...	...	...	...
Median debt.....dollars..	5,000	4,800	6,000	6,200	3,800	7,100	7,400	3,900	3,900	3,900	1,400	1,100	1,700
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	377,036	309,297	67,739	69,283	42,667	24,528	65,824	241,933	203,892	38,041	66,153	24,527	41,626
Less than \$20.....	13,831	13,345	486	6,258	6,061	...	...	7,573	7,284	289	35,672	24,527	11,145
\$20 to \$24.....	18,604	17,497	1,107	10,985	10,985	...	145	7,475	6,368	1,107	8,014	...	8,014
\$25 to \$29.....	26,555	22,702	3,853	5,660	5,607	...	703	20,191	16,391	3,800	8,254	...	8,254
\$30 to \$34.....	30,148	23,805	6,343	4,654	2,903	1,751	1,860	23,634	19,186	4,448	3,941	...	3,941
\$35 to \$39.....	46,821	34,428	12,393	11,683	3,105	8,433	8,909	26,230	22,756	3,474	2,458	...	2,458
\$40 to \$44.....	70,765	51,399	19,366	20,386	7,314	11,523	18,674	31,705	25,701	6,004	2,169	...	2,169
\$45 to \$49.....	35,544	28,432	7,112	4,628	2,386	2,242	13,433	17,485	13,771	3,714	1,225	...	1,225
\$50 to \$54.....	45,124	39,750	5,374	1,965	1,676	289	13,066	30,094	25,350	4,744	1,494	...	1,494
\$55 to \$59.....	19,822	16,737	3,085	578	289	145	4,860	14,383	11,675	2,708	197	...	197
\$60 to \$64.....	18,830	15,462	3,368	1,534	1,389	145	2,222	15,075	12,141	2,934	848	...	848
\$65 to \$69.....	10,138	8,403	1,735	377	377	...	1,229	8,532	6,941	1,591	145	...	145
\$70 to \$79.....	16,159	14,538	1,621	285	285	...	434	15,441	13,964	1,477	651	...	651
\$80 to \$99.....	12,058	10,669	1,389	145	145	...	289	11,623	10,379	1,244	289	...	289
\$100 to \$119.....	8,247	7,885	362	145	145	...	...	8,102	7,740	362	506	...	506
\$120 or more.....	4,390	4,245	145	...	...	...	...	4,390	4,245	145	290	...	290
Median payment.....dollars..	43	44	42	38	28	40	45	46	46	44	18	10	26

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.....	382,007	313,818	68,189	69,281	42,666	24,527	2,088	65,824	62,739	3,085	246,902	208,413	38,489
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	378,711	310,755	67,956	69,281	42,666	24,527	2,088	65,390	62,305	3,085	244,041	205,784	38,257
Less than half.....	3,295	3,063	232	...	...	...	...	434	434	...	2,861	2,629	232
TYPE OF STRUCTURE													
Detached.....	380,443	312,342	68,101	69,281	42,666	24,527	2,088	65,679	62,594	3,085	245,483	207,082	38,401
Semidetached and attached.....	1,564	1,476	88	...	...	...	...	145	145	...	1,419	1,331	88
NUMBER OF ROOMS													
Less than 4 rooms.....	18,466	14,643	3,823	936	232	651	53	414	414	...	17,117	13,997	3,120
4 rooms.....	80,698	62,655	18,043	13,510	5,453	7,768	289	21,894	21,480	414	45,294	35,722	9,572
5 rooms.....	137,187	113,691	23,496	29,124	18,613	9,663	848	25,176	23,373	1,803	82,887	71,705	11,182
6 rooms.....	95,331	77,427	17,904	20,609	14,323	5,476	811	16,977	16,254	723	57,745	46,850	10,895
7 rooms or more.....	40,870	37,058	3,812	3,234	2,945	289	...	723	723	...	36,913	33,390	3,523
Not reported.....	9,455	8,344	1,111	1,869	1,100	681	88	640	495	145	6,946	6,749	197
YEAR STRUCTURE BUILT													
1950 (part).....	13,559	11,942	1,617	1,958	683	1,275	...	7,391	7,391	...	4,209	3,867	342
1949.....	36,506	26,563	9,943	12,018	4,917	6,812	289	9,084	9,084	...	15,404	12,562	2,841
1948.....	36,638	23,040	13,598	14,234	3,543	10,009	681	4,891	4,746	145	17,513	14,751	2,763
1947.....	35,592	25,695	9,897	7,982	3,013	4,247	723	12,427	11,849	578	15,182	10,833	4,350
1946.....	19,568	18,431	1,137	1,229	940	289	...	8,843	8,790	53	9,496	8,701	795
1942 to 1945.....	39,204	34,508	4,696	9,170	8,592	578	...	9,612	8,889	723	20,422	17,028	3,394
1940 to 1941.....	40,014	35,746	4,268	14,133	13,265	723	145	7,174	6,977	197	18,708	15,504	3,203
1930 to 1939.....	67,098	56,300	10,798	6,914	6,071	594	250	3,911	2,666	1,245	56,273	47,563	8,710
1929 or earlier.....	91,196	79,106	12,090	1,354	1,354	...	...	2,439	2,294	145	87,404	75,458	11,946
Not reported.....	2,633	2,488	145	289	289	...	...	53	53	...	2,291	2,147	145
YEAR STRUCTURE ACQUIRED													
1950 (part).....	46,402	35,807	10,595	6,586	2,362	3,760	464	13,299	13,154	145	26,518	20,292	6,227
1949.....	72,529	48,858	23,671	15,578	6,849	8,026	703	12,568	10,708	1,860	44,382	31,300	13,082
1948.....	65,095	47,491	17,604	14,690	5,636	8,765	289	9,060	8,269	791	41,345	33,586	7,759
1947.....	54,342	45,225	9,117	8,291	4,117	3,688	486	17,970	17,681	289	28,081	23,427	4,654
1946.....	40,265	37,512	2,753	2,025	1,735	289	...	11,985	11,985	...	26,254	23,781	2,473
1942 to 1945.....	63,334	59,464	3,870	11,536	11,392	...	145	940	940	...	50,858	47,132	3,726
1940 to 1941.....	17,892	17,458	434	7,647	7,647	...	...	...	...	...	10,244	9,811	434
1930 to 1939.....	17,404	17,259	145	2,929	2,929	...	...	...	...	...	14,475	14,330	145
1929 or earlier.....	4,746	4,746	...	...	...	...	...	...	...	...	4,746	4,746	...
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	157,241	127,315	29,926	47,748	25,488	21,031	1,229	37,321	37,176	145	72,173	64,651	7,522
Previously occupied.....	224,766	186,503	38,263	21,534	17,178	3,497	859	28,503	25,563	2,940	174,729	143,762	30,967
PURCHASE PRICE													
Less than \$2,000.....	3,295	3,295	...	...	...	...	...	...	...	...	3,295	3,295	...
\$2,000 to \$2,999.....	8,680	8,592	88	197	197	...	...	...	...	...	8,483	8,395	88
\$3,000 to \$3,999.....	17,888	17,310	578	3,333	3,333	...	...	...	...	...	14,555	13,977	578
\$4,000 to \$4,999.....	27,140	25,220	1,920	6,667	6,667	...	...	...	...	...	20,328	18,408	1,920
\$5,000 to \$5,999.....	37,797	32,585	5,212	5,801	5,656	...	145	1,118	973	145	30,878	25,955	4,923
\$6,000 to \$6,999.....	38,196	33,490	4,706	4,920	4,433	434	53	5,816	5,454	362	27,461	23,603	3,858
\$7,000 to \$7,999.....	40,313	33,350	6,963	3,611	1,788	1,823	...	15,345	14,497	848	21,357	17,065	4,292
\$8,000 to \$8,999.....	44,747	31,592	13,155	9,823	1,823	8,000	...	14,646	14,212	434	20,280	15,558	4,722
\$9,000 to \$9,999.....	35,358	24,571	10,787	11,089	5,362	5,294	434	9,661	9,608	53	14,609	9,601	5,008
\$10,000 to \$10,999.....	36,117	28,100	8,017	10,636	4,711	5,780	145	9,288	9,143	145	16,193	14,246	1,948
\$11,000 to \$11,999.....	20,950	15,190	5,760	5,491	2,872	1,735	883	3,413	3,124	289	12,047	9,194	2,853
\$12,000 to \$12,999.....	31,972	25,826	6,146	4,702	3,153	1,172	377	4,787	4,266	521	22,483	18,408	4,075
\$13,000 to \$13,999.....	23,054	18,777	4,277	2,526	2,185	289	53	868	723	145	19,661	15,870	3,791
\$14,000 to \$14,999.....	5,125	4,836	289	342	342	...	...	290	145	145	4,494	4,349	145
\$15,000 to \$15,999.....	8,338	8,048	290	145	145	...	...	...	...	...	8,193	7,903	290
\$16,000 to \$16,999.....	1,077	1,077	...	...	...	...	...	...	...	...	1,077	1,077	...
\$17,000 to \$17,999.....	1,958	1,958	...	...	...	...	...	449	449	...	1,509	1,509	...
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median purchase price.....dollars..	8,300	8,000	9,100	9,000	7,500	9,300	...	8,700	8,700	...	7,800	7,500	8,700
MARKET VALUE													
Less than \$2,000.....	703	197	506	506	...	506	...	...	...	...	197	197	...
\$2,000 to \$2,999.....	1,168	1,115	53	...	...	...	...	...	...	...	1,168	1,115	53
\$3,000 to \$3,999.....	3,508	3,653	145	...	...	...	...	...	...	...	3,652	3,508	145
\$4,000 to \$4,999.....	7,179	5,585	1,594	145	145	...	...	...	...	...	7,094	5,440	1,594
\$5,000 to \$5,999.....	17,929	16,270	1,659	486	486	...	...	1,065	1,065	...	16,378	14,719	1,659
\$6,000 to \$6,999.....	27,696	22,499	5,197	1,442	1,100	289	53	4,852	4,057	795	21,402	17,342	4,060
\$7,000 to \$7,999.....	37,223	30,208	7,015	5,164	2,835	2,329	...	7,301	6,453	848	24,758	20,921	3,838
\$8,000 to \$8,999.....	55,398	45,260	10,138	9,909	5,049	4,571	289	17,482	17,337	145	28,008	22,874	5,134
\$9,000 to \$9,999.....	41,008	31,380	9,628	11,340	6,119	4,932	289	9,582	9,529	53	20,087	15,733	4,354
\$10,000 to \$10,999.....	52,999	42,227	10,772	14,113	8,824	5,237	53	9,676	9,531	145	29,211	23,872	5,338
\$11,000 to \$11,999.....	23,300	18,339	4,961	5,414	3,409	1,354	651	5,366	5,077	289	12,520	9,853	2,666
\$12,000 to \$12,999.....	54,333	43,921	10,412	12,827	7,792	4,658	377	8,448	8,014	434	33,058	28,115	4,943
\$13,000 to \$13,999.....	35,614	30,820	4,794	6,003	4,976	651	377	1,533	1,301	232	28,077	24,543	3,534
\$14,000 to \$14,999.....	11,137	10,471	666	1,209	1,209	...	...	290	145	145	9,639	9,118	521
\$15,000 to \$15,999.....	11,833	11,182	651	723	723	...	...	145	145	...	10,965	10,314	651
Not reported.....	837	837	...	...	...	...	...	88	88	...	749	749	...
Median market value.....dollars..	9,900	10,000	9,800	10,400	10,600	9,900	...	9,200	9,200	...	10,000	10,000	9,600

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				
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	43,029	42,595	434	6,125	6,125	...	...	145	145	...	36,759	36,325	434
20 to 39 percent.....	92,812	87,280	5,532	16,745	16,600	...	145	434	434	...	75,633	70,246	5,387
40 to 59 percent.....	86,958	76,089	10,869	9,481	8,830	506	145	3,848	3,703	145	73,630	63,556	10,073
60 to 69 percent.....	39,692	30,913	8,779	6,797	5,914	795	88	10,894	10,605	289	22,002	14,395	7,607
70 to 79 percent.....	41,798	28,430	13,368	9,608	3,813	5,164	631	14,538	13,944	594	17,652	10,673	6,978
80 to 84 percent.....	22,799	16,184	6,615	3,891	791	2,759	342	10,610	10,216	394	8,297	5,177	3,120
85 to 89 percent.....	17,149	10,425	6,724	5,107	362	4,514	232	7,758	7,469	289	4,284	2,594	1,689
90 to 94 percent.....	16,641	8,238	8,403	6,017	88	5,929	...	5,613	4,890	723	5,011	3,260	1,751
95 to 99 percent.....	9,987	6,855	3,132	2,546	...	2,184	362	6,623	6,623	...	818	232	586
100 percent or more.....	10,306	5,972	4,334	2,965	145	2,675	145	5,274	4,623	651	2,068	1,205	863
Market value not reported.....	837	837	...	...	...	...	...	88	88	...	749	749	...
Median percent.....	53	47	76	63	38	88	...	81	81	...	43	39	64
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	12,243	9,191	3,052	1,427	776	651	...	1,137	1,137	...	9,679	7,278	2,401
\$2.50 to \$4.99.....	11,284	9,356	1,928	1,571	795	723	53	2,057	1,860	197	7,656	6,701	955
\$5.00 to \$7.49.....	34,622	28,811	5,811	5,438	1,534	3,905	...	7,515	7,515	...	21,668	19,762	1,906
\$7.50 to \$9.99.....	61,182	50,638	10,544	7,146	4,186	2,439	521	15,894	15,118	776	38,142	31,334	6,808
\$10.00 to \$12.49.....	81,798	69,437	12,361	13,287	9,440	3,414	434	10,911	9,826	1,085	57,601	50,172	7,429
\$12.50 to \$14.99.....	60,778	51,281	9,497	13,065	10,508	1,911	646	7,701	6,963	738	40,012	33,810	6,201
\$15.00 to \$17.49.....	33,183	26,523	6,660	7,623	5,670	1,952	...	3,322	3,177	145	22,238	17,675	4,563
\$17.50 to \$19.99.....	11,434	9,554	1,880	3,101	1,655	1,302	145	289	289	...	8,044	7,610	434
\$20.00 to \$24.99.....	9,319	9,030	289	2,005	2,005	...	...	377	232	145	6,938	6,793	145
\$25.00 or more.....	3,628	3,286	342	643	643	...	...	145	145	...	2,840	2,498	342
Taxes not payable in 1949 ¹	50,136	38,215	11,921	13,832	5,456	8,087	289	16,475	16,475	...	19,829	16,285	3,545
Taxes or value not reported.....	12,400	8,495	3,905	145	...	145	...	...	...	...	12,255	8,495	3,760
Median taxes.....dollars..	11.23	11.28	10.98	12.27	12.95	10.31	...	9.70	9.59	...	11.31	11.33	11.19
REAL ESTATE TAXES													
Less than \$20.....	10,535	8,126	2,409	868	362	506	...	703	703	...	8,964	7,061	1,903
\$20 to \$39.....	10,892	9,189	1,703	993	651	289	53	1,716	1,663	53	8,184	6,875	1,309
\$40 to \$59.....	28,643	25,506	3,137	2,748	1,374	1,374	...	4,840	4,695	145	21,056	19,437	1,619
\$60 to \$79.....	34,354	26,016	8,338	4,483	868	3,616	...	7,164	6,586	578	22,707	18,963	4,144
\$80 to \$99.....	46,208	38,725	7,483	4,056	3,538	1,085	434	11,440	10,520	920	30,711	25,667	5,044
\$100 to \$119.....	47,714	39,145	8,675	5,193	3,482	...	...	8,534	8,389	145	30,505	25,562	4,943
\$120 to \$139.....	38,598	32,187	6,411	10,368	7,533	2,169	666	8,253	7,964	289	19,977	16,690	3,287
\$140 to \$159.....	30,470	24,922	5,548	8,580	6,503	1,518	559	3,413	2,835	578	18,477	15,584	2,892
\$160 to \$199.....	33,853	28,388	5,465	8,197	6,518	1,678	...	1,446	1,301	145	24,210	20,968	3,642
\$200 to \$249.....	14,617	12,908	1,709	3,531	2,865	578	88	1,116	1,028	88	9,971	9,016	955
\$250 to \$299.....	9,285	8,128	1,157	1,389	1,389	...	...	434	289	145	7,462	6,449	1,012
\$300 or more.....	15,052	14,618	434	1,418	1,418	...	...	289	289	...	13,345	12,911	434
Taxes not payable in 1949.....	50,049	38,128	11,921	13,744	5,368	8,087	289	16,475	16,475	...	19,829	16,285	3,545
Taxes not reported.....	11,738	7,833	3,905	232	88	145	...	...	...	...	11,506	7,746	3,760
Median taxes.....dollars..	107	108	102	126	135	102	...	93	93	...	102	106	101
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	308,322	242,892	65,430	67,834	41,220	24,527	2,088	64,940	61,855	3,085	175,547	139,816	35,730
Mortgage refinanced or renewed.....	47,685	45,649	2,036	1,013	1,013	...	...	883	883	...	45,790	43,754	2,036
To increase loan for improvements or repairs.....	10,794	10,417	377	...	...	...	...	...	...	...	10,793	10,417	377
To increase loan for other reasons.....	11,111	10,460	651	145	145	...	...	...	...	...	10,967	10,316	651
To secure better terms.....	16,148	15,589	559	723	723	...	...	521	521	...	14,904	14,345	559
To renew or extend loan without increasing amount.....	3,033	2,584	449	...	...	...	...	362	362	...	2,672	2,222	449
For other purpose.....	6,599	6,599	...	145	145	...	...	...	...	...	6,454	6,454	...
Mortgage placed later than acquisition of property.....	26,001	25,278	723	434	434	...	...	...	...	...	25,568	24,844	723
To make improvements or repairs.....	11,820	11,242	578	...	...	...	...	...	...	...	11,821	11,242	578
To invest in other properties.....	2,964	2,964	...	...	...	...	...	...	...	...	2,964	2,964	...
To invest in business other than real estate.....	3,587	3,587	...	...	...	...	...	...	...	...	3,587	3,587	...
For other purpose.....	7,630	7,485	145	434	434	...	...	...	...	...	7,196	7,051	145
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	47,685	45,649	2,036	1,013	1,013	...	...	883	883	...	45,790	43,754	2,036
Same lender.....	17,929	17,191	738	290	290	...	...	883	883	...	16,758	16,019	738
Different lender.....	29,756	28,458	1,298	723	723	...	...	...	...	...	29,032	27,735	1,298

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."

LOS ANGELES STANDARD METROPOLITAN AREA

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 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.....	308,322	242,893	65,429	67,835	41,220	24,527	2,089	64,940	61,855	3,085	175,548	139,816	35,730	
Less than 50 percent.....	60,258	42,169	18,089	3,407	3,157	...	250	289	...	289	56,563	39,012	17,550	
50 to 59 percent.....	45,326	33,055	12,271	6,169	5,286	795	88	1,157	1,012	145	38,000	26,757	11,243	
60 to 64 percent.....	23,590	17,749	5,841	5,281	3,892	955	434	1,244	795	449	17,065	13,061	4,003	
65 to 69 percent.....	20,362	18,452	1,910	6,457	5,357	868	232	2,112	2,112	...	11,793	10,983	811	
70 to 74 percent.....	20,871	15,152	5,719	9,832	5,483	3,554	796	2,656	2,025	631	8,383	7,644	738	
75 to 79 percent.....	26,369	17,357	9,012	13,331	4,912	8,129	289	5,353	4,847	506	7,686	7,598	88	
80 to 84 percent.....	31,594	21,103	10,491	14,667	5,546	9,141	...	5,185	4,409	776	11,722	11,148	574	
85 to 89 percent.....	18,960	17,442	1,518	5,727	4,787	940	...	5,889	5,600	289	7,343	7,054	289	
90 to 94 percent.....	16,073	15,784	289	2,024	1,880	145	...	9,809	9,809	...	4,240	4,095	145	
95 to 99 percent.....	6,919	6,919	...	...	...	...	...	3,611	3,611	...	3,308	3,308	...
100 percent or more.....	36,997	36,668	289	920	920	...	...	27,186	27,186	...	8,851	8,562	289
Purchase price not reported or property not acquired by purchase.....	1,043	1,043	...	...	...	...	...	449	449	...	594	594	...
Median percent.....	71	73	62	76	73	79	...	94	95	...	58	61	50	
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	308,322	242,893	65,429	67,835	41,220	24,527	2,089	64,940	61,855	3,085	175,548	139,816	35,730	
Less than 50 percent.....	42,546	42,169	377	3,157	3,157	...	...	...	...	...	39,389	39,012	377
50 to 59 percent.....	35,958	33,055	2,903	5,286	5,286	...	...	1,157	1,012	145	29,516	26,757	2,759
60 to 64 percent.....	20,393	17,749	2,644	4,089	3,892	145	53	795	795	...	15,509	13,061	2,447	
65 to 69 percent.....	22,908	18,452	4,456	5,357	5,357	...	...	2,112	2,112	...	15,438	10,983	4,456
70 to 74 percent.....	21,226	15,152	6,074	5,628	5,483	145	...	2,025	2,025	...	13,574	7,644	5,929	
75 to 79 percent.....	23,275	17,357	5,918	5,795	4,912	738	145	5,079	4,847	232	12,401	7,598	4,803	
80 to 84 percent.....	26,623	21,103	5,520	6,357	5,546	578	232	4,554	4,409	145	15,712	11,148	4,565	
85 to 89 percent.....	25,108	17,442	7,666	7,423	4,787	1,860	776	6,665	5,600	1,065	11,020	7,054	3,966	
90 to 94 percent.....	25,381	15,784	9,597	7,349	1,880	5,237	232	10,512	9,809	703	7,520	4,095	3,425	
95 to 99 percent.....	17,031	6,919	10,112	8,304	8,015	289	4,262	3,611	3,611	651	4,465	3,308	1,157	
100 percent or more.....	46,831	36,668	10,163	9,091	920	7,809	362	27,331	27,186	145	10,410	8,562	1,848	
Purchase price not reported or property not acquired by purchase.....	1,043	1,043	...	...	...	...	...	449	449	...	594	594	...
Median percent.....	77	73	88	84	73	97	...	95	95	...	66	61	77	
VETERAN STATUS OF OWNER														
Veteran of World War II.....	138,759	104,358	34,401	33,831	9,768	23,432	631	55,101	53,313	1,788	49,827	41,277	8,550	
Veteran of World War I only.....	31,499	27,504	3,995	3,603	3,515	...	88	748	748	...	27,149	23,241	3,908	
Other service or nonveteran.....	211,748	181,955	29,793	31,847	29,383	1,095	1,369	9,975	8,678	1,297	169,926	143,895	26,031	
COLOR OF OWNER														
White.....	332,413	277,026	55,387	62,969	39,634	21,672	1,663	58,868	55,980	2,888	210,577	181,413	29,164	
Nonwhite.....	11,869	7,140	4,729	2,097	795	1,157	145	579	434	145	9,193	5,911	3,283	
Not reported.....	37,725	29,652	8,073	4,215	2,237	1,698	280	6,378	6,325	53	27,131	21,089	6,042	
SEX AND AGE OF OWNER														
Male.....	316,767	259,625	57,142	62,521	37,759	22,902	1,860	58,007	55,264	2,743	196,239	166,602	29,636	
Under 35 years.....	104,561	79,417	25,144	27,766	9,689	16,848	1,229	38,754	37,308	1,446	38,041	32,420	5,621	
35 to 44 years.....	108,620	89,859	18,761	21,111	15,366	5,259	486	14,509	13,553	955	72,999	60,939	12,060	
45 to 54 years.....	61,009	53,266	7,743	8,557	7,617	795	145	3,668	3,326	342	48,785	42,323	6,461	
55 to 64 years.....	30,450	25,694	4,756	4,102	4,102	...	...	787	787	...	25,561	20,805	4,756
65 years and over.....	12,127	11,389	738	985	985	...	...	289	289	...	10,853	10,115	738
Female.....	32,138	28,290	3,848	3,104	2,816	290	...	1,960	1,671	289	27,073	23,804	3,269	
Under 45 years.....	12,348	10,034	2,314	1,426	1,282	145	...	1,309	1,020	289	9,613	7,733	1,880	
45 to 64 years.....	15,923	14,895	1,028	1,678	1,534	145	...	651	651	...	13,593	12,710	883	
65 years and over.....	3,867	3,361	506	...	...	...	...	...	...	...	3,867	3,361	506
Sex or age not reported.....	33,104	25,905	7,199	3,657	2,093	1,336	228	5,857	5,804	53	23,591	18,008	5,582	
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD														
Owner is—														
Primary individual.....	12,021	11,210	811	1,137	993	145	...	826	738	88	10,057	9,479	578	
Head of primary family.....	323,808	265,018	58,790	63,028	38,122	23,046	1,860	58,347	55,402	2,945	202,434	171,494	30,939	
Not head but a member of primary family	9,744	9,078	666	1,210	1,210	...	...	506	506	...	8,028	7,362	666
One or more owners not in primary family.....	3,476	2,753	723	250	250	...	...	289	289	...	2,937	2,214	723
Not reported.....	32,959	25,760	7,199	3,657	2,093	1,336	228	5,857	5,804	53	23,446	17,864	5,582	
Properties with owner who is head of household or related to head...	345,571	285,305	60,266	65,375	40,324	23,190	1,860	59,679	56,645	3,034	220,520	188,334	32,185	
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS														
Primary individual.....	12,021	11,210	811	1,137	993	145	...	826	738	88	10,057	9,479	578	
Primary family:														
2 persons.....	76,557	62,427	14,130	16,485	10,773	4,772	940	10,875	10,586	289	49,197	41,068	8,129	
3 persons.....	84,017	66,812	17,205	17,623	8,821	8,460	342	15,860	15,065	795	50,534	42,926	7,608	
4 persons.....	103,770	87,974	15,796	19,278	12,698	6,291	289	20,732	19,450	1,282	63,761	55,826	7,935	
5 persons.....	41,578	34,810	6,768	7,062	4,551	2,222	289	7,697	7,263	434	26,818	22,995	3,823	
6 persons.....	16,806	13,744	3,062	3,140	2,344	795	...	2,459	2,314	145	11,208	9,086	2,122	
7 persons or more.....	10,824	8,329	2,495	651	145	506	...	1,229	1,229	...	8,944	6,955	1,989	

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.....	122,373	104,206	18,167	22,070	16,306	5,134	631	13,436	12,915	521	86,866	74,985	11,881
1 child.....	81,529	63,658	17,871	16,554	7,298	8,605	651	15,940	15,145	795	49,036	41,215	7,820
2 children.....	92,852	78,465	14,387	18,209	11,846	6,074	289	21,375	20,238	1,137	53,269	46,382	6,887
3 children.....	32,977	26,177	6,800	6,286	3,775	2,222	289	7,336	6,902	434	19,355	15,500	3,855
4 children or more.....	15,842	12,800	3,042	2,257	1,100	1,157	...	1,591	1,446	145	11,994	10,254	1,740
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	33,513	29,738	3,775	2,900	2,104	651	145	2,214	2,069	145	28,400	25,564	2,835
\$2,000 to \$2,499.....	17,070	14,684	2,386	1,663	578	1,085	...	2,097	2,097	...	13,311	12,009	1,302
\$2,500 to \$2,999.....	20,874	17,548	3,326	2,892	1,157	1,446	289	5,061	4,772	289	12,921	11,619	1,301
\$3,000 to \$3,499.....	42,074	35,317	6,757	5,909	3,523	2,241	145	11,545	11,492	53	24,620	20,302	4,319
\$3,500 to \$3,999.....	41,501	32,029	9,472	10,283	5,366	4,917	...	8,966	8,026	940	22,252	18,637	3,615
\$4,000 to \$4,499.....	34,728	28,711	6,017	6,081	3,767	2,314	...	8,961	8,078	883	19,686	16,866	2,820
\$4,500 to \$4,999.....	27,832	23,080	4,752	7,804	4,715	3,089	...	4,981	4,692	289	15,047	13,673	1,374
\$5,000 to \$5,999.....	46,447	38,140	8,307	12,654	8,966	3,398	289	5,640	5,495	145	28,154	23,679	4,475
\$6,000 to \$7,999.....	36,830	29,748	7,082	8,794	5,612	2,386	795	5,423	5,278	145	22,613	18,857	3,756
\$8,000 to \$9,999.....	11,770	9,818	1,952	2,892	2,025	868	...	434	434	...	8,445	7,360	1,085
\$10,000 or more.....	17,123	14,737	2,386	2,077	1,788	289	...	1,591	1,591	...	13,455	11,358	2,097
Not reported.....	15,809	11,755	4,054	1,426	723	506	197	2,766	2,621	145	11,616	8,410	3,206
Median income.....dollars..	4,100	4,300	4,100	4,600	4,800	4,200	...	3,900	3,900	...	4,000	4,000	4,100
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	340,920	281,015	59,905	65,374	40,325	23,191	1,861	59,678	56,645	3,033	215,866	184,044	31,821
Less than 5 percent.....	9,962	9,962	...	5,423	5,423	...	...	...	...	...	4,539	4,539	...
5 to 9 percent.....	76,677	70,900	5,777	24,703	21,377	2,965	362	8,512	8,512	...	43,461	41,011	2,451
10 to 14 percent.....	82,703	68,571	14,132	16,618	7,383	8,657	578	19,442	18,791	651	46,643	42,397	4,246
15 to 19 percent.....	64,806	48,123	16,683	9,994	2,257	7,303	434	18,920	18,000	920	35,852	27,867	8,025
20 to 24 percent.....	27,512	20,715	6,797	1,735	145	1,591	...	4,772	3,832	940	21,004	16,738	4,266
25 to 29 percent.....	12,157	8,748	3,409	1,518	289	1,085	145	1,317	1,229	88	9,322	7,229	2,092
30 to 34 percent.....	7,781	6,046	1,735	506	...	506	...	940	940	...	6,335	5,106	1,229
35 to 39 percent.....	3,543	2,531	1,012	506	...	506	...	...	...	...	3,037	2,024	1,012
40 percent or more.....	23,080	19,160	3,920	868	434	289	145	1,418	1,129	289	20,794	17,597	3,197
Income \$10,000 or more.....	17,123	14,737	2,386	2,077	1,788	289	...	1,591	1,591	...	13,455	11,358	2,097
Income not reported.....	15,976	11,522	4,054	1,426	723	506	197	2,766	2,621	145	11,384	8,178	3,206
Median percent.....	14	13	17	10	8	15	...	15	15	...	15	14	19
Properties with owner who is head of household.....	335,830	276,230	59,600	64,164	39,115	23,193	1,861	59,173	56,139	3,034	212,490	180,974	31,518
INCOME OF OWNER													
Less than \$2,000.....	47,720	42,209	5,511	3,333	2,249	940	145	3,226	3,081	145	41,160	36,879	4,282
\$2,000 to \$2,499.....	22,798	19,400	3,398	2,603	1,012	1,591	...	3,110	2,965	145	17,086	15,423	1,663
\$2,500 to \$2,999.....	28,716	22,381	6,335	4,555	2,241	2,025	289	5,929	5,134	795	18,231	15,005	3,226
\$3,000 to \$3,499.....	51,564	41,967	9,597	8,981	4,932	3,615	434	14,582	14,529	53	28,001	22,506	5,495
\$3,500 to \$3,999.....	48,142	38,164	9,978	11,497	6,435	5,062	...	10,557	9,617	940	26,088	22,112	3,976
\$4,000 to \$4,499.....	32,943	27,236	5,707	6,804	4,418	2,386	...	7,081	6,415	666	19,058	16,403	2,655
\$4,500 to \$4,999.....	22,273	18,171	4,102	7,298	4,426	2,873	...	3,535	3,390	145	11,439	10,355	1,085
\$5,000 to \$5,999.....	32,921	27,426	5,495	9,544	6,797	2,603	145	4,266	4,266	...	19,111	16,363	2,748
\$6,000 to \$7,999.....	18,281	15,156	3,125	5,612	3,660	1,302	651	3,109	3,109	...	9,559	8,387	1,172
\$8,000 to \$9,999.....	5,013	4,435	578	1,229	1,085	145	...	289	289	...	3,495	3,061	434
\$10,000 or more.....	11,990	10,182	1,808	1,282	1,137	145	...	723	723	...	9,985	8,322	1,663
Not reported.....	13,469	9,503	3,966	1,425	723	506	197	2,766	2,621	146	9,277	6,158	3,119
Median income.....dollars..	3,600	3,500	3,600	4,000	4,200	3,800	...	3,500	3,500	...	3,400	3,400	3,400
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	35,621	28,592	7,029	10,477	7,584	2,892	...	5,631	5,342	289	19,513	15,666	3,847
Self-employed.....	7,162	6,408	754	506	506	...	...	1,389	1,012	377	5,266	4,889	377
Managers, officials, and proprietors, including farm:													
Salaried.....	23,949	19,475	4,474	5,311	3,904	1,065	342	5,149	5,004	145	13,489	10,566	2,923
Self-employed.....	24,471	20,494	3,977	3,089	1,860	1,085	145	2,827	2,827	...	18,555	15,807	2,748
Clerical and kindred workers.....	23,705	18,720	4,985	4,194	2,386	1,663	145	5,777	5,488	289	13,734	10,846	2,888
Sales workers.....	30,779	24,922	5,857	8,463	4,920	3,545	...	4,845	4,700	145	17,472	15,303	2,169
Craftsmen, foremen, and kindred workers..	80,019	67,550	12,469	16,067	9,487	5,640	940	14,080	14,594	486	48,872	43,469	5,403
Operatives and kindred workers.....	51,835	39,807	12,028	9,415	4,137	5,134	145	11,984	11,622	362	30,436	24,048	6,388
Service workers, including private household.....	14,982	12,098	2,884	2,458	1,880	578	...	2,314	1,374	940	10,210	8,844	1,366
Laborers, except mine.....	8,421	6,089	2,332	1,591	506	940	145	1,229	1,229	...	5,601	4,334	1,247
Occupation not reported.....	34,885	32,073	2,812	2,595	1,944	651	...	2,948	2,948	...	29,342	27,181	2,161

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.....	63,835	615,184	5,781	94,354	3,826	28,282	54,228	492,548
Average debt per property.....	...	9.6	...	16.3	...	7.4	...	9.1
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	4,067	3,567	...	...	...	...	4,067	3,567
\$2,000 to \$3,999.....	12,584	71,899	394	792	...	...	12,190	71,107
\$4,000 to \$5,999.....	12,177	45,293	1,133	3,919	302	1,189	10,744	40,185
\$6,000 to \$7,999.....	11,364	65,588	1,716	10,868	1,373	8,278	8,277	46,442
\$8,000 to \$9,999.....	6,561	48,891	887	7,092	1,278	9,920	4,397	31,879
\$10,000 to \$11,999.....	3,867	31,761	439	3,708	656	6,074	2,772	21,979
\$12,000 to \$14,999.....	4,602	49,254	438	5,043	166	1,897	3,998	42,314
\$15,000 to \$19,999.....	2,828	38,521	172	2,404	...	...	2,656	36,117
\$20,000 to \$24,999.....	1,656	28,800	...	...	53	924	1,604	27,876
\$25,000 to \$29,999.....	1,116	27,266	...	...	...	...	1,116	27,266
\$30,000 to \$49,999.....	1,120	30,928	...	...	...	...	1,120	30,928
\$50,000 to \$74,999.....	993	48,897	313	17,258	...	...	620	31,639
\$75,000 to \$99,999.....	474	37,437	113	10,067	...	...	360	27,390
\$100,000 to \$199,999.....	363	43,132	165	20,943	...	...	198	22,209
\$200,000 to \$499,999.....	102	22,150	7	1,520	...	...	95	20,630
\$500,000 or more.....	26	21,760	8	10,740	...	...	18	11,020
Median loan.....dollars..	6,500	...	7,700	...	...	...	6,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	9,902	55,203	306	448	...	...	9,595	54,755
\$2,000 to \$3,999.....	15,224	44,866	937	2,810	228	830	14,059	41,226
\$4,000 to \$5,999.....	10,838	53,144	888	4,497	804	4,180	9,147	44,467
\$6,000 to \$7,999.....	9,919	68,241	1,549	10,796	1,116	7,784	7,254	49,661
\$8,000 to \$9,999.....	5,296	46,291	850	7,360	1,437	12,386	3,008	26,545
\$10,000 to \$11,999.....	3,808	41,014	333	3,618	114	1,177	3,363	36,219
\$12,000 to \$14,999.....	2,447	32,817	246	3,238	79	1,001	2,123	28,578
\$15,000 to \$19,999.....	2,039	34,810	67	1,059	53	924	1,920	32,827
\$20,000 to \$24,999.....	1,195	26,855	...	...	...	...	1,195	26,855
\$25,000 to \$29,999.....	894	24,127	...	...	...	...	894	24,127
\$30,000 to \$49,999.....	678	28,338	53	2,615	...	...	626	25,723
\$50,000 to \$74,999.....	828	47,456	261	14,643	...	...	568	32,813
\$75,000 to \$99,999.....	362	31,888	113	10,067	...	...	249	21,821
\$100,000 to \$199,999.....	287	36,704	166	21,103	...	...	121	15,601
\$200,000 to \$499,999.....	103	25,040	7	1,850	...	...	97	23,190
\$500,000 or more.....	17	18,390	7	10,250	...	...	10	8,140
Median debt.....dollars..	5,200	...	6,800	...	...	...	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.....	576,058	483,937	92,121	190,084	69,264	28,121	457,853	387,287	70,566	39,171
Average debt per mortgage.....	9.0	8.9	9.9	15.6	18.6	7.3	8.4	8.2	9.9	4.1
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	91,293	80,781	10,512	24,495	19,759	20,834	45,964	40,503	5,461	2,100
Mutual savings bank.....	1,147	1,147	...	757	757	...	390	390	...	...
Savings and loan association.....	77,139	58,978	18,161	2,916	2,390	2,671	71,552	54,337	17,215	975
Life insurance company.....	191,264	159,042	32,222	56,721	43,514	1,737	152,806	113,791	19,015	826
Mortgage company.....	11,951	11,741	210	1,004	1,004	...	10,947	10,737	210	166
Federal National Mortgage Association.....	4,678	3,002	1,676	2,219	543	2,459	...	...	...	391
Individual.....	180,480	154,455	26,025	...	...	...	180,480	154,455	26,025	33,501
Other.....	18,106	14,791	3,315	1,972	1,297	420	15,714	13,074	2,640	1,212
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	103,533	90,401	13,132	13,835	12,888	2,981	86,717	74,532	12,185	7,101
1949.....	147,649	109,512	38,137	29,493	18,655	3,564	114,592	87,293	27,299	12,690
1948.....	130,327	107,358	22,969	17,658	13,228	5,301	107,368	89,249	18,119	9,685
1947.....	65,838	59,539	6,299	15,052	12,221	8,782	42,004	38,851	3,153	2,448
1946.....	46,467	42,357	4,110	3,610	2,272	7,493	35,364	32,592	2,772	394
1942 to 1945.....	78,324	70,981	7,343	9,243	8,807	...	69,081	62,174	6,907	6,849
1940 to 1941.....	2,121	1,990	131	671	671	...	1,450	1,319	131	4
1935 to 1939.....	1,218	1,218	...	522	522	...	696	696	...	...
1930 to 1934.....	555	555	...	...	...	...	555	555	...	...
1929 or earlier.....	26	26	...	...	...	...	26	26	...	...

¹ Includes 9,360 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 11,460 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.....	63,835	54,564	9,271	15,781	3,731	3,826	54,228	47,095	7,133	9,624
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	14,746	13,190	1,556	2,096	1,444	2,873	9,777	8,917	860	978
Mutual savings bank.....	211	211	...	106	106	...	106	106	...	...
Savings and loan association.....	13,917	11,419	2,498	493	376	405	13,048	10,681	2,367	425
Life insurance company.....	9,655	7,911	1,744	2,273	1,294	245	7,139	6,372	767	473
Mortgage company.....	461	408	53	149	149	...	312	259	53	33
Federal National Mortgage Association.....	613	368	245	333	88	280	...	...	...	245
Individual.....	22,356	19,349	3,007	...	...	...	22,356	19,349	3,007	7,102
Other.....	1,879	1,711	168	333	246	53	1,494	1,414	80	368
FORM OF DEBT										
Mortgage or deed of trust.....	61,739	52,521	9,218	5,781	3,729	3,827	52,132	45,051	7,081	9,220
Contract to purchase.....	2,096	2,043	53	...	...	...	2,096	2,043	53	403
AMORTIZATION										
Fully amortized.....	57,913	49,863	8,050	5,781	3,729	3,827	48,307	42,395	5,912	7,214
Partially amortized.....	3,806	2,782	1,024	...	...	...	3,806	2,782	1,024	1,363
Not amortized.....	999	942	57	...	...	...	999	942	57	356
On demand.....	1,118	977	141	...	...	...	1,118	977	141	691
Regular principal payments required.....	435	294	141	...	...	...	435	294	141	291
No regular principal payments required.....	683	683	...	...	...	...	683	683	...	400
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	60,631	52,086	8,545	5,536	3,731	3,478	51,621	44,969	6,652	8,644
Delinquent:										
Foreclosure in process.....	53	...	53	53	...	...	...	...	...	106
Foreclosure not in process.....	2,683	2,008	675	194	1	350	2,140	1,657	483	600
No regular payments required.....	473	473	...	...	...	...	473	473	...	277
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	10,832	9,329	1,503	324	174	386	10,123	8,769	1,354	2,674
1949.....	14,952	12,163	2,789	905	487	424	13,625	11,259	2,372	2,720
1948.....	15,074	12,265	2,809	1,292	644	799	12,984	10,866	2,118	2,765
1947.....	8,988	8,001	987	981	561	1,256	6,752	6,229	523	1,004
1946.....	7,031	6,268	763	747	385	964	5,321	4,920	401	196
1942 to 1945.....	5,339	4,962	377	990	938	...	4,347	4,023	324	223
1940 to 1941.....	897	44	333	333	210	...	565	521	44	44
1935 to 1939.....	634	37	...	210	...	...	424	424	...	...
1930 to 1934.....	37	...	...	...	...	...	37	37	...	...
1929 or earlier.....	53	53	...	...	...	...	53	53	...	...
TERM OF MORTGAGE										
On demand.....	1,118	977	141	...	...	...	1,118	977	141	691
Less than 5 years.....	2,757	2,293	464	10	...	...	2,748	2,293	455	2,108
5 to 9 years.....	13,234	10,912	2,322	88	...	...	13,146	10,912	2,234	2,489
10 to 12 years.....	24,987	22,097	2,890	...	...	21	24,966	22,076	2,890	2,160
13 to 14 years.....	3,743	3,011	732	...	...	26	3,716	2,984	732	365
15 years.....	4,987	4,455	532	...	...	272	4,716	4,227	489	346
16 to 19 years.....	2,888	2,759	129	105	105	333	2,450	2,321	129	261
20 years.....	3,588	3,386	202	1,218	1,113	1,836	535	482	53	333
21 to 24 years.....	1,341	1,253	88	508	421	639	193	193	...	407
25 years.....	4,097	2,985	1,512	3,108	1,996	701	289	289	...	467
26 years or more.....	1,099	838	261	747	497	...	352	341	11	...
Median term.....years..	11	11	11	25	...	...	11	11	10	9
YEAR MORTGAGE DUE										
On demand.....	1,118	977	141	...	...	...	1,118	977	141	691
Fully amortized.....	57,918	49,864	8,054	5,782	3,732	3,829	48,311	42,396	5,915	7,217
Past due.....	20	20	...	...	...	...	20	20	...	...
1950 to 1951.....	1,328	1,284	44	...	...	...	1,328	1,284	44	193
1952 to 1953.....	3,721	3,380	341	36	26	...	3,685	3,354	331	1,257
1954 to 1955.....	4,204	3,959	245	...	...	...	4,204	3,959	245	804
1956 to 1957.....	7,735	6,345	1,390	132	44	53	7,552	6,250	1,302	641
1958 to 1959.....	9,468	8,320	1,148	53	53	...	9,415	8,267	1,148	887
1960 to 1964.....	19,886	17,156	2,730	561	561	371	18,956	16,269	2,687	2,011
1965 to 1969.....	6,044	5,608	436	1,638	1,394	1,808	2,598	2,451	147	462
1970 to 1974.....	4,309	2,990	1,319	2,451	1,132	1,509	350	350	...	909
1975 or later.....	1,203	802	401	911	522	88	203	192	11	53
Partially or not amortized.....	4,808	3,727	1,081	...	...	...	4,808	3,727	1,081	1,719
Past due.....	88	88	...	...	...	...	88	88	...	4
1950 to 1951.....	918	890	28	...	...	...	918	890	28	632
1952 to 1953.....	1,037	692	345	...	...	...	1,037	692	345	729
1954 to 1955.....	1,259	1,118	141	...	...	...	1,259	1,118	141	257
1956 to 1957.....	777	512	265	...	...	...	777	512	265	5
1958 to 1959.....	169	136	33	...	...	...	169	136	33	29
1960 to 1964.....	496	376	120	...	...	...	496	376	120	59
1965 to 1969.....	62	1	61	...	...	...	62	1	61	4
1970 to 1974.....	2	2	...	...	...	...	2	2	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 1,291 FHA-insured first mortgages with VA-guaranteed second mortgage, and 759 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.....	171	171	...	...	...	...	171	171	...	160
3.0 percent.....	305	252	53	53	...	...	252	252	...	92
3.1 to 3.5 percent.....	...	...	...	...	...	...	...	...	...	...
3.6 to 3.9 percent.....	1	...	1	...	...	...	1	...	...	1
4.0 percent.....	7,460	6,128	1,332	2,511	1,304	3,827	1,123	1,086	37	1,318
4.1 to 4.4 percent.....	54	54	...	...	...	...	54	54	...	...
4.5 percent.....	6,756	5,973	1,183	3,060	2,267	...	3,695	3,304	391	88
4.6 to 5.0 percent.....	14,666	13,488	1,178	158	158	...	14,509	13,331	1,178	1,571
5.1 to 5.5 percent.....	5,188	4,481	707	...	...	...	5,188	4,481	707	22
5.6 to 6.0 percent.....	27,490	22,929	4,561	...	...	...	27,490	22,929	4,561	5,282
6.1 percent or more.....	1,748	1,491	257	...	...	...	1,748	1,491	257	1,092
Median interest rate.....percent..	5.5	5.5	6.0	4.5	...	...	6.0	6.0	6.0	6.0
MORTGAGE LOAN										
Less than \$2,000.....	4,513	3,935	578	...	...	...	4,513	3,935	578	3,753
\$2,000 to \$3,999.....	14,137	11,971	2,166	492	394	...	13,647	11,578	2,069	3,560
\$4,000 to \$5,999.....	12,122	10,508	1,614	1,132	771	302	10,689	9,436	1,253	845
\$6,000 to \$7,999.....	10,763	9,386	1,377	1,927	1,173	1,373	7,468	6,843	625	456
\$8,000 to \$9,999.....	6,377	5,490	887	929	526	1,322	4,107	3,686	421	451
\$10,000 to \$11,999.....	3,931	3,086	845	333	176	700	2,898	2,254	644	28
\$12,000 to \$14,999.....	4,072	3,616	456	193	105	79	3,801	3,433	368	115
\$15,000 to \$19,999.....	2,490	2,250	240	172	143	...	2,319	2,108	211	13
\$20,000 to \$24,999.....	2,013	1,388	625	...	...	...	1,961	1,336	625	90
\$25,000 to \$29,999.....	709	709	...	...	...	...	709	709	...	162
\$30,000 to \$49,999.....	945	884	61	...	...	...	945	884	61	71
\$50,000 to \$74,999.....	925	655	270	313	168	...	612	487	125	23
\$75,000 to \$99,999.....	372	351	21	113	96	...	259	255	4	4
\$100,000 to \$199,999.....	421	287	134	165	165	...	256	122	134	56
\$200,000 to \$499,999.....	41	28	13	7	7	...	35	22	13	1
\$500,000 or more.....	26	19	7	8	8	...	18	11	7	...
Median loan.....dollars..	6,100	6,100	6,300	7,200	...	...	5,600	5,600	5,300	2,500
OUTSTANDING DEBT										
Less than \$2,000.....	10,664	9,631	1,033	306	306	...	10,357	9,324	1,033	4,702
\$2,000 to \$3,999.....	16,749	14,009	2,740	1,397	937	228	15,125	12,844	2,281	3,125
\$4,000 to \$5,999.....	10,129	8,955	1,174	491	351	804	8,835	7,801	1,034	481
\$6,000 to \$7,999.....	9,815	8,224	1,591	2,092	1,076	1,160	6,564	6,032	532	759
\$8,000 to \$9,999.....	4,950	4,142	808	439	333	1,480	3,034	2,374	660	57
\$10,000 to \$11,999.....	3,480	3,058	422	333	193	26	3,121	2,839	282	53
\$12,000 to \$14,999.....	2,163	1,818	345	53	53	79	2,032	1,687	345	87
\$15,000 to \$19,999.....	1,997	1,643	354	67	38	59	1,877	1,553	324	65
\$20,000 to \$24,999.....	1,041	740	301	...	...	...	1,041	740	301	41
\$25,000 to \$29,999.....	681	628	53	...	...	...	681	628	53	158
\$30,000 to \$49,999.....	791	573	218	197	53	...	595	521	74	16
\$50,000 to \$74,999.....	663	603	60	116	116	...	547	487	60	21
\$75,000 to \$99,999.....	428	293	135	113	96	...	315	197	118	4
\$100,000 to \$199,999.....	230	210	20	166	166	...	64	44	20	56
\$200,000 to \$499,999.....	43	26	17	7	7	...	37	20	17	1
\$500,000 or more.....	17	14	3	7	7	...	10	7	3	...
Median debt.....dollars..	4,800	4,700	5,300	6,400	...	...	4,200	4,200	4,300	2,000
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	62,052	52,836	9,216	5,783	3,732	3,830	52,449	45,368	7,081	8,815
Less than \$20.....	15,485	13,256	2,229	1,103	1,040	21	14,363	12,196	2,167	5,882
\$20 to \$24.....	7,886	6,388	1,498	969	608	302	6,615	5,522	1,093	889
\$25 to \$29.....	6,954	5,719	1,235	796	622	106	6,054	4,993	1,061	560
\$30 to \$34.....	7,453	6,285	1,168	848	499	430	6,176	5,357	819	438
\$35 to \$39.....	4,676	3,672	1,004	769	349	668	3,240	2,699	541	175
\$40 to \$44.....	4,336	3,600	736	1,016	473	569	2,751	2,558	193	175
\$45 to \$49.....	2,605	2,243	362	53	53	560	1,992	1,630	362	97
\$50 to \$54.....	4,893	4,365	528	88	...	806	4,001	3,560	441	449
\$55 to \$59.....	1,204	1,151	53	88	88	368	749	696	53	...
\$60 to \$64.....	1,360	1,255	105	...	...	...	1,360	1,255	105	44
\$65 to \$69.....	913	808	105	53	...	...	861	808	53	...
\$70 to \$79.....	1,199	1,199	...	...	...	...	1,199	1,199	...	...
\$80 to \$99.....	793	...	...	...	...	...	793	793	...	...
\$100 to \$119.....	1,521	1,468	53	...	...	...	1,521	1,468	53	53
\$120 or more.....	774	634	140	...	...	...	774	634	140	53
Median payment.....dollars..	30	30	28	30	...	...	29	29	26	14.

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.....	63,835	54,564	9,271	5,781	3,731	1,291	3,826	54,228	47,095	7,133
STRUCTURES ON PROPERTY										
1 structure.....	47,546	40,842	6,704	5,121	3,341	1,174	3,639	38,786	33,861	4,925
2 structures or more.....	16,289	13,722	2,567	660	389	117	187	15,442	13,234	2,208
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	31,841	27,465	4,376	3,584	1,926	1,121	3,093	25,164	22,445	2,719
2 to 4 dwelling units.....	17,072	14,656	2,416	1,581	1,359	169	735	14,757	12,649	2,106
5 to 49 dwelling units.....	14,645	12,275	2,370	601	429	...	...	14,044	11,845	2,199
50 to 99 dwelling units.....	255	150	105	6	6	...	...	250	145	105
100 dwelling units or more.....	22	19	3	9	9	...	...	13	10	3
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	61,639	52,615	9,024	5,768	3,716	1,290	3,826	52,044	45,158	6,887
Less than half.....	2,196	1,950	246	13	13	...	...	2,183	1,937	246
YEAR STRUCTURE BUILT ²										
1950 (part).....	1,818	1,380	438	204	117	88	140	1,475	1,125	351
1949.....	3,088	2,613	475	244	191	53	193	2,650	2,229	422
1948.....	4,573	3,439	1,134	1,368	576	543	841	3,204	2,863	341
1947.....	3,833	3,128	705	939	526	415	641	2,053	1,762	291
1946.....	2,703	2,562	141	53	53	...	377	2,274	2,134	141
1942 to 1945.....	4,345	3,956	389	1,481	1,340	...	587	2,279	2,074	206
1940 to 1941.....	4,607	3,820	787	834	420	53	652	3,121	2,748	373
1930 to 1939.....	13,769	12,637	1,132	324	324	...	616	12,830	11,742	1,088
1929 or earlier.....	23,132	19,454	3,678	114	26	88	316	22,704	19,113	3,590
Not reported.....	1,969	1,575	394	220	158	53	109	1,640	1,309	332
YEAR STRUCTURE ACQUIRED ²										
1950 (part).....	7,612	5,759	1,853	329	189	140	386	6,899	5,186	1,713
1949.....	9,311	7,365	1,946	837	420	257	424	8,050	6,522	1,528
1948.....	13,318	10,683	2,635	1,239	644	508	799	11,279	9,285	1,995
1947.....	8,013	6,878	1,135	929	508	333	1,256	5,829	5,157	672
1946.....	7,603	6,939	664	800	438	...	964	5,841	5,539	302
1942 to 1945.....	9,306	8,854	452	1,053	991	...	...	8,253	7,865	389
1940 to 1941.....	2,855	2,558	297	385	333	53	...	2,471	2,225	245
1930 to 1939.....	4,247	3,959	288	184	184	...	...	4,063	3,775	288
1929 or earlier.....	1,482	1,482	...	26	26	...	...	1,456	1,456	...
Not reported.....	88	88	...	...	...	...	...	88	88	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²										
New.....	17,717	15,370	2,347	3,360	2,326	894	1,226	13,132	11,818	1,314
Previously occupied.....	46,117	39,194	6,923	2,422	1,405	397	2,601	41,094	35,276	5,819
PURCHASE PRICE										
Less than \$2,000.....	1,202	1,114	88	...	...	...	...	1,202	1,114	88
\$2,000 to \$3,999.....	5,090	4,862	228	228	228	...	...	4,862	4,634	228
\$4,000 to \$5,999.....	7,197	6,473	724	519	509	10	228	6,450	5,737	714
\$6,000 to \$7,999.....	9,562	7,694	1,868	913	184	280	887	7,761	6,623	1,138
\$8,000 to \$9,999.....	8,294	7,147	1,147	1,349	929	420	1,141	5,804	5,121	684
\$10,000 to \$11,999.....	5,762	4,822	940	753	474	228	1,016	3,995	3,334	660
\$12,000 to \$14,999.....	4,896	4,139	757	543	280	176	201	4,152	3,658	494
\$15,000 to \$19,999.....	5,906	4,907	1,113	557	423	135	302	5,048	4,112	936
\$20,000 to \$24,999.....	2,370	2,107	463	53	53	...	53	2,465	2,002	463
\$25,000 to \$29,999.....	2,602	2,233	349	105	105	...	...	2,496	2,148	349
\$30,000 to \$49,999.....	5,178	4,624	554	53	53	...	...	5,126	4,572	554
\$50,000 to \$74,999.....	1,638	1,418	220	109	109	...	...	1,529	1,309	220
\$75,000 to \$99,999.....	710	565	145	256	112	...	...	453	453	...
\$100,000 to \$199,999.....	872	790	82	225	208	...	...	646	581	65
\$200,000 to \$499,999.....	148	63	85	7	7	...	...	141	56	85
\$500,000 or more.....	84	22	62	8	8	...	...	76	14	62
Property not acquired by purchase.....	816	710	106	...	...	...	...	815	710	106
Not reported.....	1,318	974	344	105	53	53	...	1,213	922	291
Median purchase price.....dollars..	9,800	9,700	10,500	9,700	...	...	...	10,000	9,800	11,400
MARKET VALUE										
Less than \$2,000.....	140	140	...	...	...	...	...	140	140	...
\$2,000 to \$3,999.....	1,836	1,704	132	...	...	...	...	1,836	1,704	132
\$4,000 to \$5,999.....	5,432	4,762	670	88	88	...	175	5,170	4,499	670
\$6,000 to \$7,999.....	8,699	7,446	1,253	508	280	228	613	7,578	6,554	1,025
\$8,000 to \$9,999.....	9,448	8,323	1,125	1,122	648	385	1,561	6,766	6,114	652
\$10,000 to \$11,999.....	6,894	5,381	1,513	1,220	491	368	774	4,900	4,117	784
\$12,000 to \$14,999.....	5,356	4,718	638	709	621	...	377	4,271	3,764	507
\$15,000 to \$19,999.....	6,957	5,662	1,295	914	522	309	275	5,768	4,879	890
\$20,000 to \$24,999.....	4,157	3,911	246	266	266	...	53	3,840	3,593	246
\$25,000 to \$29,999.....	3,076	2,436	640	201	201	...	...	2,874	2,234	640
\$30,000 to \$49,999.....	6,517	5,690	827	10	...	...	...	6,508	5,690	818
\$50,000 to \$74,999.....	1,936	1,641	295	57	57	...	...	1,879	1,585	295

¹ Table total includes 761 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.....	625	454	171	256	112	...	...	368	342	26
\$100,000 to \$199,999.....	1,044	909	135	254	237	...	...	790	672	118
\$200,000 to \$499,999.....	314	229	85	30	30	...	...	284	200	85
\$500,000 or more.....	43	38	5	9	9	...	...	34	29	5
Not reported.....	1,365	1,121	244	140	140	...	...	1,225	981	244
Median market value.....dollars..	11,300	11,200	11,600	11,700	...	...	...	12,000	11,900	13,000
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	9,488	9,327	161	596	596	...	...	8,892	8,731	161
20 to 39 percent.....	19,551	18,626	925	431	421	...	92	19,029	18,113	915
40 to 59 percent.....	16,294	13,582	2,712	1,493	1,131	...	433	14,369	12,062	2,307
60 to 69 percent.....	6,692	5,251	1,441	596	368	...	88	800	5,297	4,085
70 to 79 percent.....	4,680	2,966	1,714	1,161	806	...	193	438	3,080	1,721
80 to 84 percent.....	2,169	1,629	540	472	155	...	1	246	770	545
85 to 89 percent.....	1,317	625	692	334	1	...	26	438	546	231
90 to 94 percent.....	907	447	460	403	88	...	315	53	451	307
95 to 99 percent.....	441	271	170	24	24	...	140	276	107	170
100 percent or more.....	935	722	213	134	...	134	508	294	214	79
Market value not reported.....	1,365	1,121	244	140	140	...	...	1,225	981	244
Median percent.....	43	39	65	65	...	...	...	39	36	61
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	45,755	37,512	8,243	5,470	3,432	1,291	3,654	36,636	30,524	6,115
Less than 50 percent.....	15,355	11,622	3,733	508	421	88	39	14,808	11,163	3,645
50 to 59 percent.....	7,707	6,361	1,346	280	280	...	44	7,383	6,081	1,302
60 to 64 percent.....	3,766	3,170	596	420	228	88	21	3,325	2,921	404
65 to 69 percent.....	2,616	1,961	655	665	106	53	158	1,795	1,698	97
70 to 74 percent.....	2,718	2,544	174	457	457	...	140	2,121	1,948	174
75 to 79 percent.....	2,873	2,468	405	634	273	362	211	2,030	1,986	44
80 to 84 percent.....	3,541	3,016	525	1,382	916	472	525	1,635	1,582	53
85 to 89 percent.....	1,800	1,621	179	574	399	175	572	655	651	4
90 to 94 percent.....	1,446	1,283	163	253	113	...	534	659	637	22
95 to 99 percent.....	361	361	...	2	2	...	105	254	254	...
100 percent or more.....	2,573	2,503	70	190	190	...	1,305	1,079	1,053	26
Purchase price not reported or property not acquired by purchase.....	999	602	397	105	53	53	...	892	550	344
Median percent.....	59	61	51	78	...	...	...	54	56	40
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	45,755	37,512	8,243	5,470	3,432	1,291	3,654	36,636	30,524	6,115
Less than 50 percent.....	12,121	11,622	499	421	421	...	39	11,661	11,163	499
50 to 59 percent.....	6,971	6,361	610	280	280	...	...	6,691	6,081	610
60 to 64 percent.....	4,027	3,170	857	228	228	...	21	3,778	2,921	857
65 to 69 percent.....	2,407	1,961	446	106	106	...	202	2,101	1,698	402
70 to 74 percent.....	3,363	2,544	819	561	457	88	140	2,662	1,948	714
75 to 79 percent.....	3,390	2,468	922	417	273	...	211	2,763	1,986	778
80 to 84 percent.....	3,667	3,016	651	997	910	88	525	2,146	1,582	564
85 to 89 percent.....	2,663	1,621	1,042	842	399	82	572	1,250	651	599
90 to 94 percent.....	1,905	1,283	622	393	113	281	534	978	637	341
95 to 99 percent.....	768	361	407	282	2	280	105	381	254	127
100 percent or more.....	3,473	2,503	970	838	190	421	1,305	1,332	1,053	278
Purchase price not reported or property not acquired by purchase.....	999	602	397	105	53	53	...	892	550	344
Median percent.....	64	61	79	83	...	...	...	59	56	74
TYPE OF OWNER										
Individual.....	60,088	51,237	8,851	4,986	2,936	1,290	3,590	51,509	44,798	6,712
Partnership.....	2,219	1,938	281	340	340	...	131	1,748	1,467	281
Corporation.....	1,531	1,391	140	456	456	...	105	971	831	140
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	45,748	37,508	8,240	5,465	3,423	1,290	3,651	36,633	30,522	6,112
Mortgage refinanced or renewed.....	9,503	8,855	648	307	307	...	...	9,196	8,549	648
To increase loan for improvements or repairs.....	2,653	2,450	203	140	140	...	...	2,513	2,310	203
To increase loan for other reasons.....	1,724	1,549	175	...	...	...	...	1,725	1,549	175
To secure better terms.....	2,297	2,240	57	79	79	...	...	2,219	2,162	57
To renew or extend loan without increasing amount.....	1,714	1,661	53	88	88	...	...	1,625	1,573	53
For other purpose.....	1,115	955	160	...	...	...	...	1,114	955	160
Mortgage placed later than acquisition of property.....	8,589	8,205	384	10	...	...	175	8,402	8,028	374
To make improvements or repairs.....	2,817	2,527	290	10	...	...	175	2,631	2,351	280
To invest in other properties.....	2,770	2,717	53	...	...	...	...	2,770	2,717	53
To invest in business other than real estate.....	652	652	...	...	...	...	...	652	652	...
For other purpose.....	2,350	2,309	41	...	...	...	...	2,349	2,308	41

¹ Table total includes 761 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.....	9,503	8,855	648	307	307	...	...	9,196	8,549	648
Same lender.....	5,849	5,460	389	307	307	...	...	5,543	5,154	389
Different lender.....	3,654	3,395	259	...	...	...	...	3,653	3,395	259
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	35,173	31,168	4,005	3,225	2,418	661	1,733	30,218	27,113	3,107
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	1,264	1,264	...	53	53	...	105	1,107	1,107	...
\$2.50 to \$4.99.....	814	726	88	88	...	88	88	639	639	...
\$5.00 to \$7.49.....	1,772	1,492	280	140	...	140	306	1,325	1,185	140
\$7.50 to \$9.99.....	5,712	4,948	764	272	97	88	319	5,121	4,533	589
\$10.00 to \$12.49.....	7,158	6,106	1,052	493	406	88	573	6,094	5,174	921
\$12.50 to \$14.99.....	5,937	5,177	760	789	701	88	158	4,990	4,318	673
\$15.00 to \$17.49.....	5,157	4,630	527	546	353	141	97	4,516	4,226	290
\$17.50 to \$19.99.....	2,299	2,126	173	308	298	...	88	1,904	1,741	164
\$20.00 to \$24.99.....	1,910	1,861	49	388	359	29	...	1,525	1,505	20
\$25.00 or more.....	1,282	1,282	54	...	...	...	...	1,282	1,282	54
Taxes not payable in 1949 ³	188	166	22	63	63	...	...	125	105	22
Taxes or value not reported.....	1,675	1,441	234	88	88	...	...	1,588	1,354	234
Median taxes.....dollars..	12.47	12.62	...	...	...	...	...	12.49	12.61	...
MONTHLY TOTAL RENTAL RECEIPTS ² PER DWELLING UNIT										
Less than \$20.....	753	648	105	...	...	...	...	753	648	105
\$20 to \$29.....	3,061	2,752	309	176	176	...	...	2,886	2,577	309
\$30 to \$39.....	8,088	7,491	597	167	167	...	65	7,856	7,303	554
\$40 to \$49.....	6,167	5,137	1,030	253	166	88	368	5,547	4,605	942
\$50 to \$59.....	4,718	4,142	576	625	615	...	328	3,766	3,244	522
\$60 to \$69.....	3,484	3,005	479	601	514	88	158	2,726	2,336	391
\$70 to \$79.....	2,244	1,891	353	668	359	169	333	1,243	1,199	44
\$80 to \$89.....	3,034	2,724	310	514	287	228	306	2,213	2,132	82
\$90 to \$99.....	416	389	27	81	81	...	...	335	308	27
\$100 or more.....	3,208	2,989	219	140	53	88	175	2,893	2,761	131
Median receipts.....dollars..	49	49	...	...	...	...	...	46	46	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS ² PER DWELLING UNIT										
Less than \$20.....	753	648	105	...	...	...	...	753	648	105
\$20 to \$29.....	3,209	2,983	326	176	176	...	...	3,135	2,808	326
\$30 to \$39.....	8,331	7,752	579	167	167	...	65	8,100	7,565	536
\$40 to \$49.....	6,009	4,979	1,030	253	166	88	368	5,389	4,447	942
\$50 to \$59.....	4,696	4,120	576	625	615	...	328	3,744	3,222	522
\$60 to \$69.....	3,495	3,003	492	601	514	88	158	2,737	2,334	404
\$70 to \$79.....	2,188	1,835	353	668	359	169	333	1,387	1,343	44
\$80 to \$89.....	2,945	2,635	310	514	287	228	306	2,125	2,043	82
\$90 to \$99.....	346	319	27	81	81	...	...	265	238	27
\$100 or more.....	3,107	2,897	210	140	53	88	175	2,792	2,670	122
Median receipts.....dollars..	48	48	...	...	...	...	...	45	45	...
TOTAL RENTAL RECEIPTS ² AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	2,974	2,910	64	281	281	...	...	2,693	2,629	64
5 to 9 percent.....	14,528	12,624	1,904	1,638	1,060	491	1,118	11,769	10,531	1,238
10 to 14 percent.....	12,850	11,231	1,619	941	790	141	525	11,385	9,916	1,470
15 to 19 percent.....	2,615	2,323	292	277	195	29	...	2,339	2,128	211
20 to 24 percent.....	882	852	30	...	...	...	...	882	852	30
25 to 29 percent.....	157	157	...	...	...	...	...	157	157	...
30 to 34 percent.....	76	76	...	...	...	...	...	76	76	...
35 to 39 percent.....	1	1	...	...	...	...	...	1	1	...
40 percent or more.....	207	194	13	...	...	...	88	120	107	13
Market value not reported.....	891	806	85	88	88	...	...	803	718	85
Median percent.....	10	10	...	...	...	...	...	10	10	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS ²										
Less than 50 percent.....	250	237	13	...	...	...	...	250	237	13
50 to 79 percent.....	386	368	18	...	...	...	...	386	368	18
80 to 89 percent.....	26	26	...	...	...	...	...	26	26	...
90 to 99 percent.....	110	103	7	...	...	...	...	110	103	7
100 percent.....	34,406	30,438	3,968	3,223	2,414	660	1,731	29,452	26,381	3,071

¹ Table total includes 761 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.....	34,518	30,541	3,977	3,227	2,418	660	1,733	29,562	26,485	3,081
Less than \$20.....	735	682	53	53	53	...	...	682	630	53
\$20 to \$39.....	4,482	3,788	694	...	...	...	114	4,367	3,673	694
\$40 to \$59.....	7,207	6,433	774	193	53	140	...	6,713	6,079	634
\$60 to \$79.....	5,875	5,113	760	107	54	...	...	5,161	4,498	664
\$80 to \$99.....	5,748	4,881	867	930	746	88	...	4,645	4,037	639
\$100 to \$119.....	3,461	3,173	288	879	675	204	...	2,381	2,297	84
\$120 to \$139.....	1,829	1,600	229	563	335	228	...	1,126	1,125	1
\$140 to \$159.....	1,612	1,559	53	228	228	...	105	1,279	1,226	53
\$160 to \$199.....	593	567	26	106	106	...	88	401	375	26
\$200 to \$299.....	1,606	1,548	58	105	105	...	...	1,500	1,443	58
\$300 or more.....	389	389	...	...	...	...	...	389	389	...
Taxes not payable in 1949.....	240	214	26	63	63	...	...	177	151	26
Taxes not reported.....	741	592	149	...	...	...	...	741	592	149
Median taxes.....dollars..	70	71	...	...	...	...	...	65	66	...
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.....	34,075	30,124	3,951	3,227	2,417	661	1,733	29,122	26,068	3,055
Less than 30 percent.....	3,400	3,320	80	377	377	...	88	2,937	2,856	80
30 to 39 percent.....	3,992	3,783	209	685	685	...	...	3,308	3,099	209
40 to 49 percent.....	4,880	4,446	434	658	577	82	310	3,913	3,560	352
50 to 59 percent.....	3,506	3,017	489	474	289	175	307	2,725	2,421	305
60 to 69 percent.....	4,362	3,870	492	281	...	228	109	3,974	3,762	212
70 to 79 percent.....	3,055	2,623	432	260	260	...	464	2,331	1,901	432
80 to 89 percent.....	2,964	2,601	363	88	88	...	228	2,648	2,285	363
90 to 99 percent.....	2,016	1,566	450	88	...	88	...	1,928	1,566	363
100 percent or more.....	5,900	4,898	1,002	316	141	88	227	5,358	4,618	739
Median percent.....	63	61	...	...	...	...	...	64	63	...
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.....	34,075	30,124	3,951	3,227	2,417	661	1,733	29,122	26,068	3,055
Less than 30 percent.....	2,634	2,555	79	237	237	...	88	2,311	2,232	79
30 to 39 percent.....	2,843	2,842	1	449	449	...	...	2,394	2,393	1
40 to 49 percent.....	3,803	3,354	449	483	483	...	117	3,205	2,755	449
50 to 59 percent.....	3,854	3,487	367	416	247	170	359	3,079	2,881	197
60 to 69 percent.....	3,153	2,629	524	544	342	140	193	2,415	2,094	321
70 to 79 percent.....	3,377	3,093	284	316	141	175	56	3,006	2,897	109
80 to 89 percent.....	2,512	2,045	467	140	140	...	438	1,934	1,468	467
90 to 99 percent.....	2,133	1,822	311	88	...	88	114	1,930	1,709	223
100 percent or more.....	8,747	7,452	1,295	491	316	88	367	7,888	6,856	1,032
Taxes not payable in 1949 or not reported.....	1,019	845	174	63	63	...	...	960	783	177
Median percent.....	71	69	...	...	...	...	...	72	71	...

¹ Table total includes 761 properties which have FHA-insured first mortgage with conventional second mortgage.
² Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

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 mortgage		Properties with conventional first mortgage	
	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.....	278	58,030	15	12,260	262	45,770
Average debt per property.....	...	208.7	...	817.3	...	174.7
TOTAL MORTGAGE LOAN ON PROPERTY						
Less than \$50,000.....	9	150	...	...	9	150
\$50,000 to \$99,999.....	53	3,100	...	...	53	3,100
\$100,000 to \$149,999.....	47	4,330	...	...	47	4,330
\$150,000 to \$199,999.....	41	6,340	...	...	41	6,340
\$200,000 to \$299,999.....	41	8,180	6	1,360	35	6,820
\$300,000 to \$499,999.....	61	13,970	1	160	60	13,810
\$500,000 to \$699,999.....	14	6,100	1	490	13	5,610
\$700,000 to \$999,999.....	5	2,990	1	710	4	2,280
\$1,000,000 or more.....	7	12,670	6	9,540	1	3,130
Median loan.....dollars..	186,000	...	600,000	...	176,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY						
Less than \$50,000.....	33	1,070	...	...	33	1,070
\$50,000 to \$99,999.....	60	4,210	...	...	60	4,210
\$100,000 to \$149,999.....	32	4,010	...	...	32	4,010
\$150,000 to \$199,999.....	32	5,310	1	160	31	5,150
\$200,000 to \$299,999.....	89	19,580	6	1,360	84	18,220
\$300,000 to \$499,999.....	14	5,460	1	490	13	4,970
\$500,000 to \$699,999.....	8	4,280	...	...	8	4,280
\$700,000 to \$999,999.....	2	1,440	1	710	1	730
\$1,000,000 or more.....	7	12,670	6	9,540	1	3,130
Median debt.....dollars..	171,000	...	400,000	...	159,000	...

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			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			
Amount of outstanding debt (thousands of dollars)							Number of mortgages						
Total outstanding debt.....	48,730	34,700	14,030	12,260	36,470	9,330	Total mortgages.....	277	169	108	15	263	116
Average debt per mortgage..	175.9	205.3	129.9	817.3	138.7	80.4	TYPE OF MORTGAGE HOLDER						
TYPE OF MORTGAGE HOLDER							Commercial bank or trust company.....						
Commercial bank or trust company.....	870	870	...	...	870	240	10	10	...	...	...	10	4
Mutual savings bank.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Savings and loan association.....	1,490	1,360	130	...	1,490	...	11	7	4	...	...	11	...
Life insurance company.....	33,950	29,180	4,770	12,260	21,690	...	157	125	32	...	15	143	...
Mortgage company.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Federal National Mortgage Assn.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	8,200	1,100	7,100	...	8,200	9,050	78	11	67	...	...	78	108
Other.....	4,220	2,190	2,030	...	4,220	40	21	16	5	...	...	21	4
FORM OF DEBT							Mortgage or deed of trust.....						
Mortgage or deed of trust.....	...	...	...	...	...	...	277	169	108	...	15	262	116
Contract to purchase.....	...	...	...	...	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED							AMORTIZATION						
1950 (part).....	13,870	8,870	5,000	6,050	7,820	1,160	Fully amortized.....	245	145	100	15	230	88
1949.....	8,050	5,600	2,450	1,090	6,960	1,720	Partially amortized.....	28	24	4	...	28	20
1948.....	5,380	5,150	230	1,020	4,360	...	Not amortized.....	4	...	4	...	4	4
1947.....	4,420	4,300	120	...	4,420	...	On demand.....	...	...	...	...	...	4
1946.....	4,860	4,860	...	...	4,860	...	Regular principal payments required.....	...	...	...	...	...	...
1942 to 1945.....	12,120	5,890	6,230	4,100	8,020	6,450	No regular principal payments required.....	...	...	...	...	...	4
1940 to 1941.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1935 to 1939.....	30	30	...	...	30	...	...	...	...	...	...	...	...
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

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

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			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		
Total properties.....	278	169	109	15	262	TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE					
STRUCTURES ON PROPERTY						Less than 20 percent.....	23	23	...	...	23
1 structure.....	223	125	98	1	221	20 to 39 percent.....	85	80	5	1	84
2 structures or more.....	55	44	11	14	41	40 to 59 percent.....	50	36	14	2	48
DWELLING UNITS ON PROPERTY						60 to 69 percent.....	16	7	9	...	16
50 to 74 dwelling units.....	191	94	97	...	191	70 to 79 percent.....	13	10	3	7	6
75 to 99 dwelling units.....	64	56	8	6	59	80 to 84 percent.....	14	4	10	1	13
100 to 199 dwelling units.....	18	15	3	6	12	85 to 89 percent.....	1	1	...	1	...
200 dwelling units or more.....	4	4	...	3	1	90 to 94 percent.....	...	...	...	...	...
BUSINESS FLOOR SPACE ON PROPERTY						95 to 99 percent.....	3	3	...	3	...
None.....	243	146	97	15	228	100 percent or more.....	...	...	...	...	...
Less than half.....	34	23	11	...	34	Market value not reported.....	73	6	67	...	73
YEAR STRUCTURE BUILT ²						Median percent.....	39	35	62	76	37
1950 (part).....	1	1	...	1	...	FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1949.....	3	3	...	3	...	Properties with first mortgage made or assumed at time of purchase.....					
1948.....	5	5	...	1	4	Less than 50 percent.....	101	24	77	...	101
1947.....	4	4	...	...	6	50 to 59 percent.....	32	24	8	...	32
1946.....	6	6	...	...	4	60 to 64 percent.....	15	14	1	...	15
1942 to 1945.....	12	12	...	10	3	65 to 69 percent.....	6	6	...	...	6
1940 to 1941.....	18	7	11	...	18	70 to 74 percent.....	5	5	...	1	4
1930 to 1939.....	59	37	22	...	59	75 to 79 percent.....	...	...	...	...	...
1929 or earlier.....	117	94	23	...	117	80 to 84 percent.....	12	12	...	7	5
Not reported.....	53	...	53	...	53	85 to 89 percent.....	7	3	4	...	7
YEAR STRUCTURE ACQUIRED ²						90 to 94 percent.....	3	3	...	3	...
1950 (part).....	27	4	23	3	24	95 to 99 percent.....	2	2	...	2	...
1949.....	42	21	21	1	41	100 percent or more.....	3	3	...	2	1
1948.....	24	24	...	1	23	Purchase price not reported or property not acquired by purchase..	18	7	11	...	17
1947.....	15	14	1	...	15	Median percent.....	46	60	29	85	42
1946.....	23	21	2	...	23	TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1942 to 1945.....	111	54	57	10	101	Properties with first mortgage made or assumed at time of purchase.....					
1940 to 1941.....	17	13	4	...	17	Less than 50 percent.....	28	24	4	...	28
1930 to 1939.....	15	14	1	...	15	50 to 59 percent.....	85	24	61	...	85
1929 or earlier.....	4	4	...	...	4	60 to 64 percent.....	14	14	...	...	14
Not reported.....	...	...	...	...	...	65 to 69 percent.....	10	6	4	...	10
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²						70 to 74 percent.....	11	5	6	1	10
New.....	28	28	...	14	14	75 to 79 percent.....	...	...	...	...	...
Previously occupied.....	249	141	108	1	248	80 to 84 percent.....	19	12	7	...	12
PURCHASE PRICE						85 to 89 percent.....	7	3	4	...	7
Less than \$50,000.....	4	4	...	...	4	90 to 94 percent.....	7	3	4	...	4
\$50,000 to \$99,999.....	9	9	...	...	9	95 to 99 percent.....	2	2	...	2	...
\$100,000 to \$149,999.....	26	18	8	...	26	100 percent or more.....	3	3	...	2	1
\$150,000 to \$199,999.....	44	44	...	...	44	Purchase price not reported or property not acquired by purchase..	18	7	11	...	17
\$200,000 to \$299,999.....	54	34	20	...	54	Median percent.....	58	60	57	85	57
\$300,000 to \$499,999.....	37	29	8	7	30	TYPE OF OWNER					
\$500,000 to \$699,999.....	68	9	59	...	68	Individual.....	126	88	38	...	125
\$700,000 to \$999,999.....	7	5	2	3	4	Partnership.....	100	42	58	...	100
\$1,000,000 or more.....	9	8	1	5	4	Corporation.....	52	39	13	15	38
Property not acquired by purchase..	1	1	...	...	1	ORIGIN AND PURPOSE OF FIRST MORTGAGE					
Not reported.....	20	9	11	...	19	Mortgage made or assumed at time property acquired.....	202	102	100	15	188
Median purchase price.....dollars..	284,000	213,000	544,000	733,000	270,000	Mortgage refinanced or renewed.....	47	44	3	...	47
MARKET VALUE						To increase loan for improvements or repairs.....	14	13	1	...	14
Less than \$50,000.....	...	...	...	...	...	To increase loan for other reasons	1	1	...	...	1
\$50,000 to \$99,999.....	5	5	...	...	5	To secure better terms.....	27	25	2	...	27
\$100,000 to \$149,999.....	6	2	4	...	6	To renew or extend loan without increasing amount.....	3	3	...	...	3
\$150,000 to \$199,999.....	23	19	4	...	23	For other purpose.....	2	2	...	...	2
\$200,000 to \$299,999.....	75	57	18	...	75	Mortgage placed later than acquisition of property.....					
\$300,000 to \$499,999.....	52	42	10	6	47	To make improvements or repairs....	8	8	...	...	8
\$500,000 to \$699,999.....	21	19	2	1	20	To invest in other properties....	7	7	...	...	7
\$700,000 to \$999,999.....	5	4	1	2	3	To invest in business other than real estate.....	2	2	...	...	2
\$1,000,000 or more.....	17	15	2	6	11	For other purpose.....	11	6	5	...	11
Not reported.....	73	6	67	...	73						
Median market value.....dollars..	291,000	297,000	272,000	750,000	280,000						

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 GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE: 1950—Con.

(Number of mortgaged properties)

Subject	Total mortgaged properties			Proper- ties with FHA- insured first mortgage	Proper- ties with conven- tional first mortgage	Subject	Total mortgaged properties			Proper- ties with FHA- insured first mortgage	Proper- ties with FHA- Conven- tional mortgage
	Total	With no second mort- gage	With second mort- gage ¹				Total	With no second mort- gage	With second mort- gage ¹		
LENDER OF REFINANCED OR RENEWED MORTGAGE						RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS²					
Total refinanced or renewed mortgages.....	47	44	3	...	47	Less than 50 percent.....	7	7	...	...	7
Same lender.....	22	21	1	...	22	50 to 79 percent.....	12	9	3	...	12
Different lender.....	25	23	2	...	25	80 to 89 percent.....	218	144	74	11	207
Properties with 90 percent or more of dwelling units in rental market for entire year with rental receipts ² reported.....	237	160	77	11	227	90 to 99 percent.....					
REAL ESTATE TAXES PER DWELLING UNIT						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.....					
Less than \$2.50.....	12	12	...	...	12	Less than \$20.....	4	4	...	...	4
\$2.50 to \$4.99.....	...	...	...	...	...	\$20 to \$39.....	63	6	57	...	63
\$5.00 to \$7.49.....	4	4	...	...	4	\$40 to \$59.....	9	5	4	...	9
\$7.50 to \$9.99.....	4	...	4	...	4	\$60 to \$79.....	45	37	8	1	44
\$10.00 to \$12.49.....	14	14	...	2	12	\$80 to \$99.....	44	44	...	6	39
\$12.50 to \$14.99.....	13	9	4	...	13	\$100 to \$119.....	26	24	2	3	23
\$15.00 to \$17.49.....	30	26	4	1	29	\$120 to \$139.....	20	19	1	1	19
\$17.50 to \$19.99.....	27	27	...	...	27	\$140 to \$159.....	8	8	...	...	8
\$20.00 to \$24.99.....	52	45	7	8	45	\$160 to \$199.....	...	...	5	...	5
\$25.00 or more.....	16	15	1	...	16	\$200 to \$299.....	5	...	...	...	4
Taxes not payable in 1949 ³.....	...	...	...	...	...	\$300 or more.....	4	4	...	...	4
Taxes or value not reported.....	65	8	57	...	65	Taxes not payable in 1949.....	...	...	...	...	...
Median taxes.....dollars..	18.33	18.52	16.25	21.56	18.06	Taxes not reported.....	2	2	...	...	2
MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT						Median taxes.....dollars..					
Less than \$20.....	6	6	...	...	6	INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ²	72	86	29	90	70
\$20 to \$29.....	59	6	...	...	59	Properties with both interest and principal in first mort- gage payments.....	233	160	73	11	222
\$30 to \$39.....	29	21	8	...	29	Less than 30 percent.....	70	69	1	...	70
\$40 to \$49.....	60	54	6	8	53	30 to 39 percent.....	56	52	4	8	48
\$50 to \$59.....	22	22	...	1	21	40 to 49 percent.....	86	29	57	2	84
\$60 to \$69.....	24	19	5	1	23	50 to 59 percent.....	16	6	10	1	15
\$70 to \$79.....	6	6	...	...	6	60 to 69 percent.....	1	...	1	...	1
\$80 to \$89.....	21	21	...	...	21	70 to 79 percent.....	...	...	...	...	...
\$90 to \$99.....	2	1	1	...	2	80 percent or more.....	4	4	...	...	4
\$100 or more.....	8	4	4	...	8	Median percent.....	38	32	46	37	39
Median receipts.....dollars..	43	48	26	46	42	INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS² LESS REAL ESTATE TAXES					
MONTHLY RESIDENTIAL RENTAL RECEIPTS² PER DWELLING UNIT						Properties with both interest and principal in first mort- gage payments.....					
Less than \$20.....	6	6	...	...	6	Less than 30 percent.....	56	56	...	...	56
\$20 to \$29.....	60	7	53	...	60	30 to 39 percent.....	37	36	1	...	37
\$30 to \$39.....	32	24	8	...	32	40 to 49 percent.....	101	40	61	9	92
\$40 to \$49.....	58	52	6	8	51	50 to 59 percent.....	20	16	4	1	19
\$50 to \$59.....	22	22	...	1	21	60 to 69 percent.....	10	4	6	1	9
\$60 to \$69.....	22	17	5	1	21	70 to 79 percent.....	1	...	1	...	1
\$70 to \$79.....	7	7	...	...	7	80 percent or more.....	6	6	...	...	6
\$80 to \$89.....	20	20	...	...	20	Taxes not payable in 1949 or not reported.....	2	2	...	...	2
\$90 to \$99.....	2	1	1	...	2	Median percent.....	42	36	46	46	42
\$100 or more.....	8	4	4	...	8	TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE					
Median receipts.....dollars..	42	47	26	46	42	Less than 5 percent.....	8	8	...	...	8
TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE						5 to 9 percent.....					
Less than 5 percent.....	8	8	...	...	8	10 to 14 percent.....	100	88	12	8	92
5 to 9 percent.....	11	11	...	3	8	15 to 19 percent.....	46	42	4	...	46
10 to 14 percent.....	100	88	12	8	92	20 to 29 percent.....	5	1	4	...	5
15 to 19 percent.....	46	42	4	...	46	30 percent or more.....	4	4	...	...	4
20 to 29 percent.....	5	1	4	...	5	Market value not reported.....	63	6	57	...	63
30 percent or more.....	4	4	...	...	4	Median percent.....	13	13	13	12	13
Market value not reported.....	63	6	57	...	63						
Median percent.....	13	13	13	12	13						

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

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

³Properties 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 14

MILWAUKEE
WISCONSIN
STANDARD METROPOLITAN AREA

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MILWAUKEE
STANDARD METROPOLITAN AREA

The Milwaukee Standard Metropolitan Area comprises Milwaukee County.

MILWAUKEE STANDARD METROPOLITAN AREA

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.....	63,004	325,696	6,216	46,582	5,746	39,057	51,038	240,057
Average debt per property.....	...	5.2	...	7.5	...	6.6	...	4.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	16,392	30,370	186	392	207	502	15,999	29,476
\$4,000 to \$5,999.....	18,286	64,182	1,593	4,710	952	4,134	15,740	55,338
\$6,000 to \$7,999.....	12,960	73,837	1,593	12,442	1,897	11,601	9,070	49,794
\$8,000 to \$9,999.....	8,419	64,351	1,622	13,434	1,847	14,184	4,949	36,733
\$10,000 to \$11,999.....	3,816	31,936	484	4,378	537	4,903	2,797	22,455
\$12,000 to \$14,999.....	1,632	17,902	139	1,586	294	3,511	1,200	12,805
\$15,000 to \$19,999.....	775	10,666	144	1,865	15	222	616	8,579
\$20,000 to \$49,999.....	489	9,544	6	246	...	...	483	9,298
\$50,000 to \$99,999.....	150	7,860	28	2,096	...	...	123	5,764
\$100,000 or more.....	89	15,048	23	5,233	...	...	66	9,815
Median loan.....dollars..	5,500	...	7,300	...	7,800	...	5,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	29,208	65,260	1,669	4,147	412	1,237	27,130	59,876
\$4,000 to \$5,999.....	12,910	62,798	753	3,825	1,466	7,280	10,691	51,693
\$6,000 to \$7,999.....	11,607	80,031	1,877	13,276	2,319	15,969	7,411	50,786
\$8,000 to \$9,999.....	5,760	50,390	1,436	12,665	1,133	9,725	3,195	28,000
\$10,000 to \$11,999.....	1,658	17,891	283	3,110	262	2,875	1,113	11,906
\$12,000 to \$14,999.....	1,016	13,420	144	1,984	155	1,971	717	9,465
\$15,000 to \$19,999.....	365	5,979	...	...	...	...	365	5,979
\$20,000 to \$49,999.....	310	9,449	6	246	...	...	304	9,203
\$50,000 to \$99,999.....	88	5,825	28	2,096	...	...	60	3,729
\$100,000 or more.....	81	14,653	23	5,233	...	...	58	9,420
Median debt.....dollars..	4,300	...	6,700	...	6,700	...	3,800	...

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.....	63,004	58,275	4,729	6,216	5,564	641	12	5,746	5,373	373	51,038	47,336	3,703
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	40,340	37,048	3,292	5,425	4,920	493	12	3,424	3,253	171	31,490	28,874	2,616
2 to 4 dwelling units.....	20,932	19,650	1,282	735	587	148	...	2,290	2,097	193	17,906	16,964	941
5 to 49 dwelling units.....	1,662	1,519	143	55	55	...	...	32	23	9	1,574	1,440	134
50 dwelling units or more.....	70	58	12	1	1	...	...	...	...	...	69	57	12
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	60,982	56,352	4,630	6,218	5,566	641	12	5,597	5,224	373	49,166	45,562	3,605
Less than half.....	2,022	1,924	98	...	...	...	...	150	150	...	1,873	1,775	98
YEAR STRUCTURE BUILT													
1950 (part).....	710	687	23	274	274	...	...	102	79	23	333	333	...
1949.....	3,387	3,325	62	1,258	1,202	56	...	244	244	...	1,886	1,880	6
1948.....	3,206	2,901	305	724	641	71	12	278	278	...	2,204	1,983	222
1947.....	2,587	2,243	344	461	272	189	...	576	576	...	1,551	1,394	156
1946.....	1,538	1,405	133	310	177	133	...	547	547	...	681	681	...
1942 to 1945.....	3,152	2,904	248	1,356	1,165	192	...	246	246	...	1,551	1,496	56
1940 to 1941.....	2,743	2,743	...	582	582	...	...	332	332	...	1,830	1,830	...
1930 to 1939.....	7,431	6,972	459	609	609	...	...	563	400	163	6,258	5,964	295
1929 or earlier.....	37,255	34,121	3,134	601	601	...	...	2,807	2,620	187	33,850	30,903	2,946
Not reported.....	996	974	22	44	44	...	...	56	56	...	896	874	22
MARKET VALUE													
Less than \$4,000.....	1,109	1,056	53	...	...	...	...	56	56	...	1,052	999	53
\$4,000 to \$5,999.....	2,235	2,147	88	44	44	...	...	195	195	...	1,996	1,908	88
\$6,000 to \$7,999.....	6,161	5,866	295	133	133	...	...	638	638	...	5,390	5,093	295
\$8,000 to \$9,999.....	11,854	10,530	1,324	739	683	56	...	1,202	1,042	160	9,915	8,806	1,108
\$10,000 to \$11,999.....	11,851	10,635	1,216	2,208	1,930	277	...	1,363	1,339	24	8,285	7,367	915
\$12,000 to \$14,999.....	14,922	13,941	981	1,928	1,608	308	12	1,699	1,524	175	11,296	10,809	486
\$15,000 to \$19,999.....	8,724	8,280	444	729	729	...	...	507	492	15	7,487	7,059	428
\$20,000 to \$49,999.....	5,124	4,913	211	383	383	...	...	90	90	...	4,649	4,439	211
\$50,000 to \$99,999.....	438	373	65	23	23	...	...	...	...	...	414	350	65
\$100,000 or more.....	184	166	18	33	33	...	...	...	...	...	150	132	18
Not reported.....	409	376	33	...	...	...	...	...	...	...	409	376	33
Median market value.....dollars..	11,500	11,600	11,100	11,900	11,900	10,800	10,800	...	11,500	11,600	10,600

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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.....	57,348	268,940	6,046	38,168	5,581	37,928	45,718	192,844
Average debt per property.....	...	4.7	...	6.3	...	6.8	...	4.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	3,752	3,946	...	...	...	...	3,752	3,946
\$2,000 to \$2,999.....	4,695	7,008	...	...	12	28	4,684	6,980
\$3,000 to \$3,999.....	6,413	16,078	186	392	177	429	6,049	15,257
\$4,000 to \$4,999.....	10,116	32,163	1,229	3,412	419	1,641	8,468	27,110
\$5,000 to \$5,999.....	7,018	27,853	364	1,298	509	2,404	6,144	24,151
\$6,000 to \$6,999.....	6,553	33,150	950	5,081	709	3,991	4,894	24,078
\$7,000 to \$7,999.....	5,422	35,093	976	6,947	1,159	7,416	3,287	20,730
\$8,000 to \$8,999.....	5,014	36,332	936	7,366	1,194	8,746	2,883	20,220
\$9,000 to \$9,999.....	2,788	23,666	662	5,866	374	4,809	1,552	12,991
\$10,000 to \$10,999.....	2,711	22,356	244	2,354	400	3,540	2,067	16,462
\$11,000 to \$11,999.....	794	6,904	216	2,001	119	1,191	459	3,712
\$12,000 to \$14,999.....	1,423	15,922	139	1,586	294	3,511	991	10,825
\$15,000 to \$19,999.....	550	7,714	144	1,865	15	222	391	5,627
\$20,000 or more.....	100	753	...	...	...	...	100	755
Median loan.....dollars..	5,500	...	7,300	...	7,800	...	4,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	10,567	11,141	447	354	44	66	10,076	10,721
\$2,000 to \$2,999.....	7,548	18,733	381	967	100	245	7,067	17,521
\$3,000 to \$3,999.....	8,720	29,765	841	2,826	227	792	7,653	26,147
\$4,000 to \$4,999.....	6,941	30,676	283	1,203	698	3,107	5,960	26,366
\$5,000 to \$5,999.....	4,939	27,096	458	2,566	751	4,075	3,730	20,455
\$6,000 to \$6,999.....	5,903	38,083	862	5,710	1,253	8,022	3,787	24,351
\$7,000 to \$7,999.....	4,924	36,745	959	7,208	1,033	7,722	2,932	21,815
\$8,000 to \$8,999.....	3,548	29,958	889	7,557	812	6,739	1,847	15,662
\$9,000 to \$9,999.....	1,714	16,063	499	4,683	257	2,430	959	8,950
\$10,000 to \$10,999.....	874	9,205	183	1,972	96	997	595	6,236
\$11,000 to \$11,999.....	582	6,618	100	1,138	154	1,762	328	3,718
\$12,000 to \$14,999.....	869	11,392	144	1,984	155	1,971	570	7,437
\$15,000 to \$19,999.....	205	3,233	...	...	...	...	205	3,233
\$20,000 or more.....	12	232	...	...	...	...	12	232
Median debt.....dollars..	4,200	...	6,700	...	6,700	...	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								
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	263,209	241,216	21,993	137,196	33,040	4,082	37,450	188,563	172,865	15,698	5,729	951	4,778
Average debt per mortgage.....	4.6	4.6	5.0	6.2	6.1	6.4	6.7	4.1	4.1	4.6	1.3	1.5	1.2
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	54,315	49,642	4,673	22,104	19,112	2,918	9,523	22,688	22,093	595	1,298	672	626
Mutual savings bank.....	520	312	208	151	151	...	...	369	161	208	...	...	...
Savings and loan association.....	127,368	116,426	10,942	6,334	6,334	...	23,941	97,093	87,122	9,971	985	...	985
Life insurance company.....	24,679	23,515	1,164	8,389	7,225	1,164	3,904	12,386	12,386	...	279	279	...
Mortgage company.....	250	168	82	151	151	...	82	17	17	...	2	...	2
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	44,563	42,776	1,787	...	...	...	...	44,563	42,776	1,787	2,587	...	2,587
Other.....	11,514	8,377	3,137	67	67	...	...	11,447	8,310	3,137	578	...	578
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	43,049	38,782	4,267	3,546	3,379	93	3,459	36,044	32,107	3,937	1,130	23	1,107
1949.....	71,879	65,537	6,342	14,845	13,132	1,713	8,309	48,725	45,247	3,478	1,802	416	1,386
1948.....	56,142	51,153	4,989	9,207	8,512	695	4,574	42,361	38,067	4,294	1,221	148	1,073
1947.....	34,449	30,815	3,634	2,302	1,120	1,182	12,949	19,198	16,746	2,452	766	276	490
1946.....	27,869	25,849	2,020	1,005	801	204	7,455	19,409	18,418	991	745	44	701
1942 to 1945.....	19,213	18,659	554	1,974	3,779	195	704	14,535	14,176	359	64	44	20
1940 to 1941.....	5,180	5,180	...	1,786	1,786	...	...	3,394	3,394	...	1	...	1
1935 to 1939.....	2,211	2,024	187	531	531	...	...	1,680	1,493	187	...	...	...
1930 to 1934.....	3,142	3,142	...	...	...	...	...	3,142	3,142	...	...	...	...
1929 or earlier.....	75	75	...	...	...	...	...	75	75	...	...	...	...

¹ Includes 74 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.....	57,348	52,946	4,402	16,046	5,394	641	5,581	45,718	42,322	3,397	4,495	641	3,854
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	10,268	9,391	877	3,742	3,216	514	1,410	5,117	4,925	192	706	514	192
Mutual savings bank.....	183	139	44	89	89	...	...	94	50	44	...	...	...
Savings and loan association.....	27,504	25,262	2,242	1,035	1,035	...	3,633	22,837	20,776	2,061	953	...	953
Life insurance company.....	3,907	3,780	127	1,146	1,019	127	528	2,234	2,234	...	127	127	...
Mortgage company.....	36	24	12	12	12	...	12	12	12	...	12	12	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	12,314	11,660	654	...	...	...	...	12,314	11,660	654	2,305	...	2,305
Other.....	3,135	2,689	446	24	24	...	...	3,112	2,666	446	392	...	392
FORM OF DEBT													
Mortgage or deed of trust.....	54,021	49,619	4,402	6,046	5,394	641	5,581	42,393	38,996	3,397	4,495	641	3,854
Contract to purchase.....	3,326	3,326	...	...	...	...	...	3,326	3,326	...	...	...	...
AMORTIZATION													
Fully amortized.....	42,223	38,712	3,511	6,046	5,394	641	5,581	30,595	28,089	2,506	2,455	641	1,815
Partially amortized.....	7,522	7,132	390	...	...	...	...	7,522	7,132	390	852	...	852
Not amortized.....	5,665	5,455	210	...	...	...	...	5,665	5,455	210	887	...	887
On demand.....	1,938	1,647	291	...	...	...	...	1,938	1,647	291	302	...	302
Regular principal payments required.....	402	254	148	...	...	...	...	402	254	148	...	...	...
No regular principal payments required.....	1,536	1,393	143	...	...	...	...	1,536	1,393	143	302	...	302
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	54,405	50,435	3,970	5,934	5,327	597	5,409	43,063	40,053	3,010	3,467	597	2,870
Delinquent:													
Foreclosure in process.....	24	24	...	12	12	...	...	12	12	...	...	...	...
Foreclosure not in process.....	1,190	848	342	100	56	44	172	918	620	298	479	44	434
No regular payments required.....	1,726	1,638	88	...	...	...	...	1,726	1,638	88	550	...	550
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	7,209	6,536	673	454	430	12	420	6,335	5,708	627	797	12	785
1949.....	12,521	11,478	1,043	1,881	1,676	204	1,041	9,595	8,919	676	1,275	204	1,071
1948.....	11,483	10,396	1,087	1,191	1,044	148	678	9,614	8,675	939	1,153	148	1,006
1947.....	7,107	6,327	780	349	160	189	1,892	4,866	4,275	591	760	189	571
1946.....	6,518	6,015	503	186	142	44	1,372	4,959	4,667	292	440	44	396
1942 to 1945.....	7,555	7,298	257	1,188	1,144	44	177	6,190	5,977	213	65	44	21
1940 to 1941.....	2,177	2,171	6	570	570	...	...	1,606	1,606	6	6	...	6
1935 to 1939.....	1,567	1,513	54	229	229	...	...	1,340	1,286	54	...	...	...
1930 to 1934.....	1,171	1,171	...	...	...	...	...	1,171	1,171	...	...	...	...
1929 or earlier.....	44	44	...	...	...	...	...	44	44	...	...	...	...
TERM OF MORTGAGE													
On demand.....	1,937	1,647	290	...	...	...	...	1,937	1,647	290	302	...	302
Less than 5 years.....	5,693	5,630	63	...	...	...	...	5,693	5,630	63	1,499	...	1,499
5 to 9 years.....	7,504	6,877	627	9	9	...	...	7,495	6,868	627	1,066	...	1,066
10 to 12 years.....	8,038	7,632	406	192	192	...	130	7,715	7,309	406	542	...	542
13 to 14 years.....	3,263	2,876	387	...	...	...	9	3,254	2,876	378	44	...	44
15 years.....	14,891	13,243	1,648	216	216	...	1,010	13,666	12,166	1,500	187	...	187
16 to 19 years.....	2,972	2,916	56	65	53	...	744	2,163	2,119	44	44	...	44
20 years.....	8,487	8,407	80	2,743	2,699	44	2,688	3,056	3,056	...	496	325	171
21 to 24 years.....	622	533	89	177	133	44	56	389	345	44	100	100	...
25 years.....	3,850	3,094	756	2,644	2,091	553	944	263	219	44	216	216	...
26 years or more.....	89	89	...	...	...	...	...	89	89	...	...	...	...
Median term..... years..	15	15	...	20	20	...	20	13	13	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	1,937	1,647	290	...	...	...	...	1,937	1,647	290	302	...	302
Fully amortized.....	42,224	38,713	3,511	6,049	5,397	641	5,582	30,593	28,088	2,505	2,455	641	1,814
Past due.....	88	44	44	...	...	...	...	88	44	44	148	...	148
1950 to 1951.....	963	910	53	...	...	...	...	963	910	53	44	...	44
1952 to 1953.....	1,487	1,487	...	44	44	...	...	1,442	1,442	...	164	...	164
1954 to 1955.....	2,117	2,067	50	21	21	...	...	2,096	2,046	50	267	...	267
1956 to 1957.....	3,685	3,541	144	254	254	...	21	3,409	3,265	144	242	...	242
1958 to 1959.....	4,096	3,995	101	183	183	...	98	3,816	3,715	101	259	...	259
1960 to 1964.....	14,778	13,044	1,734	464	464	...	1,152	13,162	11,585	1,577	454	...	454
1965 to 1969.....	11,333	10,761	572	3,072	3,016	44	3,072	5,189	4,697	492	538	325	213
1970 to 1974.....	3,241	2,523	718	1,642	1,129	514	1,227	372	328	44	256	233	23
1975 or later.....	436	341	95	369	286	83	12	56	56	...	83	...	83
Partially or not amortized.....	13,190	12,589	601	...	...	...	...	13,190	12,589	601	1,738	...	1,738
Past due.....	177	177	...	...	...	...	...	177	177	...	...	...	...
1950 to 1951.....	2,667	2,613	54	...	...	...	...	2,667	2,613	54	375	...	375
1952 to 1953.....	5,223	4,868	355	...	...	...	...	5,223	4,868	355	1,198	...	1,198
1954 to 1955.....	2,585	2,437	148	...	...	...	...	2,585	2,437	148	109	...	109
1956 to 1957.....	826	826	...	...	...	...	...	826	826	...	44	...	44
1958 to 1959.....	1,142	1,142	...	...	...	...	...	1,142	1,142	...	12	...	12
1960 to 1964.....	437	393	44	...	...	...	...	437	393	44	...	...	...
1965 to 1969.....	133	133	...	...	...	...	...	133	133	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 11 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.....	1,924	1,871	53	44	44	...	...	1,880	1,827	53	561	...	561
4.0 percent.....	18,343	17,325	1,018	1,495	1,026	470	5,581	11,267	11,071	196	1,509	641	869
4.1 to 4.4 percent.....	22	22	...	...	...	...	...	22	22	...	...	...	...
4.5 percent.....	13,240	12,495	745	4,425	4,241	172	...	8,816	8,254	562	236	...	236
4.6 to 5.0 percent.....	14,240	13,072	1,168	83	83	...	...	14,158	12,990	1,168	723	...	723
5.1 to 5.5 percent.....	4,509	4,154	355	...	...	...	...	4,509	4,154	355	71	...	71
5.6 to 6.0 percent.....	5,072	4,009	1,063	...	...	...	...	5,072	4,009	1,063	1,394	...	1,394
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	...	4.5	4.5	...	4.0	5.0	4.5	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	3,896	3,742	154	...	...	...	...	3,896	3,742	154	3,220	425	2,795
\$2,000 to \$2,999.....	4,907	4,652	255	...	...	...	12	4,895	4,640	255	708	216	492
\$3,000 to \$3,999.....	6,718	6,156	562	186	186	...	177	6,354	5,792	562	248	...	248
\$4,000 to \$4,999.....	10,190	9,397	793	1,422	1,229	192	419	8,349	7,749	600	171	...	171
\$5,000 to \$5,999.....	7,150	6,488	662	453	364	89	657	6,040	5,615	425	104	...	104
\$6,000 to \$6,999.....	6,297	5,870	427	825	713	100	561	4,909	4,594	315	44	...	44
\$7,000 to \$7,999.....	6,174	5,139	1,035	965	876	89	1,330	3,880	3,104	776	...	...	...
\$8,000 to \$8,999.....	4,324	4,191	133	936	880	56	1,194	2,195	2,118	77	...	...	...
\$9,000 to \$9,999.....	2,829	2,606	223	644	573	71	560	1,625	1,482	143	...	...	...
\$10,000 to \$10,999.....	2,462	2,349	113	233	189	44	267	1,962	1,918	44	...	...	...
\$11,000 to \$11,999.....	476	476	...	145	145	...	110	222	222	...	...	...	...
\$12,000 to \$14,999.....	1,334	1,290	44	94	94	...	294	946	902	44	...	...	...
\$15,000 to \$19,999.....	491	491	...	144	144	...	...	346	346	...	...	...	...
\$20,000 or more.....	100	100	...	...	...	...	...	100	100	...	...	...	...
Median loan.....dollars..	5,400	5,300	...	7,100	7,200	...	7,700	4,900	4,900	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	10,801	10,499	302	447	447	...	44	10,309	10,007	302	3,822	514	3,309
\$2,000 to \$2,999.....	7,965	7,385	580	381	381	...	100	7,484	6,904	580	386	127	259
\$3,000 to \$3,999.....	8,627	8,027	600	841	841	...	227	7,558	6,958	600	24	...	24
\$4,000 to \$4,999.....	7,365	6,386	979	519	283	237	846	5,999	5,404	595	160	...	160
\$5,000 to \$5,999.....	4,547	4,223	324	277	222	56	603	3,666	3,398	268	104	...	104
\$6,000 to \$6,999.....	5,946	5,384	562	918	818	89	1,409	3,618	3,314	304	...	...	...
\$7,000 to \$7,999.....	5,266	4,554	712	1,036	903	133	1,057	3,172	2,617	555	...	...	...
\$8,000 to \$8,999.....	3,099	2,902	197	916	833	83	664	1,520	1,415	105	...	...	...
\$9,000 to \$9,999.....	1,470	1,410	60	366	366	...	240	864	820	44	...	...	...
\$10,000 to \$10,999.....	747	658	89	145	100	44	96	506	462	44	...	...	...
\$11,000 to \$11,999.....	537	537	...	100	100	...	154	283	283	...	...	...	...
\$12,000 to \$14,999.....	766	766	...	100	100	...	140	526	526	...	...	...	...
\$15,000 to \$19,999.....	205	205	...	...	...	...	...	205	205	...	...	...	...
\$20,000 or more.....	12	12	...	...	...	...	...	12	12	...	...	...	...
Median debt.....dollars..	4,100	4,000	...	6,600	6,600	...	6,600	3,600	3,600	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	49,607	45,602	4,005	6,049	5,396	642	5,584	37,979	34,978	3,001	3,219	641	2,577
Less than \$20.....	7,345	6,743	602	304	156	148	470	6,572	6,265	307	2,559	641	1,917
\$20 to \$24.....	4,932	4,786	146	655	655	...	783	3,495	3,358	137	179	...	179
\$25 to \$29.....	5,547	5,108	439	897	724	133	798	3,892	3,586	306	337	...	337
\$30 to \$34.....	5,578	5,126	452	333	322	12	600	4,644	4,220	424	...	...	...
\$35 to \$39.....	4,750	4,574	176	559	470	89	433	3,757	3,691	66	44	...	44
\$40 to \$44.....	6,090	5,494	596	1,133	989	133	799	4,158	3,718	440	44	...	44
\$45 to \$49.....	3,644	3,544	100	549	537	12	544	2,552	2,463	89	12	...	12
\$50 to \$54.....	3,412	2,812	600	866	795	71	487	2,060	1,531	529	...	...	...
\$55 to \$59.....	1,985	1,770	215	325	325	...	414	1,247	1,179	68	...	...	...
\$60 to \$64.....	2,006	1,593	413	189	189	...	156	1,661	1,248	413	...	...	...
\$65 to \$69.....	1,579	1,446	133	89	44	44	44	1,447	1,358	89	...	...	...
\$70 to \$79.....	836	836	...	89	89	...	56	691	691	...	44	...	44
\$80 to \$99.....	910	777	133	89	89	...	...	821	688	133	...	...	...
\$100 to \$119.....	426	426	...	12	12	...	...	415	415	...	...	...	...
\$120 or more.....	567	567	...	...	...	...	...	567	567	...	...	...	...
Median payment.....dollars..	36	36	...	41	41	...	36	35	35	...	...	...	...

MILWAUKEE 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.....	57,348	52,946	4,402	6,046	5,394	641	12	5,581	5,229	352	45,718	42,322	3,397
STRUCTURES ON PROPERTY													
1 structure.....	55,585	51,312	4,273	6,023	5,370	641	12	5,341	5,022	319	44,220	40,919	3,301
2 structures or more.....	1,763	1,634	129	24	24	...	...	241	207	34	1,498	1,403	95
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	39,119	35,862	3,257	5,357	4,852	493	12	3,401	3,230	171	30,360	27,779	2,581
2 dwelling units.....	15,878	14,839	1,039	658	510	148	...	1,933	1,761	172	13,286	12,568	719
3 dwelling units.....	1,816	1,772	44	31	31	...	...	216	207	9	1,568	1,533	34
4 dwelling units.....	536	473	63	...	...	...	...	31	31	...	505	442	63
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	56,094	51,737	4,357	6,047	5,395	641	12	5,443	5,091	352	44,603	41,252	3,353
Less than half.....	1,253	1,209	44	...	...	...	...	138	138	...	1,115	1,071	44
YEAR STRUCTURE BUILT													
1950 (part).....	640	617	23	262	262	...	...	102	79	23	275	275	...
1949.....	3,331	3,275	56	1,243	1,187	56	...	244	244	...	1,845	1,845	...
1948.....	3,126	2,821	305	706	623	71	12	266	266	...	2,133	1,932	222
1947.....	2,407	2,086	321	449	260	189	...	576	576	...	1,383	1,249	133
1946.....	1,480	1,347	133	310	177	133	...	547	547	...	623	623	...
1942 to 1945.....	3,009	2,761	248	1,344	1,153	192	...	234	234	...	1,431	1,376	56
1940 to 1941.....	2,716	2,716	...	570	570	...	...	332	332	...	1,814	1,814	...
1930 to 1939.....	7,055	6,608	447	597	597	...	...	563	400	163	5,894	5,612	283
1929 or earlier.....	32,716	29,869	2,847	566	566	...	...	2,675	2,509	166	29,477	26,796	2,681
Not reported.....	868	846	22	...	...	...	...	44	44	...	824	802	22
YEAR STRUCTURE ACQUIRED													
1950 (part).....	4,552	3,879	673	365	342	12	12	420	397	23	3,767	3,140	627
1949.....	9,386	8,581	805	1,880	1,676	204	...	1,042	879	163	6,464	6,026	438
1948.....	9,278	8,191	1,087	1,226	1,079	148	...	723	723	...	7,330	6,390	940
1947.....	5,833	5,289	544	349	160	189	...	1,812	1,812	...	3,672	3,317	355
1946.....	6,755	6,114	641	133	89	44	...	1,355	1,198	157	5,268	4,828	440
1942 to 1945.....	10,346	9,964	382	1,082	1,038	44	...	230	221	9	9,034	8,706	329
1940 to 1941.....	3,339	3,339	...	686	686	...	...	...	...	...	2,653	2,653	...
1930 to 1939.....	3,248	3,046	202	286	286	...	...	...	...	...	2,960	2,759	202
1929 or earlier.....	4,529	4,461	68	40	40	...	...	...	...	...	4,491	4,422	68
Not reported.....	80	80	...	...	...	...	...	...	...	...	80	80	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	16,169	15,333	836	4,039	3,634	405	...	1,689	1,666	23	10,441	10,033	408
Previously occupied.....	41,178	37,613	3,565	2,009	1,761	237	12	3,891	3,562	329	35,278	32,290	2,988
PURCHASE PRICE													
Less than \$2,000.....	296	296	...	...	...	...	...	...	...	...	296	296	...
\$2,000 to \$2,999.....	1,466	1,350	116	...	...	...	...	...	...	...	1,466	1,350	116
\$3,000 to \$3,999.....	2,637	2,593	44	...	...	...	...	56	56	...	2,582	2,538	44
\$4,000 to \$4,999.....	3,979	3,879	100	236	236	...	...	177	177	...	3,566	3,466	100
\$5,000 to \$5,999.....	6,047	5,840	207	753	753	...	...	420	272	148	4,874	4,814	59
\$6,000 to \$6,999.....	5,785	5,091	694	620	531	89	...	352	352	...	4,812	4,207	606
\$7,000 to \$7,999.....	5,655	5,262	393	467	467	...	...	592	592	...	4,595	4,203	393
\$8,000 to \$8,999.....	5,048	4,308	740	538	437	100	...	992	992	...	3,517	2,879	639
\$9,000 to \$9,999.....	4,446	4,168	278	401	345	44	12	791	779	12	3,253	3,043	210
\$10,000 to \$10,999.....	5,754	4,912	842	1,247	1,191	56	...	858	690	168	3,646	3,030	616
\$11,000 to \$11,999.....	2,738	2,442	296	488	328	160	...	372	363	9	1,877	1,751	127
\$12,000 to \$14,999.....	7,029	6,705	324	780	588	192	...	797	797	...	5,452	5,320	132
\$15,000 to \$19,999.....	4,409	4,216	193	355	355	...	...	171	156	15	3,882	3,705	178
\$20,000 to \$24,999.....	1,007	830	177	145	145	...	...	...	...	...	862	685	177
\$25,000 or more.....	590	590	...	18	18	...	...	...	...	...	573	573	...
Property not acquired by purchase.....	151	151	...	...	...	...	...	...	...	...	151	151	...
Not reported.....	315	315	...	...	...	...	...	...	...	...	315	315	...
Median purchase price.....dollars..	8,500	8,400	...	10,000	9,700	...	...	9,200	9,200	...	8,100	8,000	...
MARKET VALUE													
Less than \$2,000.....	302	293	9	...	...	...	...	44	44	...	257	248	9
\$2,000 to \$2,999.....	401	401	...	...	...	...	...	...	...	...	401	401	...
\$3,000 to \$3,999.....	313	269	44	...	...	...	...	12	12	...	301	257	44
\$4,000 to \$4,999.....	372	372	...	...	...	...	...	44	44	...	328	328	...
\$5,000 to \$5,999.....	1,631	1,543	88	44	44	...	...	133	133	...	1,454	1,366	88
\$6,000 to \$6,999.....	2,343	2,255	88	...	...	...	...	272	272	...	2,073	1,983	88
\$7,000 to \$7,999.....	3,216	3,044	172	89	89	...	...	354	354	...	2,772	2,600	172
\$8,000 to \$8,999.....	6,002	5,167	835	370	370	...	...	722	574	148	4,911	4,224	687
\$9,000 to \$9,999.....	5,212	4,781	431	357	301	56	...	468	468	...	4,387	4,012	375
\$10,000 to \$10,999.....	7,195	6,748	447	1,289	1,244	44	...	900	888	12	5,008	4,616	391
\$11,000 to \$11,999.....	3,887	3,147	740	907	674	233	...	398	386	12	2,583	2,086	495
\$12,000 to \$14,999.....	14,006	13,066	940	1,893	1,573	308	12	1,649	1,483	166	10,463	10,009	454
\$15,000 to \$19,999.....	7,961	7,532	429	717	717	...	...	507	492	15	6,736	6,322	413
\$20,000 to \$24,999.....	2,879	2,879	...	277	277	...	...	78	78	...	2,523	2,523	...
\$25,000 or more.....	1,487	1,310	177	106	106	...	...	...	...	...	1,380	1,204	177
Not reported.....	144	144	...	...	...	...	...	...	...	...	144	144	...
Median market value.....dollars..	11,400	11,400	...	11,900	11,900	...	...	10,800	10,800	...	11,300	11,500	...

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.....	11,637	11,569	68	586	586	...	...	44	44	...	11,008	10,999	68
20 to 39 percent.....	16,860	15,953	907	1,196	1,196	...	...	210	210	...	15,455	14,548	907
40 to 59 percent.....	16,333	15,080	1,253	1,391	1,154	237	...	1,880	1,880	...	13,062	12,045	1,016
60 to 69 percent.....	5,944	5,190	754	1,430	1,362	56	12	1,595	1,290	305	2,920	2,538	381
70 to 79 percent.....	4,491	3,411	1,080	986	765	222	...	1,059	1,038	21	2,447	1,609	838
80 to 84 percent.....	974	803	171	183	112	71	...	574	574	...	216	118	100
85 to 89 percent.....	411	365	46	177	177	...	...	132	105	27	102	83	18
90 to 94 percent.....	80	68	12	...	...	...	...	...	...	...	79	68	12
95 to 99 percent.....	100	...	100	44	...	44	...	...	...	...	56	...	56
100 percent or more.....	377	365	12	56	44	12	...	88	88	...	231	231	...
Market value not reported.....	144	144	...	...	...	...	...	...	...	...	144	144	...
Median percent.....	40	39	...	58	56	...	...	64	64	...	35	34	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	429	429	...	...	...	...	...	...	...	...	429	429	...
\$2.50 to \$4.99.....	279	279	...	...	...	...	...	...	...	...	279	279	...
\$5.00 to \$7.49.....	320	276	44	...	...	...	...	...	...	...	320	276	44
\$7.50 to \$9.99.....	1,890	1,790	100	22	22	...	...	177	177	...	1,691	1,591	100
\$10.00 to \$12.49.....	4,366	4,116	250	305	305	...	...	620	620	...	3,441	3,192	250
\$12.50 to \$14.99.....	6,562	5,696	866	574	574	...	...	424	276	148	5,566	4,848	718
\$15.00 to \$17.49.....	10,903	10,099	804	1,336	1,220	116	...	1,089	1,089	...	8,476	7,788	688
\$17.50 to \$19.99.....	8,105	7,472	633	765	753	...	12	800	637	163	6,542	6,083	459
\$20.00 to \$24.99.....	13,488	12,232	1,256	1,436	1,055	381	...	1,344	1,344	...	10,709	9,833	875
\$25.00 or more.....	6,917	6,591	326	446	358	89	...	782	764	18	5,688	5,469	220
Taxes not payable in 1949 ¹	3,483	3,404	79	1,165	1,109	56	...	346	323	23	1,971	1,971	...
Taxes or value not reported.....	607	563	44	...	...	...	...	...	...	...	607	563	44
Median taxes.....dollars..	18.08	18.10	...	18.17	17.57	...	...	18.46	18.64	...	18.02	18.11	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	296	296	...	...	...	...	...	...	...	...	296	296	...
\$20 to \$39.....	535	535	...	...	...	...	...	44	44	...	490	490	...
\$40 to \$59.....	1,520	1,431	89	22	22	...	...	44	44	...	1,453	1,364	89
\$60 to \$79.....	3,024	2,591	433	71	71	...	...	359	211	148	2,593	2,308	285
\$80 to \$99.....	4,746	4,532	214	54	54	...	...	781	781	...	3,912	3,697	214
\$100 to \$119.....	5,382	4,817	565	181	181	...	...	715	715	...	4,487	3,922	565
\$120 to \$139.....	4,933	4,548	385	88	88	...	...	475	475	...	4,370	3,984	385
\$140 to \$159.....	6,800	6,414	386	451	303	148	...	797	773	24	5,552	5,138	214
\$160 to \$199.....	8,819	8,272	547	1,041	996	44	...	987	830	157	6,791	6,446	345
\$200 to \$249.....	8,365	7,742	623	1,577	1,374	172	12	565	565	...	6,243	5,803	440
\$250 to \$299.....	4,511	3,652	859	925	703	222	...	277	277	...	3,309	2,671	638
\$300 or more.....	4,472	4,295	177	493	493	...	...	189	189	...	3,791	3,614	177
Taxes not payable in 1949.....	3,483	3,404	79	1,165	1,109	56	...	346	323	23	1,971	1,971	...
Taxes not reported.....	463	419	44	...	...	...	...	...	...	...	463	419	44
Median taxes.....dollars..	153	153	...	212	211	...	...	140	140	...	150	150	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	42,332	38,483	3,849	5,655	5,002	641	12	5,469	5,126	343	31,210	28,356	2,854
Mortgage refinanced or renewed.....	11,655	11,149	506	199	199	...	...	112	103	9	11,343	10,844	497
To increase loan for improvements or repairs.....	2,683	2,594	89	9	9	...	...	53	44	9	2,621	2,540	80
To increase loan for other reasons.....	1,540	1,348	192	...	...	...	...	...	...	...	1,540	1,348	192
To secure better terms.....	4,243	4,036	207	190	190	...	...	...	...	...	4,052	3,845	207
To renew or extend loan without increasing amount.....	2,247	2,229	18	...	...	...	...	37	37	...	2,211	2,192	18
For other purpose.....	942	942	...	...	...	...	...	22	22	...	919	919	...
Mortgage placed later than acquisition of property.....	3,359	3,315	44	192	192	...	...	...	...	...	3,167	3,123	44
To make improvements or repairs.....	1,346	1,302	44	44	44	...	...	...	...	...	1,302	1,258	44
To invest in other properties.....	290	290	...	...	...	...	...	...	...	...	290	290	...
To invest in business other than real estate.....	413	413	...	...	...	...	...	...	...	...	413	413	...
For other purpose.....	1,310	1,310	...	148	148	...	...	...	...	...	1,162	1,162	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages	11,655	11,149	506	199	199	...	...	112	103	9	11,343	10,844	497
Same lender.....	6,272	5,890	382	53	53	...	...	81	81	...	6,138	5,754	382
Different lender.....	5,383	5,259	124	146	146	...	...	31	22	9	5,205	5,090	115

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."

MILWAUKEE 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.....	42,335	38,486	3,849	5,655	5,004	641	12	5,470	5,127	343	31,210	28,359	2,854
Less than 50 percent.....	7,199	6,541	658	248	100	148	...	44	44	...	6,907	6,396	511
50 to 59 percent.....	6,118	5,356	762	283	283	...	...	558	558	...	5,277	4,516	762
60 to 64 percent.....	4,541	4,166	375	470	426	44	...	124	109	15	3,945	3,630	315
65 to 69 percent.....	5,507	4,792	715	614	514	89	12	145	145	...	4,748	4,134	615
70 to 74 percent.....	4,857	4,448	409	841	741	100	...	730	571	159	3,286	3,136	150
75 to 79 percent.....	3,930	3,378	552	1,144	1,017	127	...	355	343	12	2,431	2,019	413
80 to 84 percent.....	2,822	2,645	177	676	588	89	...	910	910	...	1,235	1,147	88
85 to 89 percent.....	3,460	3,416	44	1,246	1,202	44	...	793	793	...	1,422	1,422	...
90 to 94 percent.....	980	980	...	89	89	...	...	403	403	...	490	490	...
95 to 99 percent.....	333	333	...	44	44	...	...	145	145	...	144	144	...
100 percent or more.....	2,449	2,292	157	...	...	...	...	1,263	1,106	157	1,186	1,186	...
Purchase price not reported or property not acquired by purchase.....	139	139	...	...	...	...	...	...	...	...	139	139	...
Median percent.....	68	68	...	77	77	...	...	84	84	...	64	64	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	42,335	38,486	3,849	5,655	5,004	641	12	5,470	5,127	343	31,210	28,359	2,854
Less than 50 percent.....	6,763	6,541	222	100	100	...	...	44	44	...	6,618	6,396	222
50 to 59 percent.....	5,873	5,356	517	431	283	148	...	558	558	...	4,885	4,516	369
60 to 64 percent.....	4,358	4,166	192	426	426	...	...	109	109	...	3,822	3,630	192
65 to 69 percent.....	4,903	4,792	111	514	514	...	...	145	145	...	4,244	4,134	111
70 to 74 percent.....	4,597	4,448	149	741	741	...	...	571	571	...	3,284	3,136	149
75 to 79 percent.....	3,816	3,378	438	1,017	1,017	...	...	343	343	...	2,457	2,019	438
80 to 84 percent.....	3,224	2,645	579	676	588	89	...	910	910	...	1,636	1,147	490
85 to 89 percent.....	3,997	3,416	581	1,269	1,202	56	12	793	793	...	1,934	1,422	513
90 to 94 percent.....	1,260	980	280	177	89	89	...	430	403	27	655	490	165
95 to 99 percent.....	676	333	343	216	44	172	...	304	145	159	156	144	12
100 percent or more.....	2,732	2,292	440	89	...	89	...	1,263	1,106	157	1,380	1,186	194
Purchase price not reported or property not acquired by purchase.....	139	139	...	...	...	...	...	...	...	...	139	139	...
Median percent.....	69	68	...	78	77	...	...	88	84	...	65	64	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	16,059	14,374	1,685	2,203	1,698	493	12	5,300	4,948	352	8,555	7,728	827
Veteran of World War I only.....	4,993	4,701	292	473	473	...	...	31	31	...	4,490	4,197	292
Other service or nonveteran.....	36,296	33,871	2,425	3,372	3,224	148	...	250	250	...	32,675	30,398	2,277

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.....	39,119	185,366	5,357	34,356	3,401	22,042	30,360	128,968
Average debt per property.....	...	4.7	...	6.4	...	6.5	...	4.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	2,234	2,186	...	...	...	...	2,234	2,186
\$2,000 to \$2,999.....	3,123	4,039	...	...	12	28	3,112	4,011
\$3,000 to \$3,999.....	4,177	10,897	177	376	133	283	3,867	10,238
\$4,000 to \$4,999.....	7,703	24,066	1,010	2,739	369	1,442	6,324	19,885
\$5,000 to \$5,999.....	5,081	20,597	310	1,219	366	1,721	4,404	17,657
\$6,000 to \$6,999.....	4,310	22,236	780	4,161	366	2,112	3,164	15,963
\$7,000 to \$7,999.....	3,576	23,989	954	6,798	665	4,345	1,957	12,846
\$8,000 to \$8,999.....	3,543	26,617	915	7,265	797	5,899	1,830	13,453
\$9,000 to \$9,999.....	2,155	18,577	662	5,866	333	2,854	1,160	9,857
\$10,000 to \$10,999.....	1,407	12,583	200	1,933	304	2,658	903	7,992
\$11,000 to \$11,999.....	520	4,743	160	1,731	...	...	360	3,012
\$12,000 to \$14,999.....	768	8,297	89	1,045	56	700	624	6,552
\$15,000 to \$19,999.....	422	5,784	100	1,223	...	...	322	4,561
\$20,000 or more.....	100	755	...	...	...	...	100	755
Median loan.....dollars..	5,400	...	7,400	...	...	...	4,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	6,967	6,816	393	289	44	66	6,530	6,461
\$2,000 to \$2,999.....	5,251	13,250	310	767	100	245	4,841	12,238
\$3,000 to \$3,999.....	5,787	19,782	617	2,103	177	624	4,993	17,055
\$4,000 to \$4,999.....	4,877	21,513	266	1,130	502	2,248	4,109	18,135
\$5,000 to \$5,999.....	3,287	18,060	310	1,724	410	2,249	2,567	14,087
\$6,000 to \$6,999.....	3,439	22,230	831	5,506	588	3,755	2,020	12,969
\$7,000 to \$7,999.....	3,710	27,676	959	7,208	797	5,935	1,954	14,533
\$8,000 to \$8,999.....	2,899	24,572	889	7,557	547	4,532	1,463	12,483
\$9,000 to \$9,999.....	1,392	13,005	455	4,262	179	1,688	799	7,055
\$10,000 to \$10,999.....	664	7,045	183	1,972	...	...	481	5,073
\$11,000 to \$11,999.....	112	1,270	44	496	12	137	56	637
\$12,000 to \$14,999.....	576	7,614	100	1,342	44	563	432	5,709
\$15,000 to \$19,999.....	145	2,301	...	...	...	...	145	2,301
\$20,000 or more.....	11	232	...	...	...	...	11	232
Median debt.....dollars..	4,300	...	6,900	...	...	...	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.....	180,801	163,930	16,871	133,331	30,070	3,387	21,775	125,495	113,253	12,242	4,564	803	3,761
Average debt per mortgage.....	4.6	4.6	5.2	6.3	6.2	6.9	6.4	4.1	4.1	4.7	1.4	1.6	1.3
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	46,010	42,032	3,978	19,949	17,652	2,223	7,805	18,256	17,661	595	1,150	524	626
Mutual savings bank.....	359	151	208	151	151	...	...	208	...	...	...	...	...
Savings and loan association.....	78,416	71,094	7,322	4,870	4,870	...	11,295	62,251	54,929	7,322	580	...	580
Life insurance company.....	20,785	19,621	1,164	8,389	7,225	1,164	...	9,803	9,803	...	279	...	...
Mortgage company.....	233	151	82	151	151	...	82	...	...	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	25,742	24,762	980	...	...	...	...	25,742	24,762	980	2,000	...	2,000
Other.....	9,256	6,119	3,137	21	21	...	...	9,235	6,098	3,137	555	...	555
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	31,128	27,123	4,005	3,418	3,251	93	2,399	25,311	21,636	3,675	912	23	889
1949.....	34,881	49,520	5,361	14,275	12,562	1,713	5,102	35,504	32,861	2,643	1,522	416	1,106
1948.....	38,579	35,326	3,253	7,815	7,815	...	3,250	27,514	24,261	3,253	831	...	831
1947.....	20,514	17,900	2,614	2,302	1,120	1,182	7,544	10,668	9,236	1,432	497	276	221
1946.....	14,501	13,399	1,102	989	785	204	3,068	10,444	9,546	898	745	44	701
1942 to 1945.....	12,968	12,432	536	2,566	2,371	195	412	9,990	9,649	341	57	44	13
1940 to 1941.....	4,222	4,222	...	1,786	1,786	...	...	2,436	2,436	...	...	...	...
1935 to 1939.....	1,525	1,523	...	380	380	...	...	1,143	1,143	...	...	...	...
1930 to 1934.....	2,410	2,410	...	...	...	...	...	2,410	2,410	...	...	...	...
1929 or earlier.....	75	75	...	...	...	...	...	75	75	...	...	...	...

¹ Includes \$74,000 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.....	39,119	35,862	3,257	15,357	4,852	493	3,401	30,360	27,779	2,581	3,344	493	2,851
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	8,589	7,860	729	3,368	2,990	366	1,202	4,020	3,828	192	558	366	192
Mutual savings bank.....	133	89	44	89	89	...	...	44	...	44	...	...	...
Savings and loan association.....	17,313	15,798	1,515	731	731	...	1,822	14,760	13,245	1,515	514	...	514
Life insurance company.....	3,340	3,213	127	1,146	1,019	127	366	1,828	1,828	...	127	127	...
Mortgage company.....	24	12	12	12	12	...	12	...	...	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	7,539	7,155	384	...	...	...	...	7,539	7,155	384	1,774	...	1,774
Other.....	2,181	1,735	446	12	12	...	...	2,169	1,723	446	371	...	371
FORM OF DEBT													
Mortgage or deed of trust.....	37,180	33,923	3,257	5,357	4,852	493	3,401	28,422	25,841	2,581	3,345	493	2,852
Contract to purchase.....	1,938	1,938	...	...	...	...	...	1,938	1,938	...	...	...	...
AMORTIZATION													
Fully amortized.....	29,447	26,811	2,636	5,357	4,852	493	3,401	20,688	18,728	1,960	1,875	493	1,382
Partially amortized.....	4,850	4,658	192	...	...	...	...	4,850	4,658	192	590	...	590
Not amortized.....	3,547	3,355	192	...	...	...	...	3,547	3,355	192	677	...	677
On demand.....	1,275	1,038	237	...	...	...	...	1,275	1,038	237	204	...	204
Regular principal payments required.....	348	200	148	...	...	...	...	348	200	148	...	...	...
No regular principal payments required.....	927	838	89	...	...	...	...	927	838	89	204	...	204
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	36,870	33,950	2,920	5,245	4,785	449	3,268	28,358	28,069	2,289	2,613	449	2,164
Delinquent:													
Foreclosure in process.....	12	12	...	12	12	...	...	...	...	...	...	...	...
Foreclosure not in process.....	1,089	797	292	100	56	44	133	856	608	248	429	44	384
No regular payments required.....	1,146	1,102	44	...	...	...	...	1,146	1,102	44	304	...	304
YEAR MORTGAGE MADE OR ASSUMED													
1950 (par.)	5,343	4,716	627	442	418	12	314	4,587	4,006	581	627	12	615
1949.....	8,982	8,086	896	1,814	1,609	204	679	6,485	5,941	544	1,014	204	810
1948.....	7,950	7,271	679	990	990	...	502	6,459	5,780	679	739	...	739
1947.....	4,344	3,830	514	349	160	189	1,196	2,799	2,474	325	470	189	281
1946.....	3,573	3,281	292	177	133	44	576	2,820	2,572	248	440	44	396
1942 to 1945.....	5,141	4,893	248	827	783	44	133	4,182	3,978	204	56	44	12
1940 to 1941.....	1,653	1,653	...	570	570	...	...	1,082	1,082	...	...	...	...
1935 to 1939.....	1,148	1,148	...	189	189	...	...	960	960	...	...	...	...
1930 to 1934.....	942	942	...	...	...	...	...	942	942	...	...	...	...
1929 or earlier.....	44	44	...	...	...	...	...	44	44	...	...	...	...
TERM OF MORTGAGE													
On demand.....	1,274	1,038	236	...	...	...	...	1,274	1,038	236	204	...	204
Less than 5 years.....	3,541	3,541	...	...	...	...	...	3,541	3,541	...	1,151	...	1,151
5 to 9 years.....	4,821	4,348	473	...	...	...	...	4,821	4,348	473	833	...	833
10 to 12 years.....	4,756	4,479	277	44	44	...	56	4,655	4,378	277	393	...	393
13 to 14 years.....	2,216	1,912	304	...	...	...	...	2,216	1,912	304	44	...	44
15 years.....	9,983	8,633	1,350	145	145	...	591	9,248	8,046	1,202	160	...	160
16 to 19 years.....	2,265	2,209	56	56	44	...	366	1,843	1,799	44	44	...	44
20 years.....	6,387	6,331	56	2,439	2,395	44	1,712	2,236	2,236	...	200	177	23
21 to 24 years.....	547	458	89	177	133	44	44	325	281	44	100	100	...
25 years.....	3,239	2,823	416	2,496	2,091	405	632	112	112	...	216	...	216
26 years or more.....	89	89	...	...	...	...	...	89	89	...	...	...	...
Median term.....years..	15	15	...	20	20	...	...	14	14	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	1,274	1,038	236	...	...	...	...	1,274	1,038	236	204	...	204
Fully amortized.....	29,446	26,810	2,636	5,359	4,854	493	3,401	20,686	18,727	1,959	1,875	493	1,381
Past due.....	44	44	...	...	...	...	...	44	44	...	148	...	148
1950 to 1951.....	867	823	44	...	...	...	...	867	823	44	44	...	44
1952 to 1953.....	1,136	1,136	...	44	44	...	...	1,111	1,111	...	145	...	145
1954 to 1955.....	1,278	1,234	44	...	...	...	...	1,278	1,234	44	189	...	189
1956 to 1957.....	2,515	2,415	100	100	100	...	...	2,414	2,314	100	236	...	236
1958 to 1959.....	2,286	2,197	89	89	89	...	...	2,193	2,064	89	159	...	159
1960 to 1964.....	9,639	8,333	1,306	366	366	...	691	8,582	7,424	1,158	393	...	393
1965 to 1969.....	8,604	8,068	536	2,908	2,852	44	1,799	3,898	3,418	480	222	177	44
1970 to 1974.....	2,621	2,199	422	1,483	1,117	366	855	283	239	44	256	233	23
1975 or later.....	436	341	95	369	286	83	12	56	56	...	83	...	83
Partially or not amortized.....	8,398	8,014	384	...	...	...	...	8,398	8,014	384	1,266	...	1,266
Past due.....	177	177	...	...	...	...	...	177	177	...	...	...	...
1950 to 1951.....	1,391	1,391	...	...	...	...	...	1,391	1,391	...	236	...	236
1952 to 1953.....	3,188	2,996	192	...	...	...	...	3,188	2,996	192	974	...	974
1954 to 1955.....	1,968	1,820	148	...	...	...	...	1,968	1,820	148	...	...	...
1956 to 1957.....	233	233	...	...	...	...	...	233	233	...	44	...	44
1958 to 1959.....	960	960	...	...	...	...	...	960	960	...	12	...	12
1960 to 1964.....	437	393	44	...	...	...	...	437	393	44	...	...	...
1965 to 1969.....	44	44	...	...	...	...	...	44	44	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 12 FHA-insured first mortgages with conventional second mortgage.

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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.....	1,378	1,378	...	44	44	...	...	1,334	1,334	...	383	...	383
4.0 percent.....	12,536	11,910	626	1,125	803	322	3,401	8,010	7,877	133	1,095	493	602
4.1 to 4.4 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
4.5 percent.....	10,016	9,404	612	4,177	3,993	172	...	5,839	5,410	429	236	...	236
4.6 to 5.0 percent.....	9,026	8,175	851	12	12	...	...	9,015	8,164	851	425	...	425
5.1 to 5.5 percent.....	2,845	2,526	319	...	...	...	...	2,845	2,526	319	71	...	71
5.6 to 6.0 percent.....	3,321	2,471	850	...	...	...	...	3,321	2,471	850	1,134	...	1,134
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	...	4.5	4.5	...	...	4.5	4.5	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	2,379	2,234	145	...	...	...	...	2,379	2,234	145	2,267	277	1,990
\$2,000 to \$2,999.....	3,169	3,080	89	...	...	...	12	3,157	3,068	89	549	216	333
\$3,000 to \$3,999.....	4,506	4,077	429	177	177	...	133	4,196	3,767	429	248	...	248
\$4,000 to \$4,999.....	7,715	7,126	589	1,055	1,010	44	369	6,291	5,747	544	148	...	148
\$5,000 to \$5,999.....	4,917	4,551	366	399	310	89	366	4,152	3,875	277	89	...	89
\$6,000 to \$6,999.....	4,416	4,089	327	...	803	691	100	3,246	3,031	215	44	...	44
\$7,000 to \$7,999.....	4,284	3,364	920	943	854	89	836	2,506	1,845	661	...	...	...
\$8,000 to \$8,999.....	2,970	2,870	100	915	859	56	797	1,258	1,214	44	...	...	...
\$9,000 to \$9,999.....	2,247	2,043	204	644	573	71	310	1,293	1,160	133	...	...	...
\$10,000 to \$10,999.....	1,103	1,059	44	189	145	44	156	...	759	...	...	...	...
\$11,000 to \$11,999.....	212	212	...	89	89	...	...	123	123	...	...	...	...
\$12,000 to \$12,999.....	724	680	44	44	44	...	56	624	580	44	...	...	...
\$13,000 to \$13,999.....	378	378	...	100	100	...	...	277	277	...	...	...	...
\$14,000 to \$14,999.....	100	100	...	...	...	...	...	100	100	...	...	...	...
Median loan.....dollars..	5,300	5,300	...	7,200	7,200	...	...	4,800	4,800	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	7,112	6,923	189	393	393	...	44	6,674	6,485	189	2,781	366	2,415
\$2,000 to \$2,999.....	5,624	5,195	429	310	310	...	100	5,214	4,785	429	316	127	189
\$3,000 to \$3,999.....	5,815	5,315	500	617	617	...	177	5,020	4,520	500	12	...	12
\$4,000 to \$4,999.....	4,835	4,333	502	354	266	89	502	3,979	3,565	414	148	...	148
\$5,000 to \$5,999.....	3,278	3,066	212	277	222	56	410	2,590	2,434	156	89	...	89
\$6,000 to \$6,999.....	3,522	3,014	508	887	787	89	735	1,900	1,640	260	...	...	...
\$7,000 to \$7,999.....	4,055	3,395	658	1,036	903	133	821	2,195	1,694	501	...	...	...
\$8,000 to \$8,999.....	2,454	2,282	172	916	833	83	399	1,140	1,051	89	...	...	...
\$9,000 to \$9,999.....	1,136	1,136	...	322	322	...	156	658	658	...	...	...	...
\$10,000 to \$10,999.....	537	448	89	145	100	44	...	392	348	44	...	...	...
\$11,000 to \$11,999.....	112	112	...	44	44	...	12	56	56	...	...	...	...
\$12,000 to \$12,999.....	488	488	...	56	56	...	44	388	388	...	...	...	...
\$13,000 to \$13,999.....	145	145	...	...	...	...	...	145	145	...	...	...	...
\$14,000 to \$14,999.....	12	12	...	...	...	...	...	12	12	...	...	...	...
Median debt.....dollars..	4,200	4,100	...	6,800	6,700	...	...	3,600	3,500	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	34,208	31,232	2,976	5,360	4,855	494	3,402	25,450	23,149	2,301	2,420	493	1,926
Less than \$20.....	1,305	1,205	100	...	...	...	100	1,305	1,205	100	1,784	493	1,290
\$20 to \$24.....	1,725	1,725	...	473	473	...	...	1,152	1,152	...	179	...	179
\$25 to \$29.....	3,828	3,651	177	848	715	133	414	2,566	2,522	44	325	...	325
\$30 to \$34.....	3,975	3,611	364	233	222	12	222	3,520	3,168	352	...	...	...
\$35 to \$39.....	3,607	3,462	145	559	470	89	245	2,802	2,758	44	44	...	44
\$40 to \$44.....	5,064	4,468	596	1,083	939	133	732	3,249	2,809	440	44	...	44
\$45 to \$49.....	3,332	3,232	100	505	493	12	532	2,296	2,207	89	...	...	...
\$50 to \$54.....	3,322	2,722	600	866	795	71	487	1,970	1,441	529	...	...	...
\$55 to \$59.....	1,781	1,566	215	325	325	...	414	1,043	973	68	...	...	...
\$60 to \$64.....	1,988	1,573	413	189	189	...	156	1,643	1,230	413	...	...	...
\$65 to \$69.....	1,569	1,436	133	89	44	44	...	1,437	1,348	89	...	...	...
\$70 to \$79.....	836	836	...	89	89	...	56	691	691	...	44	...	44
\$80 to \$89.....	910	777	133	89	89	...	...	821	688	133	...	...	...
\$90 to \$99.....	414	414	...	12	12	...	...	403	403	...	...	...	...
\$100 to \$119.....	552	552	...	...	...	...	...	552	552	...	...	...	...
\$120 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	42	42	...	42	42	...	...	42	41	...	...	...	...

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.....	39,119	35,862	3,257	5,357	4,852	493	12	3,401	3,230	171	30,360	27,779	2,581
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	38,457	35,245	3,212	5,358	4,853	493	12	3,312	3,141	171	29,787	27,251	2,537
Less than half.....	661	617	44	...	...	...	...	89	89	...	573	529	44
TYPE OF STRUCTURE													
Detached.....	38,850	35,741	3,109	5,348	4,843	493	12	3,312	3,141	171	30,189	27,756	2,433
Semidetached and attached.....	269	121	148	9	9	...	...	89	89	...	171	23	148
NUMBER OF ROOMS													
Less than 4 rooms.....	708	664	44	148	148	...	...	...	...	...	560	516	44
4 rooms.....	9,230	8,729	501	2,654	2,409	233	12	1,231	1,208	23	5,345	5,112	233
5 rooms.....	10,103	9,288	815	1,306	1,250	56	...	724	576	148	8,074	7,462	612
6 rooms.....	8,929	8,569	360	819	703	116	...	909	909	...	7,201	6,996	205
7 rooms or more.....	8,440	7,421	1,019	233	233	...	...	189	189	...	8,017	6,999	1,019
Not reported.....	1,710	1,193	517	198	109	89	...	348	348	...	1,164	735	429
YEAR STRUCTURE BUILT													
1950 (part).....	623	600	23	262	262	...	...	102	79	23	258	258	...
1949.....	3,242	3,186	56	1,243	1,187	56	...	222	222	...	1,778	1,778	...
1948.....	2,822	2,517	305	650	567	71	12	266	266	...	1,905	1,684	222
1947.....	2,296	2,019	277	449	260	189	...	532	532	...	1,316	1,227	89
1946.....	1,252	1,119	133	310	177	133	...	399	399	...	543	543	...
1942 to 1945.....	2,458	2,358	100	1,108	1,064	44	...	222	222	...	1,128	1,073	56
1940 to 1941.....	2,574	2,574	...	570	570	...	...	310	310	...	1,694	1,694	...
1930 to 1939.....	5,271	4,934	337	543	543	...	...	437	289	148	4,290	4,102	189
1929 or earlier.....	18,144	16,118	2,026	222	222	...	...	913	913	...	17,010	14,984	2,026
Not reported.....	437	437	...	...	...	...	...	...	...	...	437	437	...
YEAR STRUCTURE ACQUIRED													
1950 (part).....	3,466	2,839	627	353	330	12	12	314	291	23	2,799	2,218	581
1949.....	7,024	6,347	677	1,858	1,654	204	...	680	532	148	4,486	4,161	325
1948.....	6,367	5,643	724	990	990	...	...	547	547	...	4,831	4,107	724
1947.....	3,555	3,233	322	349	160	189	...	1,152	1,152	...	2,054	1,921	133
1946.....	3,818	3,378	440	133	89	44	...	532	532	...	3,154	2,798	396
1942 to 1945.....	7,314	7,039	275	783	739	44	...	177	177	...	6,354	6,124	231
1940 to 1941.....	2,347	2,347	...	615	615	...	...	...	...	...	1,732	1,732	...
1930 to 1939.....	2,577	2,429	148	277	277	...	...	...	...	...	2,299	2,151	148
1929 or earlier.....	2,579	2,535	44	...	...	...	...	...	...	...	2,580	2,535	44
Not reported.....	71	71	...	...	...	...	...	...	...	...	71	71	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	14,241	13,458	782	3,935	3,530	405	...	1,475	1,452	23	8,831	8,477	354
Previously occupied.....	24,877	22,403	2,474	1,423	1,323	89	12	1,925	1,777	148	21,529	19,303	2,226
PURCHASE PRICE													
Less than \$2,000.....	133	133	...	...	...	...	...	...	...	...	133	133	...
\$2,000 to \$2,999.....	866	750	116	...	...	...	...	...	...	...	866	750	116
\$3,000 to \$3,999.....	1,843	1,799	44	...	...	...	...	12	12	...	1,832	1,788	44
\$4,000 to \$4,999.....	2,774	2,718	56	236	236	...	...	133	133	...	2,405	2,349	56
\$5,000 to \$5,999.....	3,928	3,928	...	525	525	...	...	222	222	...	3,181	3,181	...
\$6,000 to \$6,999.....	4,257	3,740	517	576	487	89	...	177	177	...	3,504	3,076	429
\$7,000 to \$7,999.....	4,356	4,075	281	458	458	...	...	443	443	...	3,454	3,174	281
\$8,000 to \$8,999.....	3,261	2,676	585	538	437	100	...	602	602	...	2,121	1,637	484
\$9,000 to \$9,999.....	3,119	2,895	224	401	345	44	12	499	487	12	2,219	2,063	156
\$10,000 to \$10,999.....	4,823	4,035	788	1,238	1,182	56	...	569	410	159	3,085	2,443	572
\$11,000 to \$11,999.....	1,862	1,613	249	476	316	160	...	177	177	...	1,208	1,120	89
\$12,000 to \$14,999.....	4,441	4,308	133	543	499	44	...	466	466	...	3,431	3,343	89
\$15,000 to \$19,999.....	1,990	1,901	89	266	266	...	...	100	100	...	1,623	1,535	89
\$20,000 to \$24,999.....	807	630	177	89	89	...	...	...	...	...	718	541	177
\$25,000 or more.....	528	528	...	12	12	...	...	...	...	...	517	517	...
Property not acquired by purchase.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Not reported.....	133	133	...	...	...	...	...	...	...	...	133	133	...
Median purchase price.....dollars..	8,400	8,200	...	9,800	9,800	...	...	...	...	...	7,900	7,800	...
MARKET VALUE													
Less than \$2,000.....	145	145	...	...	...	...	...	44	44	...	100	100	...
\$2,000 to \$2,999.....	44	44	...	...	...	...	...	...	...	...	44	44	...
\$3,000 to \$3,999.....	304	260	44	...	...	...	...	12	12	...	292	248	44
\$4,000 to \$4,999.....	301	301	...	...	...	...	...	...	...	...	301	301	...
\$5,000 to \$5,999.....	1,179	1,135	44	44	44	...	...	89	89	...	1,046	1,002	44
\$6,000 to \$6,999.....	1,411	1,367	44	...	...	...	...	266	266	...	1,146	1,101	44
\$7,000 to \$7,999.....	2,023	1,881	172	89	89	...	...	177	177	...	1,787	1,615	172
\$8,000 to \$8,999.....	3,773	3,212	561	222	222	...	...	337	337	...	3,215	2,654	561
\$9,000 to \$9,999.....	3,631	3,515	315	357	301	56	...	310	310	...	3,164	2,904	260
\$10,000 to \$10,999.....	5,291	4,964	327	1,280	1,235	44	...	544	532	12	3,469	3,197	271
\$11,000 to \$11,999.....	3,143	2,497	646	907	674	233	...	366	354	12	1,871	1,469	401
\$12,000 to \$14,999.....	9,970	9,370	600	1,563	1,391	160	12	868	720	148	7,539	7,298	281
\$15,000 to \$19,999.....	5,010	4,641	369	665	665	...	...	345	345	...	4,001	3,631	369
\$20,000 to \$24,999.....	1,676	1,676	...	177	177	...	...	44	44	...	1,454	1,454	...
\$25,000 or more.....	911	778	133	56	56	...	...	...	...	...	854	722	133
Not reported.....	79	79	79	79	...
Median market value.....dollars..	11,300	11,400	...	11,700	11,700	11,300	11,400	...

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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	FIA			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.....	7,787	7,743	44	482	482	...	...	44	44	...	7,261	7,217	44
20 to 39 percent.....	11,675	10,954	721	1,072	1,072	...	...	133	133	...	10,470	9,749	721
40 to 59 percent.....	10,987	9,848	739	1,017	928	89	...	1,279	1,279	...	8,291	7,641	650
60 to 69 percent.....	4,188	3,695	493	1,341	1,273	56	12	836	688	148	2,012	1,734	277
70 to 79 percent.....	3,641	2,620	1,021	986	765	222	...	777	765	12	1,879	1,091	788
80 to 84 percent.....	594	434	160	183	112	71	...	233	233	...	177	89	89
85 to 89 percent.....	301	289	12	177	177	...	...	56	44	12	68	69	...
90 to 94 percent.....	56	56	...	...	...	...	...	...	...	...	56	56	...
95 to 99 percent.....	56	...	56	44	...	44	...	...	...	...	12	...	12
100 percent or more.....	157	145	13	56	44	12	...	44	44	...	56	56	...
Market value not reported.....	79	79	...	...	...	...	...	...	...	...	79	79	...
Median percent.....	40	39	...	61	59	...	...	...	...	...	35	34	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	429	429	...	...	...	...	...	...	...	...	429	429	...
\$2.50 to \$4.99.....	177	177	...	...	...	...	...	...	...	...	177	177	...
\$5.00 to \$7.49.....	266	222	44	...	...	...	...	...	...	...	266	222	44
\$7.50 to \$9.99.....	1,708	1,652	56	...	...	...	...	133	133	...	1,575	1,519	56
\$10.00 to \$12.49.....	3,418	3,196	222	189	189	...	...	576	576	...	2,653	2,432	222
\$12.50 to \$14.99.....	5,255	4,534	721	547	547	...	...	370	222	148	4,339	3,766	573
\$15.00 to \$17.49.....	8,201	7,545	656	1,292	1,176	116	...	720	720	...	6,188	5,648	540
\$17.50 to \$19.99.....	5,226	4,851	375	698	686	...	12	414	414	...	4,115	3,752	364
\$20.00 to \$24.99.....	7,716	6,789	927	1,190	957	233	...	620	620	...	5,906	5,212	694
\$25.00 or more.....	2,869	2,692	177	277	189	89	...	245	245	...	2,347	2,258	89
Taxes not payable in 1949.....	3,377	3,298	79	1,165	1,108	56	...	324	301	23	1,888	1,888	...
Taxes or value not reported.....	477	477	...	...	...	...	...	...	...	...	477	477	...
Median taxes.....dollars..	16.94	16.93	...	...	...	...	...	...	...	...	16.84	16.84	...
REAL ESTATE TAXES													
Less than \$20.....	296	296	...	...	...	...	...	...	...	...	296	296	...
\$20 to \$39.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$40 to \$59.....	629	629	...	...	...	...	...	...	...	...	629	629	...
\$60 to \$79.....	605	505	100	...	...	...	...	...	...	...	605	505	100
\$80 to \$99.....	1,083	1,039	44	...	...	...	...	189	189	...	895	850	44
\$100 to \$119.....	2,301	1,887	414	12	12	...	...	310	310	...	1,979	1,565	414
\$120 to \$139.....	2,996	2,721	275	44	44	...	...	310	310	...	2,642	2,367	275
\$140 to \$159.....	4,637	4,445	192	281	281	...	...	458	458	...	3,898	3,706	192
\$160 to \$199.....	7,037	6,544	493	1,041	996	44	...	857	709	148	5,139	4,838	301
\$200 to \$249.....	7,378	6,755	623	1,459	1,276	172	12	487	487	...	5,432	4,992	440
\$250 to \$299.....	4,004	3,145	859	869	647	222	...	277	277	...	2,858	2,220	638
\$300 or more.....	4,378	4,201	177	487	487	...	...	189	189	...	3,702	3,525	177
Taxes not payable in 1949.....	3,377	3,298	79	1,165	1,109	56	...	324	301	23	1,888	1,888	...
Taxes not reported.....	398	398	...	...	...	...	...	...	...	...	398	398	...
Median taxes.....dollars..	184	183	...	...	...	...	...	...	...	...	179	178	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	29,194	26,349	2,845	5,077	4,572	493	12	3,357	3,186	171	20,762	18,592	2,170
Mortgage refinanced or renewed.....	7,593	7,226	367	88	88	...	...	44	44	...	7,460	7,093	367
To increase loan for improvements or repairs.....	1,806	1,735	71	...	...	...	...	44	44	...	1,762	1,691	71
To increase loan for other reasons.....	1,079	931	148	...	...	...	...	...	...	...	1,079	931	148
To secure better terms.....	2,761	2,613	148	88	88	...	...	...	...	...	2,672	2,524	148
To renew or extend loan without increasing amount.....	1,238	1,238	...	...	...	...	...	...	...	...	1,238	1,238	...
For other purpose.....	709	709	...	...	...	...	...	...	...	...	709	709	...
Mortgage placed later than acquisition of property.....	2,331	2,287	44	192	192	...	...	...	...	...	2,139	2,095	44
To make improvements or repairs.....	915	871	44	...	...	...	...	...	...	...	871	827	44
To invest in other properties.....	177	177	...	...	...	...	...	...	...	...	177	177	...
To invest in business other than real estate.....	359	359	...	...	...	...	...	...	...	...	359	359	...
For other purpose.....	880	880	...	148	148	...	...	...	...	...	732	732	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	7,593	7,226	367	88	88	...	...	44	44	...	7,460	7,093	367
Same lender.....	4,182	3,886	296	44	44	...	...	44	44	...	4,093	3,797	296
Different lender.....	3,411	3,340	71	44	44	...	...	...	...	...	3,367	3,296	71

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.....	29,195	26,350	2,845	5,077	4,574	493	12	3,357	3,186	171	20,761	18,593	2,169
Less than 50 percent.....	4,864	4,498	366	100	100	...	...	44	44	...	4,719	4,353	366
50 to 59 percent.....	4,696	4,079	617	249	249	...	...	558	558	...	3,890	3,273	617
60 to 64 percent.....	3,226	2,981	245	470	426	44	...	100	100	...	2,655	2,457	200
65 to 69 percent.....	3,364	2,824	540	570	470	89	12	89	89	...	2,706	2,266	440
70 to 74 percent.....	3,292	2,944	348	797	697	100	...	448	289	159	2,047	1,958	89
75 to 79 percent.....	2,944	2,392	552	984	857	127	...	278	266	12	1,682	1,270	413
80 to 84 percent.....	2,038	1,905	133	528	440	89	...	643	643	...	866	822	44
85 to 89 percent.....	2,867	2,823	44	1,246	1,202	44	...	399	399	...	1,222	1,222	...
90 to 94 percent.....	699	699	...	89	89	...	...	266	266	...	345	345	...
95 to 99 percent.....	233	233	...	44	44	...	...	89	89	...	100	100	...
100 percent or more.....	928	928	...	...	...	...	...	443	443	...	485	485	...
Purchase price not reported or property not acquired by purchase.....	44	44	...	...	...	...	...	...	...	...	44	44	...
Median percent.....	68	68	...	77	...	...	...	...	...	...	63	63	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	29,195	26,350	2,845	5,078	4,574	493	12	3,357	3,186	171	20,761	18,593	2,169
Less than 50 percent.....	4,631	4,498	133	100	100	...	...	44	44	...	4,486	4,353	133
50 to 59 percent.....	4,404	4,079	325	249	249	...	...	558	558	...	3,598	3,273	325
60 to 64 percent.....	3,173	2,981	192	426	426	...	...	100	100	...	2,647	2,455	195
65 to 69 percent.....	2,868	2,824	44	470	470	...	...	89	89	...	2,510	2,266	44
70 to 74 percent.....	3,077	2,944	133	697	697	...	...	289	289	...	2,091	1,958	133
75 to 79 percent.....	2,663	2,392	271	857	857	...	...	266	266	...	1,541	1,270	271
80 to 84 percent.....	2,363	1,905	458	528	440	89	...	643	643	...	1,191	822	369
85 to 89 percent.....	3,348	2,823	525	1,269	1,202	56	12	399	399	...	1,679	1,222	457
90 to 94 percent.....	899	699	200	177	89	89	...	278	266	12	445	345	100
95 to 99 percent.....	576	233	343	216	44	172	...	248	89	159	112	100	12
100 percent or more.....	1,150	928	222	89	...	89	...	443	443	...	618	485	133
Purchase price not reported or property not acquired by purchase.....	44	44	...	...	...	...	...	...	...	...	44	44	...
Median percent.....	69	68	...	78	...	...	...	...	...	...	64	63	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	10,534	9,229	1,305	2,092	1,587	493	12	3,256	3,085	171	5,186	4,597	629
Veteran of World War I only.....	3,433	3,185	248	473	473	...	...	...	...	...	2,960	2,712	248
Other service or nonveteran.....	25,152	23,448	1,704	2,793	2,793	...	...	145	145	...	22,215	20,511	1,704
COLOR OF OWNER													
White.....	35,330	32,960	2,370	5,076	4,683	393	...	3,028	2,880	148	27,227	25,397	1,829
Nonwhite.....	369	325	44	...	...	...	...	...	...	...	369	325	44
Not reported.....	3,419	2,577	842	281	170	100	12	373	350	23	2,764	2,057	707
SEX AND AGE OF OWNER													
Male.....	34,245	31,593	2,652	5,110	4,628	481	...	3,127	2,979	148	26,007	23,987	2,023
Under 35 years.....	9,294	8,280	1,014	2,012	1,779	233	...	2,330	2,182	148	4,951	4,319	633
35 to 44 years.....	10,791	10,067	724	1,802	1,625	177	...	576	576	...	8,413	7,867	547
45 to 54 years.....	8,398	8,117	281	707	707	...	...	177	177	...	7,514	7,234	281
55 to 64 years.....	3,984	3,511	473	473	473	...	...	44	44	...	3,467	2,994	473
65 years and over.....	1,778	1,618	160	116	44	71	...	...	...	...	1,662	1,573	89
Female.....	2,745	2,656	89	100	100	...	...	...	...	...	2,645	2,556	89
Under 45 years.....	776	...	...	...	...	...	...	...	...	...	776	...	...
45 to 64 years.....	1,509	1,420	89	100	100	...	...	...	...	...	1,409	1,320	89
65 years and over.....	460	...	...	...	...	...	...	...	...	...	460	...	...
Sex or age not reported.....	2,129	1,612	517	148	125	12	12	273	250	23	1,708	1,237	471
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD													
Owner is—													
Primary individual.....	810	766	44	44	44	...	...	...	...	...	766	721	44
Head of primary family.....	34,215	31,712	2,503	5,021	4,539	482	...	3,083	2,935	148	26,112	24,238	1,874
Not head but a member of primary family	1,737	1,693	44	145	145	...	...	...	...	...	1,592	1,548	44
One or more owners not in primary family.....	227	79	148	...	...	...	...	44	44	...	183	35	148
Not reported.....	2,129	1,612	517	148	125	12	12	273	250	23	1,708	1,237	471
Properties with owner who is head of household or related to head...	36,763	34,171	2,592	5,210	4,729	482	...	3,086	2,938	148	28,472	26,508	1,961
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS													
Primary individual.....	810	766	44	44	44	...	...	...	...	...	766	721	44
Primary family:													
2 persons.....	6,571	6,471	100	942	886	56	...	354	354	...	5,274	5,230	44
3 persons.....	9,091	8,591	500	1,614	1,543	71	...	1,179	1,031	148	6,299	6,018	281
4 persons.....	9,670	8,917	753	1,427	1,073	354	...	797	797	...	7,446	7,047	399
5 persons.....	6,006	5,504	502	872	872	...	...	487	487	...	4,647	4,145	502
6 persons.....	2,763	2,334	429	266	266	...	...	177	177	...	2,319	1,891	429
7 persons or more.....	1,853	1,589	264	44	44	...	...	89	89	...	1,719	1,456	264

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.....	11,955	11,606	349	1,451	1,324	127	...	443	443	...	10,060	9,839	222
1 child.....	9,545	8,599	946	1,371	1,227	44	...	1,179	1,031	148	6,995	6,242	754
2 children.....	9,101	8,377	724	1,663	1,353	310	...	930	930	...	6,507	6,093	414
3 children.....	3,720	3,498	222	581	591	...	...	443	443	...	2,686	2,464	222
4 children or more.....	2,444	2,092	352	133	133	...	...	89	89	...	2,222	1,870	352
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	1,648	1,515	133	148	148	...	...	...	...	...	1,500	1,367	133
\$2,000 to \$2,499.....	1,323	1,279	44	44	44	...	...	44	44	...	1,235	1,190	44
\$2,500 to \$2,999.....	2,397	2,161	236	236	236	...	...	133	133	...	2,028	1,792	236
\$3,000 to \$3,499.....	4,967	4,718	249	702	630	71	...	532	532	...	3,734	3,556	177
\$3,500 to \$3,999.....	5,368	4,972	396	857	724	133	...	709	709	...	3,803	3,539	264
\$4,000 to \$4,499.....	4,093	3,960	133	735	647	89	...	532	532	...	2,826	2,782	44
\$4,500 to \$4,999.....	2,958	2,825	133	739	739	...	...	354	354	...	1,865	1,732	133
\$5,000 to \$5,999.....	4,750	4,440	310	884	751	133	...	310	310	...	3,597	3,379	177
\$6,000 to \$7,999.....	4,447	3,826	621	443	443	...	...	325	177	148	3,679	3,206	473
\$8,000 to \$9,999.....	1,591	1,310	284	266	222	44	...	44	44	...	1,280	1,044	236
\$10,000 or more.....	2,104	2,060	44	133	133	...	...	89	89	...	1,883	1,839	44
Not reported.....	1,117	1,105	12	23	12	12	...	12	12	...	1,082	1,082	...
Median income.....dollars..	4,200	4,200	...	4,400	4,400	...	...	...	...	...	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	31,887	29,575	2,312	5,210	4,727	481	...	3,084	2,936	148	23,594	21,911	1,682
Less than 5 percent.....	1,496	1,496	...	89	89	...	...	44	44	...	1,363	1,363	...
5 to 9 percent.....	8,633	8,500	133	1,460	1,415	44	...	532	532	...	6,642	6,553	89
10 to 14 percent.....	10,565	9,430	1,135	2,313	2,003	310	...	1,388	1,240	148	6,863	6,186	677
15 to 19 percent.....	5,036	4,578	458	884	839	44	...	797	797	...	3,334	2,941	414
20 to 24 percent.....	1,658	1,350	308	116	44	71	...	133	133	...	1,410	1,173	236
25 to 29 percent.....	813	724	89	192	192	...	...	89	89	...	532	443	89
30 to 34 percent.....	369	369	...	...	...	...	...	...	...	...	369	369	...
35 to 39 percent.....	44	44	...	...	...	...	...	...	...	...	44	44	...
40 percent or more.....	566	433	133	...	...	...	...	...	...	...	566	433	133
Income \$10,000 or more.....	1,873	1,829	44	133	133	...	...	89	89	...	1,652	1,607	44
Income not reported.....	834	822	12	23	12	12	...	12	12	...	799	799	...
Median percent.....	12	12	...	12	...	...	...	...	...	...	12	11	...
Properties with owner who is head of household.....	35,027	32,479	2,548	5,067	4,584	481	...	3,086	2,938	148	26,878	24,962	1,918
INCOME OF OWNER													
Less than \$2,000.....	3,494	3,053	441	264	192	71	...	...	...	...	3,230	2,861	369
\$2,000 to \$2,499.....	1,600	1,364	236	89	89	...	...	133	133	...	1,379	1,143	236
\$2,500 to \$2,999.....	2,945	2,664	281	429	429	...	...	222	222	...	2,294	2,014	281
\$3,000 to \$3,499.....	6,217	6,051	266	763	719	44	...	709	709	...	4,845	4,624	222
\$3,500 to \$3,999.....	6,302	5,950	352	1,150	1,017	133	...	665	665	...	4,488	4,269	219
\$4,000 to \$4,499.....	4,617	4,440	177	1,075	987	89	...	532	532	...	3,011	2,922	89
\$4,500 to \$4,999.....	2,341	2,208	133	399	354	44	...	222	222	...	1,720	1,632	89
\$5,000 to \$5,999.....	2,845	2,712	133	354	310	44	...	222	222	...	2,269	2,181	89
\$6,000 to \$7,999.....	2,166	1,782	384	266	266	...	...	281	133	148	1,620	1,383	236
\$8,000 to \$9,999.....	648	559	89	222	177	44	...	44	44	...	382	337	44
\$10,000 or more.....	1,127	1,083	44	44	44	...	...	...	...	...	1,083	1,039	44
Not reported.....	625	613	12	12	...	12	...	56	56	...	557	557	...
Median income.....dollars..	3,700	3,700	...	3,900	...	...	...	...	...	...	3,600	3,600	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	3,525	3,008	517	1,192	1,059	133	...	414	266	148	1,920	1,684	236
Self-employed.....	780	780	...	...	...	...	...	44	44	...	735	735	...
Managers, officials, and proprietors, including farm:													
Salaried.....	3,180	3,091	89	399	399	...	...	222	222	...	2,560	2,471	89
Self-employed.....	1,807	1,718	89	133	133	...	...	133	133	...	1,540	1,452	89
Clerical and kindred workers.....	3,002	2,721	281	443	354	89	...	266	266	...	2,293	2,101	192
Sales workers.....	2,575	2,486	89	766	766	...	...	266	266	...	1,543	1,455	89
Craftsmen, foremen, and kindred workers.....	8,235	7,942	293	709	665	44	...	709	709	...	6,817	6,569	249
Operatives and kindred workers.....	7,905	7,007	898	1,175	1,031	145	...	853	853	...	5,876	5,123	754
Service workers, including private household.....	1,442	1,398	44	89	89	...	...	89	89	...	1,265	1,220	44
Laborers, except mine.....	895	851	44	44	44	...	...	89	89	...	762	718	44
Occupation not reported.....	1,681	1,477	204	116	44	71	...	...	...	...	1,566	1,433	133

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.....	5,656	56,756	170	8,414	165	1,129	5,320	47,213
Average debt per property.....	...	10.0	...	49.5	...	6.8	...	8.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	305	318	...	...	...	...	305	318
\$2,000 to \$3,999.....	1,227	3,020	...	...	18	45	1,209	2,975
\$4,000 to \$5,999.....	1,152	4,166	...	...	24	89	1,128	4,077
\$6,000 to \$7,999.....	985	5,594	67	414	29	194	889	4,986
\$8,000 to \$9,999.....	617	4,353	24	202	79	629	514	3,522
\$10,000 to \$11,999.....	311	2,676	24	223	18	172	271	2,281
\$12,000 to \$14,999.....	209	1,980	...	...	...	...	209	1,980
\$15,000 to \$19,999.....	225	2,952	...	...	...	...	225	2,952
\$20,000 to \$24,999.....	112	2,026	...	...	...	...	112	2,026
\$25,000 to \$29,999.....	96	1,771	...	...	...	...	96	1,771
\$30,000 to \$49,999.....	181	4,992	6	246	...	...	175	4,746
\$50,000 to \$74,999.....	117	5,220	17	1,098	...	...	100	4,122
\$75,000 to \$99,999.....	33	2,640	11	998	...	...	23	1,642
\$100,000 to \$199,999.....	61	6,727	17	1,967	...	...	44	4,760
\$200,000 to \$499,999.....	26	5,711	5	1,416	...	...	21	4,295
\$500,000 or more.....	2	2,610	1	1,850	...	...	1	760
Median loan.....dollars..	6,200	...	...	...	...	...	6,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	779	921	...	...	6	10	774	911
\$2,000 to \$3,999.....	1,594	4,700	...	...	35	124	1,560	4,576
\$4,000 to \$5,999.....	1,030	5,026	12	96	17	98	1,001	4,872
\$6,000 to \$7,999.....	780	5,203	56	358	33	225	692	4,620
\$8,000 to \$9,999.....	498	4,369	48	425	64	556	389	3,388
\$10,000 to \$11,999.....	202	2,068	...	...	12	116	190	1,952
\$12,000 to \$14,999.....	147	2,028	...	...	...	...	147	2,028
\$15,000 to \$19,999.....	160	2,746	...	...	...	...	160	2,746
\$20,000 to \$24,999.....	108	2,395	...	...	...	...	108	2,395
\$25,000 to \$29,999.....	75	2,062	...	...	...	...	75	2,062
\$30,000 to \$49,999.....	115	4,760	6	246	...	...	109	4,514
\$50,000 to \$74,999.....	61	3,577	17	1,098	...	...	44	2,479
\$75,000 to \$99,999.....	27	2,248	11	998	...	...	16	1,250
\$100,000 to \$199,999.....	63	7,907	17	1,967	...	...	46	5,940
\$200,000 to \$499,999.....	16	4,136	5	1,416	...	...	11	2,720
\$500,000 or more.....	2	2,610	1	1,850	...	...	1	760
Median debt.....dollars..	4,700	...	...	...	...	...	4,500	...

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.....	54,803	50,691	4,112	8,414	8,414	1,068	45,321	41,277	4,044	1,961
Average debt per mortgage.....	9.7	9.5	12.6	49.5	49.5	6.5	8.5	8.2	13.2	5.9
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	9,740	9,618	122	3,960	3,960	248	5,532	5,424	108	393
Mutual savings bank.....	84	84	...	...	...	...	84	84	...	...
Savings and loan association.....	13,103	11,641	1,462	...	...	627	12,476	11,068	1,408	464
Life insurance company.....	14,145	13,167	978	4,355	4,355	116	9,674	8,696	978	...
Mortgage company.....	758	758	...	99	99	...	659	659	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	9,730	8,905	825	...	...	77	9,653	8,828	825	767
Other.....	7,243	6,518	725	...	...	...	7,243	6,518	725	337
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	10,038	9,793	245	1,232	1,232	453	8,353	8,108	245	251
1949.....	15,890	15,194	696	4,090	4,090	188	11,612	10,916	696	546
1948.....	10,719	9,121	1,598	1,588	1,588	196	8,935	7,337	1,598	457
1947.....	6,911	6,785	126	1,378	1,378	...	5,333	5,407	126	2
1946.....	3,741	3,533	208	...	...	...	3,542	3,402	140	224
1942 to 1945.....	3,477	2,995	482	126	126	32	3,319	2,837	482	88
1940 to 1941.....	1,121	719	402	...	...	...	1,121	719	402	172
1935 to 1939.....	2,345	2,135	210	...	...	...	2,345	2,135	210	70
1930 to 1934.....	108	108	...	...	...	...	108	108	...	6
1929 or earlier.....	453	308	145	...	...	...	453	308	145	145

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.....	81	81	...	...	...	...	81	81	...	2
3.0 percent.....	168	160	8	...	...	...	168	160	8	12
3.1 to 3.5 percent.....	142	125	17	8	8	...	134	117	17	...
3.6 to 3.9 percent.....	12	12	...	...	...	...	12	12	...	...
4.0 percent.....	1,700	1,618	82	95	95	165	1,439	1,377	62	52
4.1 to 4.4 percent.....	68	68	...	44	44	...	23	23	...	...
4.5 percent.....	967	911	56	24	24	...	945	889	56	24
4.6 to 5.0 percent.....	1,595	1,515	80	...	...	...	1,595	1,515	80	133
5.1 to 5.5 percent.....	294	253	41	...	...	...	294	253	41	...
5.6 to 6.0 percent.....	630	585	45	...	...	...	630	585	45	96
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	12
Median interest rate.....percent..	4.5	4.5	...	...	...	...	4.5	4.5	...	...
MORTGAGE LOAN										
Less than \$2,000.....	315	305	10	...	...	...	315	305	10	160
\$2,000 to \$3,999.....	1,273	1,199	74	...	...	29	1,243	1,181	62	39
\$4,000 to \$5,999.....	1,153	1,085	68	...	...	...	1,129	1,061	68	42
\$6,000 to \$7,999.....	956	925	31	67	67	...	850	828	22	12
\$8,000 to \$9,999.....	608	596	12	24	24	59	526	514	12	17
\$10,000 to \$11,999.....	311	311	...	24	24	18	271	271	...	6
\$12,000 to \$14,999.....	227	198	29	...	...	...	227	198	29	6
\$15,000 to \$19,999.....	214	178	36	...	...	...	214	178	36	16
\$20,000 to \$24,999.....	107	107	...	...	...	...	107	107	...	6
\$25,000 to \$29,999.....	98	92	6	...	...	...	98	92	6	17
\$30,000 to \$49,999.....	184	128	56	6	6	...	178	122	56	10
\$50,000 to \$74,999.....	97	97	...	17	17	...	80	80	...	...
\$75,000 to \$99,999.....	33	33	...	11	11	...	23	23	...	2
\$100,000 to \$199,999.....	62	55	7	17	17	...	45	38	7	...
\$200,000 to \$499,999.....	25	22	3	5	5	...	20	17	3	...
\$500,000 or more.....	2	2	...	1	1	...	1	1	...	...
Median loan.....dollars..	6,100	6,100	...	...	...	...	5,900	5,900	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	800	767	33	...	...	17	784	762	22	197
\$2,000 to \$3,999.....	1,615	1,547	68	...	...	35	1,581	1,513	68	37
\$4,000 to \$5,999.....	1,022	952	70	12	12	15	995	934	61	18
\$6,000 to \$7,999.....	752	742	10	56	56	24	674	664	10	...
\$8,000 to \$9,999.....	509	486	23	48	48	64	401	378	23	23
\$10,000 to \$11,999.....	202	202	6	...	...	12	196	190	6	6
\$12,000 to \$14,999.....	171	147	24	...	...	...	171	147	24	...
\$15,000 to \$19,999.....	138	102	36	...	...	...	138	102	36	18
\$20,000 to \$24,999.....	131	103	28	...	...	...	131	103	28	4
\$25,000 to \$29,999.....	64	58	6	...	...	...	64	58	6	17
\$30,000 to \$49,999.....	92	76	16	6	6	...	86	70	16	10
\$50,000 to \$74,999.....	56	51	5	17	17	...	39	34	5	...
\$75,000 to \$99,999.....	17	16	1	...	...	...	17	16	1	2
\$100,000 to \$199,999.....	57	53	4	17	17	...	40	36	4	...
\$200,000 to \$499,999.....	16	16	...	5	5	...	11	11	...	...
\$500,000 or more.....	13	13	...	12	12	...	1	1	...	...
Median debt.....dollars..	4,700	4,600	...	...	...	...	4,500	4,400	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	4,272	4,005	267	171	171	167	3,931	3,686	245	187
Less than \$20.....	1,863	1,702	161	...	...	96	1,766	1,627	139	147
\$20 to \$24.....	443	414	29	23	23	23	396	367	29	16
\$25 to \$29.....	554	519	35	20	20	12	522	487	35	...
\$30 to \$34.....	268	268	...	23	23	12	233	233	...	...
\$35 to \$39.....	225	225	...	28	28	12	185	185	...	12
\$40 to \$44.....	358	345	13	53	53	...	291	291	13	...
\$45 to \$49.....	129	129	...	12	12	...	117	117	...	...
\$50 to \$54.....	213	201	12	...	...	12	201	189	12	12
\$55 to \$59.....	44	27	17	...	...	...	44	27	17	...
\$60 to \$64.....	35	35	...	12	12	...	23	23	...	...
\$65 to \$69.....	40	40	...	...	...	...	40	40	...	...
\$70 to \$79.....	82	82	...	...	...	...	82	82	...	...
\$80 to \$99.....	18	18	...	...	...	...	18	18	...	...
\$100 to \$119.....	...	...	...	...	...	...	...	...	...	...
\$120 or more.....	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	23	23	...	...	...	...	22	22	...	...

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.....	5,656	5,329	327	170	170	...	165	5,320	5,014	306
STRUCTURES ON PROPERTY										
1 structure.....	4,751	4,492	259	134	134	...	139	4,477	4,230	247
2 structures or more.....	905	837	68	36	36	...	26	843	784	59
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	1,221	1,186	35	68	68	...	23	1,130	1,095	35
2 to 4 dwelling units.....	2,703	2,566	137	46	46	...	110	2,547	2,421	125
5 to 49 dwelling units.....	1,662	1,519	143	55	55	...	32	1,574	1,440	134
50 to 99 dwelling units.....	60	49	11	...	...	...	...	60	49	11
100 dwelling units or more.....	10	9	1	1	1	...	...	9	8	1
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	4,888	4,615	273	171	171	...	154	4,563	4,310	252
Less than half.....	769	715	54	...	...	...	12	758	704	54
YEAR STRUCTURE BUILT ¹										
1950 (part).....	70	70	...	12	12	...	...	58	58	...
1949.....	56	50	6	15	15	...	...	41	35	6
1948.....	80	80	...	18	18	...	12	51	51	...
1947.....	180	157	23	12	12	...	...	168	145	23
1946.....	58	58	...	...	...	...	...	58	58	...
1942 to 1945.....	143	143	...	12	12	...	12	120	120	...
1940 to 1941.....	27	27	...	12	12	...	...	16	16	...
1930 to 1939.....	376	364	12	12	12	...	...	364	352	12
1929 or earlier.....	4,539	4,252	287	35	35	...	132	4,373	4,107	265
Not reported.....	128	128	...	44	44	...	12	72	72	...
YEAR STRUCTURE ACQUIRED ¹										
1950 (part).....	610	587	23	75	75	...	58	477	454	23
1949.....	781	712	69	18	18	...	29	733	665	69
1948.....	838	751	87	44	44	...	24	771	685	87
1947.....	367	354	13	12	12	...	...	356	343	13
1946.....	512	491	21	...	...	...	51	462	462	...
1942 to 1945.....	1,118	1,083	35	23	23	...	6	1,089	1,054	35
1940 to 1941.....	339	322	17	...	...	...	...	339	322	17
1930 to 1939.....	489	460	29	...	...	...	...	489	460	29
1929 or earlier.....	593	558	35	...	...	...	...	592	558	35
Not reported.....	12	12	...	...	...	...	...	12	12	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ¹										
New.....	733	694	39	59	59	...	12	664	625	39
Previously occupied.....	4,923	4,635	288	113	113	...	155	4,659	4,390	268
PURCHASE PRICE										
Less than \$2,000.....	46	46	...	...	...	...	...	46	46	...
\$2,000 to \$3,999.....	326	302	24	...	...	...	18	308	296	12
\$4,000 to \$5,999.....	684	651	33	...	...	...	36	648	616	33
\$6,000 to \$7,999.....	783	724	59	44	44	...	...	739	680	59
\$8,000 to \$9,999.....	883	865	18	12	12	...	29	842	824	18
\$10,000 to \$11,999.....	518	503	15	12	12	...	51	456	450	6
\$12,000 to \$14,999.....	539	527	12	12	12	...	23	504	492	12
\$15,000 to \$19,999.....	504	489	15	24	24	...	...	480	465	15
\$20,000 to \$24,999.....	214	202	12	...	...	...	12	202	190	12
\$25,000 to \$29,999.....	136	118	18	...	...	...	...	135	118	18
\$30,000 to \$39,999.....	349	339	10	6	6	...	...	343	333	10
\$50,000 to \$74,999.....	143	97	46	6	6	...	...	137	91	46
\$75,000 to \$99,999.....	85	68	17	12	12	...	...	74	57	17
\$100,000 to \$199,999.....	102	98	4	28	28	...	...	76	72	4
\$200,000 to \$499,999.....	51	45	6	5	5	...	...	46	40	6
\$500,000 or more.....	5	3	2	1	1	...	...	4	2	2
Property not acquired by purchase.....	170	152	18	...	...	...	...	169	152	18
Not reported.....	127	103	24	12	12	...	...	114	91	24
Median purchase price.....dollars..	9,900	9,800	...	...	...	...	...	9,800	9,800	...
MARKET VALUE										
Less than \$2,000.....	24	24	...	...	...	...	...	24	24	...
\$2,000 to \$3,999.....	69	69	...	...	...	...	...	69	69	...
\$4,000 to \$5,999.....	232	232	...	...	...	...	18	214	214	...
\$6,000 to \$7,999.....	602	567	35	44	44	...	12	545	510	35
\$8,000 to \$9,999.....	640	582	58	12	12	...	12	617	570	46
\$10,000 to \$11,999.....	769	740	29	12	12	...	65	694	665	29
\$12,000 to \$14,999.....	916	874	41	35	35	...	50	833	800	32
\$15,000 to \$19,999.....	763	748	15	12	12	...	...	751	737	15
\$20,000 to \$24,999.....	331	319	12	...	...	...	12	319	307	12
\$25,000 to \$29,999.....	170	164	6	...	...	...	...	170	164	6
\$30,000 to \$49,999.....	348	332	16	...	...	...	...	348	332	16
\$50,000 to \$74,999.....	255	196	59	23	23	...	...	232	173	59

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.....	92	86	6	...	...	...	...	91	86	6
\$100,000 to \$199,999.....	129	119	10	27	27	...	...	101	91	10
\$200,000 to \$499,999.....	47	40	7	5	5	...	...	42	35	7
\$500,000 or more.....	8	7	1	1	1	...	...	7	6	1
Not reported.....	265	232	33	...	...	...	...	265	232	33
Median market value.....dollars..	13,100	13,100	...	...	...	...	...	13,300	13,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	992	979	13	...	...	...	...	991	979	13
20 to 39 percent.....	1,947	1,888	59	...	...	...	12	1,936	1,877	59
40 to 59 percent.....	1,557	1,479	78	30	30	...	44	1,483	1,414	69
60 to 69 percent.....	493	429	64	23	23	...	58	411	359	52
70 to 79 percent.....	182	158	24	34	34	...	24	124	100	24
80 to 84 percent.....	117	93	24	54	54	...	29	33	10	24
85 to 89 percent.....	30	20	10	13	13	...	...	17	7	10
90 to 94 percent.....	15	15	...	15	15	...	...	...	...	...
95 to 99 percent.....	2	2	...	1	1	...	...	1	1	...
100 percent or more.....	62	36	26	...	...	...	...	61	36	26
Market value not reported.....	265	232	33	...	...	...	...	265	232	33
Median percent.....	37	37	...	...	...	...	...	36	35	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	3,314	3,094	220	169	169	...	168	2,982	2,786	199
Less than 50 percent.....	698	670	28	...	...	...	...	698	670	28
50 to 59 percent.....	774	739	35	...	...	...	12	763	728	35
60 to 64 percent.....	286	263	23	...	...	...	...	287	263	23
65 to 69 percent.....	286	261	25	24	24	...	15	247	232	16
70 to 74 percent.....	207	195	12	26	26	...	23	158	146	12
75 to 79 percent.....	220	202	18	...	...	...	29	190	173	18
80 to 84 percent.....	190	184	6	56	56	...	36	100	94	6
85 to 89 percent.....	144	144	...	34	34	...	17	93	93	...
90 to 94 percent.....	125	101	24	11	11	...	24	90	79	12
95 to 99 percent.....	86	86	...	6	6	...	...	81	81	...
100 percent or more.....	148	136	12	...	...	...	12	137	125	12
Purchase price not reported or property not acquired by purchase.....	150	113	37	12	12	...	...	138	102	37
Median percent.....	62	62	...	...	...	...	...	59	59	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	3,314	3,094	220	169	169	...	168	2,982	2,786	199
Less than 50 percent.....	682	670	12	...	...	...	...	681	670	12
50 to 59 percent.....	739	739	...	...	...	...	...	728	728	...
60 to 64 percent.....	275	263	12	...	...	...	...	275	263	12
65 to 69 percent.....	279	261	18	24	24	...	6	249	232	18
70 to 74 percent.....	195	195	...	26	26	...	23	146	146	...
75 to 79 percent.....	214	202	12	...	...	...	29	185	173	12
80 to 84 percent.....	228	184	44	56	56	...	45	128	94	35
85 to 89 percent.....	156	144	12	34	34	...	17	105	93	12
90 to 94 percent.....	125	101	24	11	11	...	12	102	79	24
95 to 99 percent.....	94	86	8	6	6	...	...	89	81	8
100 percent or more.....	177	136	41	...	...	...	24	154	125	30
Purchase price not reported or property not acquired by purchase.....	150	113	37	12	12	...	...	138	102	37
Median percent.....	63	62	...	...	...	...	...	60	59	...
TYPE OF OWNER										
Individual.....	4,993	4,716	277	134	134	...	166	4,693	4,436	256
Partnership.....	217	217	...	...	...	...	...	217	217	...
Corporation.....	447	397	50	37	37	...	...	410	359	50
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	3,314	3,094	220	169	169	...	168	2,982	2,786	199
Mortgage refinanced or renewed.....	1,432	1,373	59	...	...	...	...	1,431	1,373	59
To increase loan for improvements or repairs.....	329	302	27	...	...	...	...	329	302	27
To increase loan for other reasons.....	233	221	12	...	...	...	...	232	221	12
To secure better terms.....	323	305	18	...	...	...	...	323	305	18
To renew or extend loan without increasing amount.....	359	357	2	...	...	...	...	359	357	2
For other purpose.....	188	188	...	...	...	...	...	188	188	...
Mortgage placed later than acquisition of property.....	913	860	53	4	4	...	...	908	855	53
To make improvements or repairs.....	303	297	6	4	4	...	...	298	292	6
To invest in other properties.....	221	215	6	...	...	...	...	221	215	6
To invest in business other than real estate.....	137	120	17	...	...	...	...	137	120	17
For other purpose.....	252	228	24	...	...	...	...	252	228	24

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.....	1,432	1,373	59	...	...	...	...	1,431	1,373	59
Same lender.....	870	844	26	...	...	...	...	869	844	26
Different lender.....	562	529	33	...	...	...	...	562	529	33
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....	4,020	3,833	186	84	84	...	44	3,894	3,719	177
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	36	36	...	...	...	...	...	36	36	...
\$2.50 to \$4.99.....	4	4	...	...	...	...	...	4	4	...
\$5.00 to \$7.49.....	24	24	...	...	...	...	...	24	24	...
\$7.50 to \$9.99.....	57	56	1	...	...	...	...	57	56	1
\$10.00 to \$12.49.....	140	140	...	...	...	...	12	129	129	...
\$12.50 to \$14.99.....	94	94	...	12	12	...	...	83	83	...
\$15.00 to \$17.49.....	422	410	12	15	15	...	...	406	395	12
\$17.50 to \$19.99.....	382	360	22	2	2	...	...	379	358	22
\$20.00 to \$24.99.....	1,082	1,034	48	32	32	...	15	1,035	996	39
\$25.00 or more.....	1,511	1,424	87	16	16	...	17	1,478	1,391	87
Taxes not payable in 1949 ²	6	6	...	6	6	...	...	...	...	...
Taxes or value not reported.....	266	250	16	...	...	...	...	265	250	16
Median taxes.....dollars..	23.30	23.22	...	...	...	...	...	23.36	23.36	...
MONTHLY TOTAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	122	110	12	...	...	...	...	122	110	12
\$20 to \$29.....	585	535	50	...	...	...	15	569	529	40
\$30 to \$39.....	968	943	25	...	...	...	...	968	943	25
\$40 to \$49.....	868	824	44	12	12	...	17	840	795	44
\$50 to \$59.....	477	440	37	12	12	...	12	453	418	37
\$60 to \$69.....	363	357	6	18	18	...	...	346	340	6
\$70 to \$79.....	176	176	...	14	14	...	...	163	163	...
\$80 to \$89.....	249	248	1	...	...	...	...	249	248	1
\$90 to \$99.....	49	49	...	11	11	...	...	38	38	...
\$100 or more.....	163	151	12	17	17	...	...	146	135	12
Median receipts.....dollars..	43	43	...	...	...	...	...	43	43	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	161	138	23	...	...	...	...	161	138	23
\$20 to \$29.....	610	572	38	...	...	...	26	583	554	29
\$30 to \$39.....	1,070	1,034	36	...	...	...	...	1,069	1,034	36
\$40 to \$49.....	918	867	51	12	12	...	6	900	850	51
\$50 to \$59.....	460	436	24	12	12	...	12	436	412	24
\$60 to \$69.....	328	325	3	18	18	...	...	310	307	3
\$70 to \$79.....	162	162	...	14	14	...	...	148	148	...
\$80 to \$89.....	160	160	...	...	...	...	...	160	160	...
\$90 to \$99.....	39	39	...	11	11	...	...	28	28	...
\$100 or more.....	116	104	12	17	17	...	...	99	87	12
Median receipts.....dollars..	41	41	...	...	...	...	...	41	41	...
TOTAL RENTAL RECEIPTS¹ AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	181	169	12	...	...	...	...	181	169	12
5 to 9 percent.....	1,377	1,315	62	19	19	...	21	1,337	1,285	52
10 to 14 percent.....	1,470	1,413	57	64	64	...	23	1,383	1,326	57
15 to 19 percent.....	574	536	38	...	...	...	...	573	536	38
20 to 24 percent.....	145	143	2	...	...	...	...	145	143	2
25 to 29 percent.....	33	33	...	...	...	...	...	33	33	...
30 to 34 percent.....	4	4	...	...	...	...	...	4	4	...
35 to 39 percent.....	12	12	...	...	...	...	...	12	12	...
40 percent or more.....	1	1	...	...	...	...	...	1	1	...
Market value not reported.....	226	210	16	...	...	...	...	225	210	16
Median percent.....	11	11	...	...	...	...	...	11	11	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 50 percent.....	107	95	12	...	...	...	12	95	83	12
50 to 79 percent.....	313	289	24	...	...	...	...	313	289	24
80 to 89 percent.....	43	39	4	...	...	...	...	43	39	4
90 to 99 percent.....	66	64	2	...	...	...	...	66	64	2
100 percent.....	3,493	3,349	144	82	82	...	33	3,378	3,243	135

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.....	3,565	3,417	148	84	84	...	33	3,444	3,310	139
Less than \$20.....	12	12	...	...	...	...	...	12	12	...
\$20 to \$39.....	174	168	6	...	...	...	...	174	168	6
\$40 to \$59.....	412	378	34	...	...	...	9	401	378	25
\$60 to \$79.....	500	482	18	...	...	...	6	494	476	18
\$80 to \$99.....	576	565	11	12	12	...	6	557	547	11
\$100 to \$119.....	405	393	12	12	12	...	...	393	381	12
\$120 to \$139.....	466	425	41	7	7	...	12	446	407	41
\$140 to \$159.....	286	286	...	...	...	...	...	286	286	...
\$160 to \$199.....	482	468	14	22	22	...	...	460	446	14
\$200 to \$299.....	194	182	12	25	25	...	...	169	157	12
\$300 or more.....	23	23	...	...	...	...	...	23	23	...
Taxes not payable in 1949.....	6	6	...	6	6	...	...	...	...	...
Taxes not reported.....	29	29	...	...	...	...	...	29	29	...
Median taxes.....dollars..	99	99	...	...	...	...	...	99	98	...
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.....	2,937	2,797	140	83	83	...	45	2,811	2,680	131
Less than 30 percent.....	404	360	44	...	...	...	...	406	360	44
30 to 39 percent.....	546	546	...	33	33	...	6	507	507	...
40 to 49 percent.....	604	604	...	38	38	...	12	555	555	...
50 to 59 percent.....	436	426	10	...	...	...	6	430	420	10
60 to 69 percent.....	279	261	18	...	...	...	...	277	261	18
70 to 79 percent.....	303	271	32	12	12	...	21	271	248	23
80 to 89 percent.....	189	166	23	...	...	...	...	189	166	23
90 to 99 percent.....	17	17	...	...	...	...	...	17	17	...
100 percent or more.....	159	146	13	...	...	...	...	159	146	13
Median percent.....	49	48	...	...	...	...	...	49	49	...
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.....	2,937	2,797	140	83	83	...	45	2,811	2,680	131
Less than 30 percent.....	205	170	35	...	...	...	...	205	170	35
30 to 39 percent.....	425	416	9	12	12	...	...	414	405	9
40 to 49 percent.....	371	371	...	40	40	...	...	332	332	...
50 to 59 percent.....	399	399	...	14	14	...	17	367	367	...
60 to 69 percent.....	350	334	16	...	...	...	6	344	328	16
70 to 79 percent.....	251	239	12	...	...	...	...	251	239	12
80 to 89 percent.....	229	217	12	...	...	...	...	228	217	12
90 to 99 percent.....	189	189	...	...	...	...	12	177	177	...
100 percent or more.....	513	456	57	12	12	...	9	492	445	48
Taxes not payable in 1949 or not reported.....	6	6	...	6	6	...	...	...	...	...
Median percent.....	62	61	...	...	...	...	...	63	62	...

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