

Chapter 15

MINNEAPOLIS-ST. PAUL

MINNESOTA

STANDARD METROPOLITAN AREA

ALL PROPERTIES

Table

	<i>Page</i>
1.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	457
2.—Property characteristics, by government insurance status of first mortgage: 1950.....	457

TOTAL OWNER-OCCUPIED PROPERTIES

3.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	458
4.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	458
5.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	461

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

6.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	464
7.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	464
8.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	467

TOTAL RENTAL PROPERTIES

9.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	471
10.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	471
11.—Property characteristics, by government insurance status of first mortgage: 1950.....	474

455

MINNEAPOLIS-ST. PAUL  
STANDARD METROPOLITAN AREA

The Minneapolis-St. Paul Standard Metropolitan Area comprises Anoka,  
Dakota, Hennepin, and Ramsey 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.....	102,493	501,808	9,932	64,481	14,596	100,218	77,970	337,109
Average debt per property.....	...	4.9	...	6.5	...	6.9	...	4.3
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	34,557	64,146	1,304	2,016	1,081	2,824	32,171	59,306
\$4,000 to \$5,999.....	25,722	95,747	2,135	7,000	2,648	11,458	20,940	77,289
\$6,000 to \$7,999.....	19,432	114,621	2,127	13,620	4,592	28,982	12,714	72,019
\$8,000 to \$9,999.....	13,322	103,733	3,304	26,579	4,034	33,971	5,986	43,183
\$10,000 to \$11,999.....	5,124	46,460	721	7,451	1,879	18,596	2,525	20,413
\$12,000 to \$14,999.....	2,429	29,070	210	2,712	308	3,644	1,911	22,714
\$15,000 to \$19,999.....	925	13,219	84	1,265	56	743	785	11,211
\$20,000 to \$49,999.....	768	15,039	...	...	...	...	768	15,039
\$50,000 to \$99,999.....	164	9,701	51	3,838	...	...	114	5,863
\$100,000 or more.....	64	10,072	...	...	...	...	64	10,072
Median loan.....dollars..	5,200	...	7,600	...	7,600	...	4,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	49,670	106,445	2,881	5,923	2,018	6,024	44,776	94,498
\$4,000 to \$5,999.....	21,828	108,070	1,444	7,378	3,183	16,128	17,201	84,564
\$6,000 to \$7,999.....	16,285	113,680	2,928	21,665	4,536	31,418	8,821	60,597
\$8,000 to \$9,999.....	9,094	81,545	1,876	16,686	3,881	35,678	3,339	29,181
\$10,000 to \$11,999.....	2,751	30,315	543	5,997	841	9,168	1,368	15,150
\$12,000 to \$14,999.....	1,748	23,286	183	2,545	139	1,802	1,426	18,939
\$15,000 to \$19,999.....	521	8,478	28	449	...	...	495	8,029
\$20,000 to \$49,999.....	415	11,705	...	...	...	...	415	11,705
\$50,000 to \$99,999.....	151	10,229	51	3,838	...	...	100	6,391
\$100,000 or more.....	38	8,055	...	...	...	...	38	8,055
Median debt.....dollars..	4,100	...	7,000	...	6,900	...	3,400	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	102,493	91,317	11,176	9,932	8,176	1,488	267	14,596	13,798	798	77,970	69,344	8,625
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	82,797	74,184	8,613	9,434	7,692	1,488	253	13,001	12,217	784	60,364	54,276	6,088
2 to 4 dwelling units.....	17,269	14,942	2,327	435	421	...	14	1,531	1,531	...	15,301	12,991	2,314
5 to 49 dwelling units.....	2,341	2,113	228	64	64	...	...	64	50	14	2,216	2,000	215
50 dwelling units or more.....	89	79	10	...	...	...	...	...	...	...	89	79	10
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	101,441	90,312	11,129	9,876	8,120	1,489	267	14,519	13,721	798	77,049	68,472	8,577
Less than half.....	1,056	1,007	49	56	56	...	...	77	77	...	922	874	49
YEAR STRUCTURE BUILT													
1950 (part).....	2,371	2,135	236	615	378	236	...	1,413	1,413	...	347	347	...
1949.....	4,220	3,250	970	1,180	589	577	14	1,307	1,251	56	1,733	1,410	323
1948.....	8,199	7,230	969	2,324	1,902	225	197	1,111	1,111	...	4,765	4,219	547
1947.....	4,845	4,001	844	703	422	225	56	1,808	1,667	141	2,335	1,913	422
1946.....	4,191	3,891	300	338	281	56	...	1,875	1,706	169	1,979	1,904	74
1942 to 1945.....	3,458	3,064	394	1,066	1,009	56	...	421	421	...	1,971	1,633	338
1940 to 1941.....	7,308	6,979	329	1,417	1,361	56	...	433	433	...	5,456	5,185	273
1930 to 1939.....	11,401	10,646	755	1,111	1,111	...	...	1,105	1,105	...	9,183	8,429	755
1929 or earlier.....	55,597	49,519	6,078	1,183	1,126	56	...	5,110	4,678	432	49,304	43,715	5,591
Not reported.....	917	611	306	...	...	...	...	14	14	...	903	597	306
MARKET VALUE													
Less than \$4,000.....	3,154	3,027	127	56	56	...	...	281	281	...	2,815	2,690	127
\$4,000 to \$5,999.....	6,919	6,035	884	14	14	...	...	464	464	...	6,439	5,559	884
\$6,000 to \$7,999.....	14,506	12,287	2,219	182	126	56	...	2,557	2,139	418	11,766	10,023	1,744
\$8,000 to \$9,999.....	20,548	17,764	2,784	1,774	1,480	295	...	3,538	3,426	112	15,235	12,859	2,376
\$10,000 to \$11,999.....	20,236	18,309	1,927	3,546	2,830	716	...	3,583	3,442	141	13,108	12,039	1,070
\$12,000 to \$14,999.....	18,338	16,359	1,979	2,784	2,279	309	197	3,052	2,939	113	12,503	11,141	1,361
\$15,000 to \$19,999.....	11,121	10,295	826	1,189	1,007	113	70	927	913	14	9,003	8,376	629
\$20,000 to \$49,999.....	6,311	5,955	356	280	280	...	...	140	140	...	5,889	5,535	356
\$50,000 to \$99,999.....	482	468	14	21	21	...	...	...	...	...	461	447	14
\$100,000 or more.....	155	145	10	16	16	...	...	...	...	...	139	129	10
Not reported.....	744	682	62	70	70	...	...	56	56	...	616	556	62
Median market value.....dollars..	10,400	10,500	9,600	11,600	11,700	...	...	10,200	10,200	...	10,200	10,300	9,200

RESIDENTIAL FINANCING

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	96,472	449,526	9,695	59,022	14,381	99,038	72,399	291,466
Average debt per property.....	...	4.7	...	6.1	...	6.9	...	4.0
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	6,999	6,028	14	9	56	39	6,929	5,980
\$2,000 to \$2,999.....	10,525	18,076	182	173	253	605	10,089	17,298
\$3,000 to \$3,999.....	14,817	35,836	1,094	1,816	716	2,011	13,007	32,009
\$4,000 to \$4,999.....	12,613	38,910	1,319	3,487	461	1,495	10,833	33,928
\$5,000 to \$5,999.....	12,017	52,811	802	3,443	2,159	9,864	9,057	39,504
\$6,000 to \$6,999.....	9,668	52,393	576	3,322	1,934	11,274	7,158	37,797
\$7,000 to \$7,999.....	8,810	57,247	1,463	9,718	2,608	17,423	4,740	30,106
\$8,000 to \$8,999.....	7,383	54,493	2,194	16,534	1,796	13,794	3,393	24,165
\$9,000 to \$9,999.....	5,486	45,837	1,110	10,045	2,155	19,550	2,221	16,242
\$10,000 to \$10,999.....	3,472	29,247	408	4,033	1,428	13,724	1,636	11,450
\$11,000 to \$11,999.....	1,490	15,747	295	3,233	451	4,872	745	7,642
\$12,000 to \$14,999.....	2,145	26,067	183	2,393	308	3,644	1,654	20,030
\$15,000 to \$19,999.....	718	10,597	56	816	56	743	605	9,038
\$20,000 or more.....	333	6,237	...	...	...	...	333	6,237
Median loan.....dollars..	5,200	...	7,500	...	7,600	...	4,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	20,328	23,346	1,407	1,406	113	107	18,809	21,833
\$2,000 to \$2,999.....	14,556	35,934	394	953	970	2,554	13,192	32,427
\$3,000 to \$3,999.....	11,856	41,025	1,066	3,546	851	3,095	9,940	34,384
\$4,000 to \$4,999.....	9,805	43,485	643	2,842	1,166	5,098	7,996	35,545
\$5,000 to \$5,999.....	10,905	59,186	760	4,310	1,990	10,894	8,155	43,982
\$6,000 to \$6,999.....	6,722	43,057	477	3,179	2,105	13,611	4,139	26,267
\$7,000 to \$7,999.....	8,868	65,748	2,390	18,062	2,354	17,269	4,124	30,417
\$8,000 to \$8,999.....	3,856	32,265	956	8,059	1,247	10,575	1,653	13,631
\$9,000 to \$9,999.....	4,954	46,762	913	8,560	2,606	24,865	1,435	13,337
\$10,000 to \$10,999.....	1,189	12,553	336	3,635	475	4,996	378	3,922
\$11,000 to \$11,999.....	1,322	15,139	169	1,925	366	4,172	787	9,042
\$12,000 to \$14,999.....	1,584	21,115	183	2,545	139	1,802	1,262	16,768
\$15,000 to \$19,999.....	361	5,752	...	...	...	...	361	5,752
\$20,000 or more.....	168	4,159	...	...	...	...	168	4,159
Median debt.....dollars..	4,100	...	7,000	...	6,900	...	3,400	...

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.....	427,439	377,583	49,856	156,325	43,004	11,198	97,978	273,136	241,034	32,102	22,087	2,072	20,015
Average debt per mortgage.....	4.4	4.4	4.7	5.8	5.4	7.5	6.8	3.8	3.8	3.9	2.1	1.4	2.2
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	56,558	51,270	5,288	13,944	10,744	2,721	15,266	27,348	26,704	644	917	565	352
Mutual savings bank.....	19,477	19,047	430	5,541	5,541	...	3,828	10,108	9,678	430	...	...	...
Savings and loan association.....	154,495	131,176	23,319	14,218	11,647	2,571	37,352	102,925	84,592	18,333	2,754	448	2,306
Life insurance company.....	79,767	65,351	14,416	19,029	11,907	5,906	26,040	34,698	27,978	6,720	1,049	963	86
Mortgage company.....	6,911	6,483	428	3,076	2,648	...	599	3,236	3,236	...	23	...	23
Federal National Mortgage Association.....	13,984	13,984	...	...	...	...	13,984	...	...	...	...	...	...
Individual.....	78,047	73,441	4,606	...	...	...	...	78,047	73,441	4,606	16,705	...	16,705
Other.....	18,200	16,831	1,369	517	517	...	909	16,774	15,405	1,369	639	96	543
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	97,108	87,722	9,386	9,687	5,726	2,745	35,967	51,454	46,029	5,425	5,465	502	4,963
1949.....	118,714	100,692	18,022	16,018	10,416	5,602	20,444	82,252	71,563	10,689	7,469	1,047	6,422
1948.....	85,703	73,400	12,303	19,648	17,491	1,250	12,050	54,005	44,247	9,758	5,471	302	5,269
1947.....	59,157	51,760	7,397	3,880	2,281	1,599	16,029	39,248	35,477	3,771	1,851	221	1,530
1946.....	32,485	30,620	1,865	529	529	...	12,996	18,960	17,382	1,578	1,427	...	1,427
1942 to 1945.....	24,016	23,146	870	2,840	2,840	...	492	20,684	19,814	870	228	...	228
1940 to 1941.....	5,626	5,615	11	2,652	2,652	...	...	2,974	2,963	11	3	...	3
1935 to 1939.....	4,454	4,454	...	1,069	1,069	...	...	3,386	3,386	...	173	...	173
1930 to 1934.....	174	174	...	...	...	...	...	174	174	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

<sup>1</sup> Includes 2,123 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.....	96,472	85,788	10,684	19,695	7,939	1,488	14,381	72,399	64,252	8,146	10,718	1,488	9,230
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	12,284	11,259	1,025	2,009	1,602	351	2,453	7,821	7,513	308	787	351	436
Mutual savings bank.....	4,829	4,622	207	1,252	1,252	...	661	2,917	2,710	207	...	...	...
Savings and loan association.....	38,775	32,847	5,928	2,451	2,102	349	6,163	30,162	25,001	5,161	1,161	293	869
Life insurance company.....	12,599	10,838	1,761	3,237	2,294	788	3,137	6,225	5,462	763	877	788	88
Mortgage company.....	940	884	56	506	450	...	68	366	366	...	14	...	14
Federal National Mortgage Association.....	1,773	1,773	...	...	...	...	1,773	...	...	...	...	...	...
Individual.....	21,056	19,628	1,428	...	...	...	...	21,056	19,628	1,428	7,485	...	7,485
Other.....	4,221	3,939	282	239	239	...	126	3,857	3,375	282	394	56	338
FORM OF DEBT													
Mortgage or deed of trust.....	82,981	72,549	10,432	9,695	7,939	1,488	14,381	58,905	51,012	7,893	5,383	1,488	3,895
Contract to purchase.....	13,494	13,241	253	...	...	...	...	13,494	13,241	253	5,333	...	5,333
AMORTIZATION													
Fully amortized.....	89,294	78,804	10,490	9,695	7,939	1,489	14,381	65,218	57,268	7,950	10,074	1,489	8,585
Partially amortized.....	3,462	3,379	83	...	...	...	...	3,462	3,379	83	194	...	194
Not amortized.....	2,033	1,977	56	...	...	...	...	2,033	1,977	56	131	...	131
On demand.....	1,687	1,631	56	...	...	...	...	1,687	1,631	56	319	...	319
Regular principal payments required.....	700	700	...	...	...	...	...	700	700	...	207	...	207
No regular principal payments required.....	987	931	56	...	...	...	...	987	931	56	112	...	112
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	91,750	81,374	10,376	9,582	7,882	1,433	14,237	67,930	60,038	7,892	9,806	1,432	8,374
Delinquent:													
Foreclosure in process.....	196	196	...	...	...	...	14	182	182	...	141	...	141
Foreclosure not in process.....	3,473	3,220	253	113	56	56	131	3,220	3,035	197	601	56	544
No regular payments required.....	1,055	999	56	...	...	...	...	1,055	999	56	169	...	169
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	15,996	14,211	1,785	1,233	716	363	4,320	10,443	9,176	1,267	1,869	362	1,508
1949.....	22,332	19,033	3,299	2,171	1,439	732	3,003	17,158	14,844	2,314	3,453	732	2,721
1948.....	17,757	15,076	2,681	2,659	2,378	169	1,661	13,437	11,094	2,343	2,713	169	2,544
1947.....	14,491	12,762	1,729	672	446	225	2,802	11,018	9,876	1,142	1,628	225	1,403
1946.....	9,136	8,322	814	113	113	...	2,456	6,568	5,867	701	757	...	757
1942 to 1945.....	10,530	10,164	366	830	830	...	141	9,559	9,193	366	253	...	253
1940 to 1941.....	2,913	2,899	14	1,122	1,122	...	...	1,791	1,777	14	14	...	14
1935 to 1939.....	3,097	3,097	...	896	896	...	...	2,201	2,201	...	30	...	30
1930 to 1934.....	225	225	...	...	...	...	...	225	225	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE													
On demand.....	1,686	1,630	56	...	...	...	...	1,686	1,630	56	319	...	319
Less than 5 years.....	2,458	2,402	56	...	...	...	...	2,458	2,402	56	921	...	921
5 to 9 years.....	11,694	10,713	981	...	...	...	197	11,497	10,516	981	3,347	...	3,347
10 to 12 years.....	29,374	25,323	4,051	56	56	...	1,037	28,282	24,343	3,939	2,390	...	2,390
13 to 14 years.....	4,540	4,345	195	...	...	...	373	4,167	3,972	195	408	...	408
15 years.....	17,952	15,421	2,531	672	672	...	2,183	15,098	12,985	2,113	860	169	692
16 to 19 years.....	4,621	4,434	187	245	245	...	1,065	3,313	3,126	187	521	...	521
20 years.....	11,371	10,470	901	3,653	3,315	282	3,142	4,576	4,154	422	813	634	182
21 to 24 years.....	5,195	4,858	337	647	366	126	4,055	4,993	4,993	...	732	450	281
25 years.....	7,191	5,856	1,335	4,423	3,285	1,081	2,247	520	379	141	351	239	112
26 years or more.....	393	337	56	...	...	...	83	309	253	56	56	...	56
Median term.....years..	14	14	15	22	20	...	20	12	12	12	11	...	10
YEAR MORTGAGE DUE													
On demand.....	1,686	1,630	56	...	...	...	...	1,686	1,630	56	319	...	319
Fully amortized.....	89,290	78,801	10,489	9,694	7,939	1,488	14,380	65,216	57,266	7,950	10,073	1,488	8,585
Past due.....	141	141	...	...	...	...	...	141	141	...	14	...	14
1950 to 1951.....	874	860	14	56	56	...	...	817	803	14	149	...	149
1952 to 1953.....	4,615	4,418	197	362	362	...	...	4,253	4,056	197	1,531	...	1,531
1954 to 1955.....	7,845	7,452	393	169	169	...	...	7,676	7,283	393	1,192	...	1,192
1956 to 1957.....	9,225	7,987	1,238	126	126	...	321	8,778	7,596	1,182	1,040	...	1,040
1958 to 1959.....	14,825	13,196	1,629	126	126	...	449	14,249	12,620	1,629	1,876	...	1,876
1960 to 1964.....	25,982	21,932	4,050	830	830	...	3,116	21,836	18,261	3,575	1,799	169	1,630
1965 to 1969.....	12,844	11,658	1,186	3,965	3,628	282	2,990	5,887	5,180	707	1,097	394	703
1970 to 1974.....	11,744	10,365	1,379	3,417	2,349	858	6,858	1,467	1,270	197	1,193	799	394
1975 or later.....	1,195	792	403	643	293	348	446	112	56	56	182	126	56
Partially or not amortized.....	5,497	5,357	140	...	...	...	...	5,497	5,357	140	326	...	326
Past due.....	56	56	...	...	...	...	...	56	56	...	...	...	...
1950 to 1951.....	1,117	1,117	...	...	...	...	...	1,117	1,117	...	56	...	56
1952 to 1953.....	996	940	56	...	...	...	...	980	940	56	201	...	201
1954 to 1955.....	980	924	56	...	...	...	...	980	924	56	41	...	41
1956 to 1957.....	748	748	...	...	...	...	...	748	748	...	...	...	...
1958 to 1959.....	405	391	14	...	...	...	...	405	391	14	...	...	...
1960 to 1964.....	871	857	14	...	...	...	...	871	857	14	...	...	...
1965 to 1969.....	169	169	...	...	...	...	...	169	169	...	14	...	14
1970 to 1974.....	14	14	...	...	...	...	...	14	14	...	...	...	...
1975 or later.....	141	141	...	...	...	...	...	141	141	...	...	...	...

<sup>1</sup> Includes 268 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													
<b>INTEREST RATE</b>													
Less than 4.0 percent.....	1,996	1,940	56	...	...	...	14	1,982	1,926	56	169	...	169
4.0 percent.....	32,910	30,876	2,034	4,417	3,755	394	14,367	14,127	13,537	590	1,933	1,489	445
4.1 to 4.4 percent.....	27	13	14	27	13	14	...	...	...	...	...	...	...
4.5 percent.....	15,175	13,380	1,795	4,454	3,373	1,081	...	10,721	10,007	714	378	...	378
4.6 to 5.0 percent.....	39,622	33,933	5,689	798	798	...	...	38,824	33,135	5,689	6,227	...	6,227
5.1 to 5.5 percent.....	1,893	1,472	421	...	...	...	...	1,893	1,472	421	338	...	338
5.6 to 6.0 percent.....	4,852	4,177	675	...	...	...	...	4,852	4,277	675	1,673	...	1,673
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	5.0	4.5	4.5	...	4.0	5.0	5.0	5.0	5.0	...	5.0
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	7,803	6,846	957	14	14	...	56	7,733	6,776	957	5,004	1,209	3,794
\$2,000 to \$2,999.....	11,296	10,327	969	182	182	...	310	10,805	9,892	913	2,627	279	2,348
\$3,000 to \$3,999.....	15,755	13,929	1,826	1,094	1,094	...	660	14,001	12,175	1,826	1,736	...	1,736
\$4,000 to \$4,999.....	14,258	11,857	2,401	1,319	1,319	...	517	12,422	10,077	2,345	876	...	876
\$5,000 to \$5,999.....	11,840	10,828	1,012	802	802	...	2,243	8,796	7,925	871	112	...	112
\$6,000 to \$6,999.....	9,009	7,972	1,037	914	576	338	2,296	5,799	5,462	337	30	...	30
\$7,000 to \$7,999.....	8,287	7,163	1,124	2,051	1,237	674	2,359	3,877	3,680	197	41	...	41
\$8,000 to \$8,999.....	6,397	5,879	518	2,208	1,843	309	1,655	2,535	2,381	154	141	...	141
\$9,000 to \$9,999.....	4,533	4,346	187	507	394	56	2,155	1,871	1,797	74	...	...	...
\$10,000 to \$10,999.....	3,179	2,996	183	211	141	56	1,372	1,595	1,539	56	141	...	141
\$11,000 to \$11,999.....	1,486	1,223	263	226	169	56	451	812	605	207	...	...	...
\$12,000 to \$14,999.....	1,682	1,612	70	112	112	...	252	1,317	1,247	70	...	...	...
\$15,000 to \$19,999.....	785	644	141	56	56	...	56	672	531	141	10	...	10
\$20,000 or more.....	168	168	...	...	...	...	...	168	168	...	...	...	...
Median loan.....dollars..	4,900	4,900	4,600	7,200	6,900	...	7,400	4,200	4,300	4,100	2,100	...	2,300
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	21,327	20,004	1,323	1,407	1,407	...	169	19,751	18,485	1,266	6,424	1,266	5,159
\$2,000 to \$2,999.....	15,454	13,754	1,700	394	394	...	913	14,148	12,448	1,700	2,395	223	2,172
\$3,000 to \$3,999.....	13,020	11,101	1,919	1,066	1,066	...	907	11,046	9,183	1,863	973	...	973
\$4,000 to \$4,999.....	10,252	8,563	1,689	643	643	...	1,109	8,500	6,811	1,689	507	...	507
\$5,000 to \$5,999.....	10,398	9,191	1,207	760	760	...	2,492	7,145	6,441	704	86	...	86
\$6,000 to \$6,999.....	5,988	5,342	646	984	477	507	1,800	3,204	3,121	83	168	...	168
\$7,000 to \$7,999.....	8,752	7,503	1,249	2,923	1,996	730	2,270	3,560	3,294	266	24	...	24
\$8,000 to \$8,999.....	3,167	2,926	241	632	436	140	1,247	1,289	1,243	46	...	...	...
\$9,000 to \$9,999.....	4,193	4,070	123	422	422	...	2,550	1,221	1,098	123	...	...	...
\$10,000 to \$10,999.....	996	672	324	183	112	56	419	394	197	197	141	...	141
\$11,000 to \$11,999.....	1,055	999	56	169	113	56	366	520	520	...	...	...	...
\$12,000 to \$14,999.....	1,565	1,355	210	113	113	...	139	1,313	1,103	210	...	...	...
\$15,000 to \$19,999.....	295	295	...	...	...	...	...	295	295	...	...	...	...
\$20,000 or more.....	14	14	...	...	...	...	...	14	14	...	...	...	...
Median debt.....dollars..	3,800	3,800	4,200	6,500	5,600	...	6,800	3,200	3,100	3,500	1,600	...	1,700
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT</b>													
Mortgages with payments which include both.....	93,286	82,713	10,573	9,694	7,938	1,488	14,380	69,212	61,177	8,035	10,419	1,488	8,931
Less than \$20.....	10,254	8,867	1,387	252	196	56	500	9,501	8,170	1,331	5,071	1,432	3,639
\$20 to \$24.....	8,120	6,792	1,328	1,375	1,375	...	303	6,441	5,113	1,328	1,846	56	1,790
\$25 to \$29.....	9,587	8,546	1,041	1,310	1,310	...	742	7,535	6,550	985	1,101	...	1,101
\$30 to \$34.....	11,577	10,227	1,350	492	479	...	1,743	9,342	8,203	1,139	872	...	872
\$35 to \$39.....	12,067	10,497	1,570	899	491	408	2,509	8,660	7,497	1,163	477	...	477
\$40 to \$44.....	12,890	11,065	1,825	3,102	2,189	716	2,572	7,216	6,360	856	126	...	126
\$45 to \$49.....	7,121	6,254	867	941	745	196	1,976	4,204	3,894	310	197	...	197
\$50 to \$54.....	7,844	7,718	126	535	535	...	2,012	5,298	5,172	126	196	...	196
\$55 to \$59.....	3,277	3,080	167	113	56	...	1,223	1,911	1,857	54	...	...	...
\$60 to \$64.....	3,548	3,310	238	394	394	...	479	2,676	2,438	238	...	...	...
\$65 to \$69.....	1,313	1,074	239	56	...	56	182	1,074	948	126	...	...	...
\$70 to \$79.....	1,709	1,540	169	113	56	56	27	1,570	1,457	113	338	...	338
\$80 to \$99.....	1,977	1,767	210	112	112	...	56	1,808	1,598	210	27	...	27
\$100 to \$119.....	1,371	1,315	56	...	...	...	56	1,315	1,259	56	14	...	14
\$120 or more.....	661	661	...	...	...	...	...	661	661	...	154	...	154
Median payment.....dollars..	37	38	35	40	40	...	42	36	36	31	20	...	22

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	PHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	96,472	85,788	10,684	9,695	7,939	1,488	267	14,381	13,597	784	72,399	64,252	8,146
<b>STRUCTURES ON PROPERTY</b>													
1 structure.....	94,986	84,378	10,608	9,695	7,939	1,489	267	14,277	13,493	784	71,014	62,946	8,068
2 structures or more.....	1,489	1,411	78	...	...	...	...	104	104	...	1,384	1,306	78
<b>DWELLING UNITS ON PROPERTY</b>													
1 dwelling unit.....	80,985	72,480	8,505	9,352	7,610	1,488	253	12,864	12,080	784	58,770	52,790	5,980
2 dwelling units.....	12,675	10,924	1,751	343	329	...	14	1,404	1,404	...	10,928	9,191	1,738
3 dwelling units.....	1,706	1,434	272	...	...	...	...	24	24	...	1,682	1,410	272
4 dwelling units.....	1,108	951	157	...	...	...	...	89	89	...	1,018	862	157
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>													
None.....	95,854	85,188	10,666	9,639	7,883	1,489	267	14,318	13,534	784	71,899	63,771	8,128
Less than half.....	619	601	18	56	56	...	...	63	63	...	500	481	18
<b>YEAR STRUCTURE BUILT</b>													
1950 (part).....	2,304	2,068	236	587	350	236	...	1,399	1,399	...	320	320	...
1949.....	4,159	3,189	970	1,138	547	577	14	1,307	1,251	56	1,714	1,391	323
1948.....	7,963	7,049	914	2,237	1,815	225	197	1,111	1,111	...	4,616	4,124	492
1947.....	4,680	3,836	844	2,547	394	225	56	1,767	1,626	141	2,298	1,816	422
1946.....	4,149	3,849	300	510	253	56	...	1,875	1,706	169	1,965	1,890	74
1942 to 1945.....	3,417	3,037	380	1,066	1,009	56	...	421	421	...	1,930	1,606	324
1940 to 1941.....	7,149	6,827	322	1,417	1,361	56	...	406	406	...	5,325	5,060	266
1930 to 1939.....	11,028	10,317	711	1,097	1,097	...	...	1,105	1,105	...	8,825	8,114	711
1929 or earlier.....	50,800	45,083	5,717	1,169	1,112	56	...	4,990	4,572	418	44,640	39,399	5,243
Not reported.....	826	534	292	...	...	...	...	...	...	...	826	534	292
<b>YEAR STRUCTURE ACQUIRED</b>													
1950 (part).....	9,721	8,162	1,559	1,177	660	363	155	4,098	4,098	...	4,447	3,405	1,043
1949.....	15,749	12,394	3,355	2,171	1,439	732	...	3,003	2,750	253	10,575	8,205	2,370
1948.....	15,224	12,487	2,737	2,547	2,265	169	113	1,548	1,492	56	11,129	8,730	2,399
1947.....	11,954	10,326	1,628	503	278	225	...	3,022	2,660	362	8,429	7,387	1,041
1946.....	9,944	9,074	1,699	1,699	1,699	...	...	2,287	2,174	113	7,488	6,731	757
1942 to 1945.....	16,148	15,713	435	886	886	...	...	423	423	...	14,839	14,404	435
1940 to 1941.....	7,203	7,133	70	1,291	1,291	...	...	...	...	...	5,912	5,843	70
1930 to 1939.....	7,110	7,080	30	925	925	...	...	...	...	...	6,186	6,155	30
1929 or earlier.....	3,421	3,421	...	27	27	...	...	...	...	...	3,394	3,394	...
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED</b>													
New.....	26,765	24,349	2,416	6,138	4,818	1,207	113	5,745	5,576	169	14,884	13,956	928
Previously occupied.....	69,708	61,439	8,269	3,557	3,121	282	155	8,637	8,022	615	57,515	50,296	7,218
<b>PURCHASE PRICE</b>													
Less than \$2,000.....	2,097	2,083	14	...	...	...	...	113	113	...	1,984	1,971	14
\$2,000 to \$2,999.....	4,842	4,842	...	...	...	...	...	197	197	...	4,645	4,645	...
\$3,000 to \$3,999.....	8,007	7,696	311	182	182	...	...	182	182	...	7,641	7,231	311
\$4,000 to \$4,999.....	9,806	8,937	869	1,497	1,497	...	...	517	7,792	56	6,979	6,979	813
\$5,000 to \$5,999.....	9,419	9,039	380	563	563	...	...	759	759	...	8,097	7,717	380
\$6,000 to \$6,999.....	9,605	8,147	1,458	507	507	...	...	2,011	1,593	418	7,086	6,047	1,040
\$7,000 to \$7,999.....	7,385	6,046	1,339	408	239	169	...	1,420	1,420	...	5,558	4,387	1,171
\$8,000 to \$8,999.....	9,449	7,741	1,708	463	234	239	...	2,249	2,108	141	6,738	5,409	1,328
\$9,000 to \$9,999.....	7,139	6,098	1,041	1,237	830	408	...	1,894	1,894	...	4,007	3,374	633
\$10,000 to \$10,999.....	7,342	6,150	1,192	1,625	1,247	378	...	1,994	1,994	...	3,723	2,909	814
\$11,000 to \$11,999.....	4,628	4,179	449	787	717	70	...	1,081	1,025	56	2,761	2,437	323
\$12,000 to \$14,999.....	8,440	7,411	1,029	1,660	1,294	169	197	1,700	1,587	113	5,079	4,530	551
\$15,000 to \$19,999.....	4,851	4,116	735	512	386	56	70	111	111	...	4,228	3,619	608
\$20,000 to \$24,999.....	1,314	1,314	...	141	141	...	...	56	56	...	1,117	1,117	...
\$25,000 or more.....	1,116	952	164	113	113	...	...	70	70	...	933	769	164
Property not acquired by purchase.....	126	126	...	...	...	...	...	...	...	...	126	126	...
Not reported.....	913	913	...	...	...	...	...	27	27	...	886	886	...
Median purchase price.....dollars..	7,500	7,200	8,600	9,900	9,900	...	...	8,800	8,900	...	6,700	6,400	8,200
<b>MARKET VALUE</b>													
Less than \$2,000.....	154	154	...	56	56	...	...	28	28	...	70	70	...
\$2,000 to \$2,999.....	304	304	...	...	...	...	...	...	...	...	304	304	...
\$3,000 to \$3,999.....	2,424	2,311	113	...	...	...	...	253	253	...	2,170	2,058	113
\$4,000 to \$4,999.....	2,824	2,164	660	...	...	...	...	295	295	...	2,528	1,869	660
\$5,000 to \$5,999.....	3,473	3,290	183	...	...	...	...	113	113	...	3,359	3,178	183
\$6,000 to \$6,999.....	6,186	4,926	1,260	...	...	...	...	1,451	1,089	362	4,735	3,837	898
\$7,000 to \$7,999.....	7,628	6,676	952	182	126	56	...	1,078	1,022	56	6,366	5,528	838
\$8,000 to \$8,999.....	10,378	9,068	1,310	1,047	991	56	...	1,462	1,406	56	7,869	6,672	1,197
\$9,000 to \$9,999.....	9,533	8,100	1,433	673	439	239	...	2,049	1,993	56	6,811	5,672	1,138
\$10,000 to \$10,999.....	12,953	11,534	1,419	1,715	1,224	491	...	2,038	1,897	141	9,201	8,414	787
\$11,000 to \$11,999.....	6,395	6,017	378	1,783	1,558	225	...	1,482	1,482	...	3,131	2,978	153
\$12,000 to \$14,999.....	17,774	15,876	1,898	2,784	2,279	309	197	3,038	2,925	113	11,953	10,672	1,280
\$15,000 to \$19,999.....	10,404	9,659	745	1,144	962	113	70	913	913	...	8,345	7,784	562
\$20,000 to \$24,999.....	2,843	2,684	159	140	140	...	...	56	56	...	2,647	2,488	159
\$25,000 or more.....	2,525	2,593	165	112	112	...	...	70	70	...	2,575	2,411	165
Not reported.....	447	433	14	56	56	...	...	56	56	...	334	321	14
Median market value.....dollars..	10,300	10,400	9,500	11,600	11,700	...	...	10,200	10,300	...	10,100	10,300	9,100

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
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	17,596	17,483	113	1,407	1,407	...	...	...	...	...	16,189	16,076	113
20 to 39 percent.....	27,712	27,022	690	1,850	1,850	...	...	885	829	56	24,978	24,344	634
40 to 59 percent.....	24,083	21,563	2,520	2,081	2,023	...	56	3,566	3,510	56	18,435	16,028	2,408
60 to 69 percent.....	10,724	7,888	2,836	1,913	1,688	225	...	2,408	2,408	...	6,403	3,792	2,611
70 to 79 percent.....	7,288	5,402	1,886	956	618	282	56	3,016	2,763	253	3,315	2,021	1,295
80 to 84 percent.....	3,693	2,452	1,241	577	1,69	408	...	1,152	1,152	...	1,966	1,131	834
85 to 89 percent.....	2,002	1,512	490	420	...	266	155	1,305	1,305	...	277	207	70
90 to 94 percent.....	1,427	1,188	239	239	...	239	...	1,131	1,131	...	56	56	...
95 to 99 percent.....	1,047	615	432	70	56	14	...	723	361	362	253	197	56
100 percent or more.....	458	232	225	126	70	56	...	138	82	56	194	80	112
Market value not reported.....	447	433	14	56	56	...	...	56	56	...	334	321	14
Median percent.....	42	39	67	55	47	...	...	71	70	...	36	33	63
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	530	417	113	56	...	56	...	...	...	...	474	417	56
\$2.50 to \$4.99.....	3,836	3,443	393	14	14	...	...	534	534	...	3,289	2,896	393
\$5.00 to \$7.49.....	9,001	8,032	949	225	225	...	...	1,080	1,024	56	7,696	6,803	893
\$7.50 to \$9.99.....	17,152	14,895	2,257	1,417	1,248	113	56	2,702	2,284	418	13,033	11,363	1,670
\$10.00 to \$12.49.....	22,211	19,885	2,326	1,952	1,642	113	197	2,739	2,598	141	17,521	15,646	1,875
\$12.50 to \$14.99.....	13,273	11,868	1,405	1,628	1,459	169	...	1,648	1,648	...	9,995	8,760	1,237
\$15.00 to \$17.49.....	10,143	9,223	920	914	801	113	...	969	969	...	8,259	7,451	808
\$17.50 to \$19.99.....	5,465	4,847	618	675	619	56	...	882	826	56	3,908	3,403	505
\$20.00 to \$24.99.....	4,811	4,619	192	920	864	56	...	517	461	56	3,374	3,294	79
\$25.00 or more.....	1,676	1,409	267	113	113	...	...	210	210	...	1,353	1,085	267
Taxes not payable in 1949.....	6,858	5,652	1,206	1,724	897	813	14	3,043	2,987	56	2,090	1,767	323
Taxes or value not reported.....	1,522	1,481	41	56	56	...	...	56	56	...	1,409	1,368	41
Median taxes.....dollars..	11.52	11.57	11.08	12.95	13.12	...	...	11.21	11.38	...	11.42	11.45	11.17
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>													
Less than \$20.....	730	660	70	56	...	56	...	197	197	...	476	463	14
\$20 to \$39.....	8,420	7,464	956	...	...	...	...	623	623	...	7,798	6,842	956
\$40 to \$59.....	9,917	8,326	1,591	70	70	...	...	1,053	997	56	8,794	7,259	1,534
\$60 to \$79.....	10,644	8,768	1,876	544	544	...	...	1,882	1,464	418	8,217	6,760	1,457
\$80 to \$99.....	9,555	8,585	970	535	479	56	...	1,202	1,202	...	7,817	6,905	914
\$100 to \$119.....	12,403	11,503	900	1,135	1,079	56	...	1,398	1,257	141	9,871	9,168	703
\$120 to \$139.....	8,759	7,816	943	1,010	841	169	...	1,399	1,399	...	6,350	5,576	774
\$140 to \$159.....	8,393	7,818	575	1,126	929	...	197	1,125	1,125	...	6,143	5,764	378
\$160 to \$199.....	8,275	7,343	932	1,399	1,118	225	56	1,237	1,237	...	5,640	4,989	651
\$200 to \$249.....	6,377	5,871	506	1,126	1,069	56	...	900	787	113	4,351	4,015	337
\$250 to \$299.....	1,920	1,850	70	520	464	56	...	113	113	...	1,288	1,274	14
\$300 or more.....	3,195	3,129	66	450	450	...	...	267	267	...	2,477	2,412	66
Taxes not payable in 1949.....	6,802	5,596	1,206	1,724	897	813	14	2,986	2,930	56	2,090	1,767	323
Taxes not reported.....	1,088	1,061	27	...	...	...	...	...	...	...	1,088	1,061	27
Median taxes.....dollars..	103	105	81	147	146	...	...	106	109	...	98	100	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	68,665	58,488	10,177	8,936	7,237	1,432	267	13,639	12,855	784	46,089	38,395	7,695
Mortgage refinanced or renewed.....	19,134	18,713	421	645	589	56	...	628	628	...	17,859	17,494	365
To increase loan for improvements or repairs.....	7,035	6,909	126	169	169	...	...	112	112	...	6,753	6,627	126
To increase loan for other reasons.....	2,849	2,666	183	56	...	56	...	56	56	...	2,736	2,609	127
To secure better terms.....	6,869	6,813	56	238	238	...	...	446	446	...	6,184	6,128	56
To renew or extend loan without increasing amount.....	893	837	56	...	...	...	...	...	...	...	893	837	56
For other purpose.....	1,488	1,488	...	182	182	...	...	14	14	...	1,293	1,293	...
Mortgage placed later than acquisition of property.....	8,676	8,590	86	113	113	...	...	112	112	...	8,452	8,366	86
To make improvements or repairs.....	4,093	4,063	30	...	...	...	...	56	56	...	4,037	4,007	30
To invest in other properties.....	524	524	...	...	...	...	...	56	56	...	468	468	...
To invest in business other than real estate.....	765	765	...	...	...	...	...	...	...	...	765	765	...
For other purpose.....	3,294	3,238	56	113	113	...	...	...	...	...	3,182	3,126	56
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages	19,134	18,713	421	645	589	56	...	628	628	...	17,859	17,494	365
Same lender.....	9,517	9,110	407	351	295	56	...	347	347	...	8,819	8,468	351
Different lender.....	9,617	9,603	14	294	294	...	...	281	281	...	9,040	9,026	14

<sup>1</sup> 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				
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>														
Properties with first mortgage made or assumed at time of purchase.....	68,667	58,490	10,177	8,936	7,236	1,432	267	13,639	12,856	783	46,092	38,397	7,694	
Less than 50 percent.....	13,350	8,977	4,373	498	498	...	...	253	197	56	12,598	8,282	4,317	
50 to 59 percent.....	10,737	8,062	2,675	957	844	56	56	535	479	56	9,245	6,739	2,506	
60 to 64 percent.....	5,124	4,258	866	745	548	...	197	591	394	197	3,788	3,315	472	
65 to 69 percent.....	4,645	4,077	568	1,277	1,051	225	...	473	473	...	2,896	2,553	343	
70 to 74 percent.....	4,010	3,870	140	1,223	1,083	126	14	658	658	...	2,128	2,128	...	
75 to 79 percent.....	5,788	5,396	392	1,291	956	336	...	1,032	1,032	...	3,464	3,407	56	
80 to 84 percent.....	6,285	5,722	563	1,642	1,079	563	...	1,512	1,512	...	3,131	3,131	...	
85 to 89 percent.....	5,001	4,819	182	1,078	952	126	...	1,921	1,865	56	2,003	2,003	...	
90 to 94 percent.....	4,334	4,334	...	225	225	...	...	2,401	2,401	...	1,710	1,710	...	
95 to 99 percent.....	1,943	1,943	...	...	...	...	...	1,186	1,186	...	756	756	...	
100 percent or more.....	6,684	6,266	418	...	...	...	...	3,050	2,632	418	3,634	3,634	...	
Purchase price not reported or property not acquired by purchase.....	766	766	...	...	...	...	...	27	27	...	739	739	...	
Median percent.....	70	75	53	74	73	...	...	90	89	...	61	66	45	
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>														
Properties with first mortgage made or assumed at time of purchase.....	68,667	58,490	10,177	8,936	7,236	1,432	267	13,639	12,856	783	46,092	38,397	7,694	
Less than 50 percent.....	9,033	8,977	56	498	498	...	...	197	197	...	8,338	8,282	56	
50 to 59 percent.....	8,202	8,062	140	844	844	...	...	535	479	56	6,822	6,739	83	
60 to 64 percent.....	4,455	4,258	197	605	548	...	56	394	394	...	3,456	3,315	141	
65 to 69 percent.....	4,945	4,077	868	1,051	1,051	...	...	473	473	...	3,419	2,553	868	
70 to 74 percent.....	5,558	3,870	1,688	1,139	1,083	56	...	658	658	...	3,760	2,128	1,632	
75 to 79 percent.....	6,824	5,396	1,428	1,068	956	56	56	1,032	1,032	...	4,724	3,407	1,316	
80 to 84 percent.....	7,508	5,722	1,786	1,248	1,079	169	...	1,512	1,512	...	4,748	3,131	1,617	
85 to 89 percent.....	6,418	4,819	1,599	1,219	952	113	155	1,978	1,865	113	3,222	2,003	1,219	
90 to 94 percent.....	5,138	4,334	804	759	225	534	...	2,457	2,401	56	1,924	1,710	214	
95 to 99 percent.....	2,503	1,943	560	266	...	266	...	1,327	1,186	141	909	756	154	
100 percent or more.....	7,320	6,266	1,054	239	...	239	...	3,050	2,632	418	4,030	3,634	397	
Purchase price not reported or property not acquired by purchase.....	766	766	...	...	...	...	...	27	27	...	739	739	...	
Median percent.....	76	75	82	77	73	...	...	90	89	...	71	66	79	
<b>VETERAN STATUS OF OWNER</b>														
Veteran of World War II.....	34,152	28,555	5,597	3,931	2,203	1,475	253	12,732	11,948	784	17,488	14,403	3,084	
Veteran of World War I only.....	7,742	7,194	548	520	520	...	...	24	24	...	7,197	6,649	548	
Other service or nonveteran.....	54,882	50,041	4,841	5,244	5,216	14	14	1,624	1,624	...	47,714	43,201	4,513	

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.....	80,985	382,705	9,352	56,581	12,864	89,189	58,770	236,935
Average debt per property.....	...	4.7	...	6.0	...	6.9	...	4.0
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	5,945	5,189	14	9	56	39	5,875	5,141
\$2,000 to \$2,999.....	8,317	14,629	182	173	253	605	7,881	13,851
\$3,000 to \$3,999.....	12,916	31,380	1,094	1,816	575	1,603	11,247	27,961
\$4,000 to \$4,999.....	10,384	31,810	1,253	3,391	394	1,267	8,727	27,152
\$5,000 to \$5,999.....	9,792	42,908	802	3,443	1,849	8,324	7,142	31,141
\$6,000 to \$6,999.....	8,261	45,317	576	3,322	1,663	9,773	6,022	32,222
\$7,000 to \$7,999.....	7,585	50,925	1,387	9,665	2,417	16,222	3,781	25,038
\$8,000 to \$8,999.....	6,474	48,068	2,166	16,320	1,698	13,132	2,610	18,616
\$9,000 to \$9,999.....	4,549	39,729	1,110	10,045	2,066	18,868	1,373	10,816
\$10,000 to \$10,999.....	2,984	25,430	408	4,033	1,274	12,335	1,302	9,062
\$11,000 to \$11,999.....	1,223	12,837	182	2,000	310	3,338	731	7,499
\$12,000 to \$14,999.....	1,728	20,920	113	1,548	252	2,940	1,363	16,432
\$15,000 to \$19,999.....	507	7,492	56	816	56	743	394	5,933
\$20,000 or more.....	323	6,071	...	...	...	...	323	6,071
Median loan.....dollars..	5,200	...	7,500	...	7,600	...	4,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	16,533	18,895	1,275	1,257	113	107	15,146	17,531
\$2,000 to \$2,999.....	12,442	30,694	394	933	829	2,146	11,219	27,595
\$3,000 to \$3,999.....	9,611	33,103	1,066	3,546	784	2,867	7,762	26,690
\$4,000 to \$4,999.....	7,772	34,533	643	2,842	1,042	4,970	6,087	27,121
\$5,000 to \$5,999.....	8,925	48,396	760	4,310	1,533	8,460	6,632	35,626
\$6,000 to \$6,999.....	5,914	37,798	477	3,179	1,886	12,193	3,550	22,426
\$7,000 to \$7,999.....	7,888	58,427	2,362	17,848	2,217	16,268	3,309	24,311
\$8,000 to \$8,999.....	3,537	29,609	956	8,059	1,191	10,113	1,390	11,437
\$9,000 to \$9,999.....	4,659	44,007	913	8,560	2,514	24,014	1,232	11,433
\$10,000 to \$10,999.....	950	9,981	283	3,021	306	3,181	364	3,779
\$11,000 to \$11,999.....	1,055	12,021	56	642	366	4,172	633	7,207
\$12,000 to \$14,999.....	1,264	16,909	169	2,364	83	1,098	1,012	13,447
\$15,000 to \$19,999.....	267	4,173	...	...	...	...	267	4,173
\$20,000 or more.....	168	4,159	...	...	...	...	168	4,159
Median debt.....dollars..	4,200	...	7,000	...	7,100	...	3,300	...

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	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.....	365,902	323,960	41,942	153,918	40,744	11,198	88,129	223,855	199,520	24,335	16,806	2,072	14,734
Average debt per mortgage.....	4.5	4.5	4.9	5.8	5.4	7.5	6.9	3.8	3.8	4.1	2.0	1.4	2.1
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	50,857	45,710	5,147	13,634	10,434	2,721	14,429	22,794	22,291	503	804	565	239
Mutual savings bank.....	16,586	16,251	335	5,541	5,541	...	3,059	7,946	7,611	335	...	...	...
Savings and loan association.....	126,167	108,712	17,455	13,554	10,983	2,571	29,985	82,628	70,159	12,469	2,508	448	2,060
Life insurance company.....	77,563	63,547	14,016	18,210	11,235	5,906	25,680	33,673	27,206	6,467	969	963	6
Mortgage company.....	6,297	5,869	428	2,462	2,034	...	599	3,236	3,236	...	...	...	...
Federal National Mortgage Association.....	19,428	13,428	...	...	...	...	13,428	...	...	...	...	...	...
Individual.....	57,820	54,628	3,192	...	...	...	...	57,820	54,628	3,192	11,886	...	11,886
Other.....	17,184	15,815	1,369	517	517	...	909	15,758	14,389	1,369	639	96	543
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	86,034	78,128	7,906	9,540	5,726	2,745	32,451	44,043	39,951	4,092	4,767	502	4,265
1949.....	104,473	87,848	16,625	15,965	10,363	5,602	19,487	69,021	59,729	9,292	6,869	1,047	5,822
1948.....	74,699	65,218	9,481	17,537	15,380	1,250	11,254	45,908	38,972	6,936	3,223	202	3,018
1947.....	49,227	42,689	6,538	3,880	2,281	1,599	15,381	29,966	27,054	2,912	1,410	321	1,089
1946.....	22,805	22,144	661	529	529	...	9,064	13,212	12,838	374	309	...	309
1942 to 1945.....	19,357	18,639	718	2,840	2,840	...	492	16,025	15,307	718	228	...	3
1940 to 1941.....	4,779	4,768	11	2,556	2,556	...	...	2,223	2,212	11	3	...	...
1935 to 1939.....	4,352	4,352	...	1,069	1,069	...	...	3,283	3,283	...	...	...	...
1930 to 1934.....	174	174	...	...	...	...	...	174	174	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

<sup>1</sup> Includes 1,976 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.....	80,985	72,480	8,505	19,352	7,610	1,488	12,864	58,770	52,790	5,980	8,519	1,488	7,031
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	10,707	9,823	884	1,925	1,518	351	2,373	6,409	6,242	167	646	351	295
Mutual savings bank.....	4,172	3,975	197	1,252	1,252	...	520	2,400	2,203	197	...	...	...
Savings and loan association.....	31,422	27,198	4,224	2,395	2,046	349	5,001	24,027	20,370	3,437	1,094	293	802
Life insurance company.....	12,107	10,391	1,716	3,091	2,162	788	3,081	5,935	5,204	731	845	788	56
Mortgage company.....	884	828	56	450	394	...	68	366	366	...	...	...	...
Federal National Mortgage Association.....	1,695	1,695	...	...	...	...	1,695	...	...	...	...	...	...
Individual.....	16,075	14,928	1,147	...	...	...	...	16,075	14,928	1,147	5,540	...	5,540
Other.....	3,925	3,643	282	239	239	...	126	3,561	3,279	282	394	56	338
FORM OF DEBT													
Mortgage or deed of trust.....	69,808	61,556	8,252	9,352	7,610	1,488	12,864	47,593	41,866	5,727	4,663	1,488	3,175
Contract to purchase.....	11,178	10,925	253	...	...	...	...	11,178	10,925	253	3,856	...	3,856
AMORTIZATION													
Fully amortized.....	76,079	67,769	8,310	9,352	7,610	1,489	12,864	53,863	48,079	5,784	8,016	1,489	6,527
Partially amortized.....	2,334	2,251	83	...	...	...	...	2,334	2,251	83	194	...	194
Not amortized.....	1,302	1,246	56	...	...	...	...	1,302	1,246	56	56	...	56
On demand.....	1,272	1,216	56	...	...	...	...	1,272	1,216	56	253	...	253
Regular principal payments required.....	559	559	...	...	...	...	...	559	559	...	197	...	197
No regular principal payments required.....	713	657	56	...	...	...	...	713	657	56	56	...	56
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	77,558	69,362	8,196	9,239	7,553	1,433	12,755	55,563	49,837	5,726	7,721	1,432	6,289
Delinquent:	...	...	...	...	...	...	...	...	...	...	141	...	141
Foreclosure in process.....	2,951	2,698	253	113	56	56	109	2,730	2,533	197	601	56	544
Foreclosure not in process.....	476	420	56	...	...	...	...	476	420	56	56	...	56
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	14,047	12,465	1,582	1,219	716	363	3,873	8,955	7,877	1,078	1,666	362	1,305
1949.....	19,250	16,312	2,938	2,095	1,363	732	2,784	14,371	12,418	1,953	3,092	732	2,360
1948.....	15,040	13,061	1,979	2,462	2,181	169	1,527	11,051	9,410	1,641	1,993	169	1,824
1947.....	11,998	10,553	1,445	672	446	225	2,682	8,645	7,787	858	1,375	225	1,150
1946.....	6,499	6,260	239	113	113	...	1,858	4,529	4,403	126	126	...	126
1942 to 1945.....	8,326	8,016	310	830	830	...	141	7,355	7,045	310	253	...	253
1940 to 1941.....	2,583	2,569	14	1,066	1,066	...	...	1,517	1,503	14	14	...	14
1935 to 1939.....	3,019	3,019	...	896	896	...	...	2,123	2,123	...	...	...	...
1930 to 1934.....	225	225	...	...	...	...	...	225	225	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE													
On demand.....	1,272	1,216	56	...	...	...	...	1,272	1,216	56	253	...	253
Less than 5 years.....	2,031	1,975	56	...	...	...	...	2,031	1,975	56	829	...	829
5 to 9 years.....	8,838	8,068	770	...	...	...	197	8,641	7,871	770	2,518	...	2,518
10 to 12 years.....	21,663	19,218	2,445	56	56	...	660	20,948	18,615	2,333	1,504	...	1,504
13 to 14 years.....	4,034	3,866	168	...	...	...	306	3,728	3,560	168	338	...	338
15 years.....	15,791	13,508	2,283	672	672	...	1,817	13,303	11,438	1,865	773	169	605
16 to 19 years.....	4,152	3,983	169	169	169	...	896	3,088	2,919	169	408	...	408
20 years.....	10,881	9,980	901	3,625	3,287	282	2,752	4,504	4,082	422	813	...	813
21 to 24 years.....	5,022	4,699	323	633	366	126	3,907	482	482	...	732	...	732
25 years.....	6,966	5,631	1,335	4,198	3,060	1,081	2,247	520	379	141	295	...	295
26 years or more.....	337	337	...	...	...	...	83	253	253	...	56	...	56
Median term.....	15	15	15	21	20	...	20	12	12	...	11	...	10
YEAR MORTGAGE DUE													
On demand.....	1,272	1,216	56	...	...	...	...	1,272	1,216	56	253	...	253
Fully amortized.....	76,075	67,766	8,309	9,352	7,610	1,488	12,864	53,862	48,078	5,784	8,016	1,488	6,528
Past due.....	141	141	...	...	...	...	...	141	141	...	14	...	14
1950 to 1951.....	740	726	14	56	56	...	...	683	669	14	140	...	140
1952 to 1953.....	3,918	3,862	56	362	362	...	...	3,556	3,500	56	1,417	...	1,417
1954 to 1955.....	6,101	5,708	393	169	169	...	...	5,932	5,539	393	839	...	839
1956 to 1957.....	6,548	6,001	547	126	126	...	...	6,112	5,621	491	562	...	562
1958 to 1959.....	11,581	10,668	913	126	126	...	...	11,090	10,177	913	1,138	...	1,138
1960 to 1964.....	22,620	19,114	3,506	830	830	...	...	19,301	16,270	3,031	1,603	169	1,434
1965 to 1969.....	11,997	10,829	1,168	3,805	3,468	282	2,656	5,335	4,846	689	984	394	590
1970 to 1974.....	11,290	9,925	1,365	3,225	2,180	858	6,598	1,456	1,259	197	1,137	799	338
1975 or later.....	1,139	792	347	643	293	348	446	56	56	...	182	...	182
Partially or not amortized.....	3,638	3,498	140	...	...	...	...	3,638	3,498	140	251	...	251
Past due.....	56	56	...	...	...	...	...	56	56	...	56	...	56
1950 to 1951.....	660	660	...	...	...	...	...	660	660	...	56	...	56
1952 to 1953.....	563	507	56	...	...	...	...	563	507	56	126	...	126
1954 to 1955.....	783	727	56	...	...	...	...	783	727	56	41	...	41
1956 to 1957.....	282	282	...	...	...	...	...	282	282	...	...	...	...
1958 to 1959.....	281	267	14	...	...	...	...	281	267	14	...	...	...
1960 to 1964.....	689	675	14	...	...	...	...	689	675	14	14	...	14
1965 to 1969.....	169	169	...	...	...	...	...	169	169	...	14	...	14
1970 to 1974.....	14	14	...	...	...	...	...	14	14	...	...	...	...
1975 or later.....	141	141	...	...	...	...	...	141	141	...	...	...	...

<sup>1</sup> Includes 254 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													
<b>INTEREST RATE</b>													
Less than 4.0 percent.....	1,708	1,652	56	...	...	...	14	1,694	1,638	56	169	...	169
4.0 percent.....	29,422	27,429	1,993	4,102	3,454	394	12,850	12,470	11,908	562	1,854	1,489	366
4.1 to 4.4 percent.....	27	13	14	27	13	14	...	...	...	...	...	...	...
4.5 percent.....	13,832	12,107	1,725	4,426	3,345	1,081	...	9,406	8,762	644	364	...	364
4.6 to 5.0 percent.....	30,492	26,535	3,957	798	798	...	...	29,694	25,737	3,957	4,995	...	4,995
5.1 to 5.5 percent.....	1,247	1,106	141	...	...	...	...	1,247	1,106	141	197	...	197
5.6 to 6.0 percent.....	4,259	3,640	619	...	...	...	...	4,259	3,640	619	940	...	940
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	5.0	4.5	4.5	...	4.0	5.0	5.0	...	5.0	...	5.0
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	6,424	5,819	605	14	14	...	56	6,354	5,749	605	4,282	1,209	3,072
\$2,000 to \$2,999.....	9,173	8,260	913	182	182	...	310	8,682	7,825	857	2,228	279	1,949
\$3,000 to \$3,999.....	13,490	12,128	1,362	1,094	1,094	...	519	11,877	10,515	1,362	1,040	...	1,040
\$4,000 to \$4,999.....	11,630	9,976	1,654	1,263	1,263	...	450	9,918	8,320	1,598	732	...	732
\$5,000 to \$5,999.....	9,512	8,725	787	802	802	...	1,933	6,777	6,131	646	56	...	56
\$6,000 to \$6,999.....	7,882	6,986	896	914	576	338	2,025	4,943	4,747	196	...	...	...
\$7,000 to \$7,999.....	7,210	6,170	1,040	1,975	1,161	674	2,168	3,066	2,953	113	41	...	41
\$8,000 to \$8,999.....	5,896	5,392	504	2,180	1,815	309	1,577	2,160	2,020	140	...	...	...
\$9,000 to \$9,999.....	3,679	3,510	169	507	394	56	2,066	1,106	1,050	56	...	...	...
\$10,000 to \$10,999.....	2,677	2,508	169	197	141	56	1,218	1,261	1,205	56	141	...	141
\$11,000 to \$11,999.....	1,223	970	253	113	56	56	310	802	605	197	...	...	...
\$12,000 to \$14,999.....	1,376	1,362	14	56	56	...	196	1,124	1,110	14	...	...	...
\$15,000 to \$19,999.....	648	507	141	56	56	...	56	535	394	141	...	...	...
\$20,000 or more.....	168	168	...	...	...	...	...	168	168	...	...	...	...
Median loan.....dollars..	4,900	5,000	4,800	7,200	6,700	...	7,500	4,200	4,200	...	1,900	...	2,200
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	17,378	16,407	971	1,275	1,275	...	169	15,934	15,020	914	5,138	1,266	3,873
\$2,000 to \$2,999.....	12,933	11,781	1,152	394	394	...	772	11,767	10,615	1,152	2,075	223	1,852
\$3,000 to \$3,999.....	10,537	9,133	1,404	1,066	1,066	...	840	8,631	7,283	1,348	731	...	731
\$4,000 to \$4,999.....	8,250	6,990	1,260	643	643	...	985	6,621	5,361	1,260	338	...	338
\$5,000 to \$5,999.....	8,473	7,407	1,066	760	760	...	2,035	5,677	5,114	563	56	...	56
\$6,000 to \$6,999.....	5,356	4,710	646	984	477	507	1,581	2,791	2,708	83	27	...	27
\$7,000 to \$7,999.....	7,998	6,833	1,165	2,895	1,968	730	2,133	2,971	2,789	182	14	...	14
\$8,000 to \$8,999.....	2,903	2,694	209	632	436	140	1,191	1,081	1,067	14	...	...	...
\$9,000 to \$9,999.....	3,958	3,845	113	422	422	...	2,458	1,078	965	113	...	...	...
\$10,000 to \$10,999.....	757	447	310	113	56	56	250	394	197	197	141	...	141
\$11,000 to \$11,999.....	942	886	56	56	...	56	366	520	520	...	...	...	...
\$12,000 to \$14,999.....	1,221	1,067	154	113	113	...	83	1,025	871	154	...	...	...
\$15,000 to \$19,999.....	267	267	...	...	...	...	...	267	267	...	...	...	...
\$20,000 or more.....	14	14	...	...	...	...	...	14	14	...	...	...	...
Median debt.....dollars..	3,900	3,800	4,500	6,500	5,500	...	7,000	3,100	3,100	...	1,600	...	1,800
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT</b>													
Mortgages with payments which include both.....													
Less than \$20.....	78,857	70,465	8,392	9,352	7,609	1,488	12,864	56,644	50,776	5,868	8,351	1,488	6,863
\$20 to \$24.....	3,882	3,615	267	196	140	56	56	3,630	3,419	211	3,482	1,432	2,050
\$25 to \$29.....	5,472	4,910	562	1,375	1,375	...	...	4,097	3,535	562	1,574	56	1,518
\$30 to \$34.....	7,608	6,764	844	1,206	1,206	...	366	6,036	5,248	788	1,035	...	1,035
\$35 to \$39.....	9,901	8,565	1,336	310	310	...	1,490	8,102	6,963	1,139	731	...	731
\$40 to \$44.....	11,433	9,933	1,500	899	491	408	2,453	8,082	6,989	1,093	477	...	477
\$45 to \$49.....	12,573	10,762	1,811	3,102	2,189	716	2,488	6,983	6,141	842	126	...	126
\$50 to \$54.....	6,913	6,046	867	941	745	196	1,976	3,996	3,686	310	197	...	197
\$55 to \$59.....	7,266	7,140	126	535	535	...	2,012	4,720	4,594	126	196	...	196
\$60 to \$64.....	3,247	3,080	167	113	56	...	1,223	1,911	1,857	54	...	...	...
\$65 to \$69.....	3,531	3,293	238	394	394	...	479	2,659	2,421	238	...	...	...
\$70 to \$74.....	1,313	1,074	239	56	...	56	182	1,074	948	126	...	...	...
\$75 to \$79.....	1,709	1,540	169	113	56	27	56	1,570	1,457	113	338	...	338
\$80 to \$84.....	1,977	1,767	210	112	112	...	56	1,808	1,598	210	27	...	27
\$85 to \$89.....	1,371	1,315	56	...	...	...	56	1,315	1,259	56	14	...	14
\$90 to \$94.....	661	661	...	...	...	...	...	661	661	...	154	...	154
\$95 to \$99.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$100 to \$119.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$120 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	40	40	38	41	40	...	44	38	39	...	22	...	24

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.....	80,985	72,480	8,505	9,352	7,610	1,488	253	12,864	12,080	784	58,770	52,790	5,980
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>													
None.....	80,444	71,939	8,505	9,296	7,554	1,489	253	12,801	12,017	784	58,348	52,368	5,980
Less than half.....	542	542	...	56	56	...	...	63	63	...	422	422	...
<b>TYPE OF STRUCTURE</b>													
Detached.....	80,803	72,354	8,449	9,296	7,610	1,432	253	12,794	12,010	784	58,714	52,734	5,980
Semidetached and attached.....	182	126	56	56	...	56	...	70	70	...	56	56	...
<b>NUMBER OF ROOMS</b>													
Less than 4 rooms.....	4,194	3,789	405	83	83	...	...	924	924	...	3,187	2,782	405
4 rooms.....	16,205	15,859	2,346	2,951	2,095	799	56	4,388	4,247	141	10,867	9,517	1,350
5 rooms.....	25,190	22,607	2,583	4,287	3,513	577	197	4,565	4,396	169	16,338	14,697	1,641
6 rooms.....	17,487	15,829	1,658	882	826	56	...	1,489	1,433	56	15,115	13,570	1,546
7 rooms or more.....	14,294	12,822	1,472	1,009	953	56	...	1,212	794	418	12,073	11,076	997
Not reported.....	1,616	1,575	41	140	140	...	...	286	286	...	1,190	1,150	41
<b>YEAR STRUCTURE BUILT</b>													
1950 (part).....	2,304	2,068	236	587	350	236	...	1,399	1,399	...	320	320	...
1949.....	4,061	3,105	956	1,124	547	577	...	1,279	1,223	56	1,658	1,335	323
1948.....	7,537	6,623	914	2,124	1,702	225	197	1,111	1,111	...	4,302	3,810	492
1947.....	4,537	3,693	844	619	338	225	56	1,743	1,602	141	2,176	1,754	422
1946.....	3,549	3,267	282	310	253	56	...	1,875	1,706	169	1,365	1,308	56
1942 to 1945.....	3,199	2,833	366	1,066	1,009	56	...	421	421	...	1,712	1,402	310
1940 to 1941.....	6,749	6,454	295	1,417	1,361	56	...	406	406	...	4,925	4,687	239
1930 to 1939.....	10,998	9,394	1,604	1,013	1,013	...	...	981	981	...	8,103	7,399	704
1929 or earlier.....	38,263	34,636	3,627	1,093	1,036	56	...	3,649	3,231	418	33,521	30,369	3,153
Not reported.....	689	408	281	...	...	...	...	...	...	...	689	408	281
<b>YEAR STRUCTURE ACQUIRED</b>													
1950 (part).....	8,554	7,141	1,413	1,163	660	363	141	3,708	3,708	...	3,683	2,774	910
1949.....	13,887	10,949	2,938	2,095	1,363	732	...	2,784	2,531	253	9,008	7,095	1,913
1948.....	12,977	10,942	2,035	2,350	2,068	169	113	1,470	1,414	56	9,157	7,460	1,697
1947.....	9,690	8,315	1,375	503	278	225	...	2,790	2,428	362	6,397	5,609	788
1946.....	7,263	6,968	295	169	169	...	...	1,802	1,689	113	5,292	5,110	182
1942 to 1945.....	12,962	12,583	379	886	886	...	...	310	310	...	11,766	11,387	379
1940 to 1941.....	6,657	6,587	70	1,235	1,235	...	...	...	...	...	5,422	5,353	70
1930 to 1939.....	6,391	6,391	...	925	925	...	...	...	...	...	5,466	5,466	...
1929 or earlier.....	2,605	2,605	...	27	27	...	...	...	...	...	2,578	2,578	...
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED</b>													
New.....	25,554	23,138	2,416	5,969	4,649	1,207	113	5,692	5,523	169	13,894	12,966	928
Previously occupied.....	55,431	49,342	6,089	3,383	2,961	282	141	7,172	6,557	615	44,876	39,824	5,052
<b>PURCHASE PRICE</b>													
Less than \$2,000.....	1,766	1,752	14	...	...	...	...	113	113	...	1,653	1,640	14
\$2,000 to \$2,999.....	3,924	3,924	...	...	...	...	...	197	197	...	3,727	3,727	...
\$3,000 to \$3,999.....	6,938	6,825	113	182	182	...	...	182	182	...	6,572	6,460	113
\$4,000 to \$4,999.....	8,350	7,562	788	1,497	1,497	...	...	506	450	56	6,347	5,615	732
\$5,000 to \$5,999.....	7,805	7,566	239	507	507	...	...	618	618	...	6,680	6,441	239
\$6,000 to \$6,999.....	8,027	6,879	1,148	507	507	...	...	1,589	1,171	418	5,931	5,201	730
\$7,000 to \$7,999.....	6,220	5,030	1,190	408	239	169	...	1,162	1,162	...	4,651	3,629	1,022
\$8,000 to \$8,999.....	7,363	6,112	1,251	463	224	239	...	2,045	1,904	141	4,856	3,984	871
\$9,000 to \$9,999.....	5,993	5,065	928	1,237	830	408	...	1,827	1,827	...	2,928	2,408	520
\$10,000 to \$10,999.....	6,624	5,601	1,023	1,625	1,247	378	...	1,944	1,944	...	3,055	2,410	645
\$11,000 to \$11,999.....	4,396	4,003	393	787	717	70	...	1,011	955	56	2,598	2,331	267
\$12,000 to \$14,999.....	7,203	6,416	787	1,604	1,238	169	197	1,503	1,390	113	4,096	3,788	309
\$15,000 to \$19,999.....	3,810	3,331	479	310	197	56	56	83	83	...	3,417	3,051	366
\$20,000 to \$24,999.....	830	...	113	113	113	...	...	...	...	...	717	717	...
\$25,000 or more.....	1,081	927	154	113	113	...	...	56	56	...	912	798	154
Property not acquired by purchase.....	126	...	...	...	...	...	...	...	...	...	126	126	...
Not reported.....	532	532	...	...	...	...	...	27	27	...	505	506	...
Median purchase price.....dollars..	7,500	7,200	8,600	9,800	9,700	...	...	9,000	9,100	...	6,600	6,400	...
<b>MARKET VALUE</b>													
Less than \$2,000.....	126	126	...	56	56	...	...	...	...	...	70	70	...
\$2,000 to \$2,999.....	280	280	...	...	...	...	...	...	...	...	280	280	...
\$3,000 to \$3,999.....	1,880	1,767	113	...	...	...	...	253	253	...	1,626	1,514	113
\$4,000 to \$4,999.....	2,352	1,916	436	...	...	...	...	295	295	...	2,056	1,621	436
\$5,000 to \$5,999.....	3,164	2,995	169	...	...	...	...	113	113	...	3,051	2,883	169
\$6,000 to \$6,999.....	4,606	3,838	768	...	...	...	...	1,159	797	362	3,448	3,041	406
\$7,000 to \$7,999.....	6,286	5,484	802	182	126	56	...	954	896	56	5,148	4,459	689
\$8,000 to \$8,999.....	6,437	7,387	1,050	1,047	991	56	...	1,226	1,170	56	6,164	5,227	937
\$9,000 to \$9,999.....	8,449	7,212	1,237	673	435	239	...	1,880	1,824	56	5,895	4,953	942
\$10,000 to \$10,999.....	10,651	9,401	1,250	1,715	1,224	491	...	1,919	1,778	141	7,018	6,400	618
\$11,000 to \$11,999.....	5,916	5,538	378	1,783	1,558	225	...	1,358	1,358	...	2,775	2,622	153
\$12,000 to \$14,999.....	15,708	14,220	1,488	2,728	2,223	309	197	2,767	2,654	113	10,214	9,343	870
\$15,000 to \$19,999.....	8,423	7,916	507	942	773	113	56	829	829	...	6,651	6,314	338
\$20,000 to \$24,999.....	2,283	2,142	141	56	56	...	...	...	...	...	2,227	2,086	141
\$25,000 or more.....	2,039	1,884	155	112	112	...	...	56	56	...	1,869	1,715	155
Not reported.....	391	377	14	56	56	...	...	56	56	...	278	265	14
Median market value.....dollars..	10,400	10,500	9,700	11,500	11,600	...	...	10,200	10,300	...	10,200	10,300	...

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	14,328	14,215	113	1,275	1,275	...	...	...	...	...	13,053	12,940	113
20 to 39 percent.....	23,033	22,541	492	1,822	1,822	...	...	815	759	...	20,397	19,961	436
40 to 59 percent.....	20,402	18,575	1,827	2,025	1,969	...	56	2,992	2,936	56	15,385	13,671	1,715
60 to 69 percent.....	8,575	6,567	2,008	1,800	1,575	225	...	2,172	2,172	...	4,603	2,820	1,783
70 to 79 percent.....	6,427	4,756	1,671	956	618	282	56	2,693	2,440	253	2,777	1,698	1,080
80 to 84 percent.....	3,495	2,373	1,122	577	169	408	...	1,130	1,130	...	1,789	1,074	715
85 to 89 percent.....	1,638	1,218	420	406	...	266	141	1,108	1,108	...	124	110	14
90 to 94 percent.....	1,303	1,064	239	239	...	239	...	1,064	1,064	...	...	...	...
95 to 99 percent.....	1,047	615	432	70	56	14	...	723	361	362	253	197	56
100 percent or more.....	349	180	169	126	70	56	...	110	54	56	113	56	56
Market value not reported.....	391	377	14	56	56	...	...	56	56	56	278	265	14
Median percent.....	43	39	69	55	47	...	...	72	71	...	36	33	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	519	406	113	56	...	56	...	...	...	...	463	406	56
\$2.50 to \$4.99.....	3,291	2,898	393	14	14	...	...	323	323	...	2,955	2,562	393
\$5.00 to \$7.49.....	7,567	6,823	744	169	169	...	...	1,058	1,002	56	6,340	5,652	688
\$7.50 to \$9.99.....	14,416	12,581	1,835	1,361	1,192	113	56	2,646	2,228	418	10,410	9,162	1,248
\$10.00 to \$12.49.....	19,061	17,275	1,786	1,952	1,642	113	197	2,414	2,273	141	14,696	13,361	1,335
\$12.50 to \$14.99.....	11,442	10,347	1,095	1,572	1,403	169	...	1,524	1,524	...	8,345	7,419	927
\$15.00 to \$17.49.....	8,211	7,593	618	858	745	113	...	913	913	...	6,440	5,934	506
\$17.50 to \$19.99.....	4,159	3,695	464	647	591	56	...	535	479	56	2,977	2,626	351
\$20.00 to \$24.99.....	3,350	3,181	169	844	788	56	...	309	253	56	2,196	2,140	56
\$25.00 or more.....	842	786	56	113	113	...	...	126	126	...	604	547	56
Taxes not payable in 1949 <sup>1</sup> .....	6,703	5,511	1,192	1,710	897	813	...	2,959	2,903	56	2,034	1,711	323
Taxes or value not reported.....	1,425	1,384	41	56	56	...	...	56	56	...	1,312	1,271	41
Median taxes.....dollars..	11.39	11.46	10.77	12.88	13.06	...	...	10.93	11.11	...	11.28	11.33	...
<b>REAL ESTATE TAXES</b>													
Less than \$20.....	407	337	70	56	...	56	...	...	...	...	350	337	14
\$20 to \$39.....	4,662	4,170	492	...	...	...	...	590	590	...	4,073	3,581	492
\$40 to \$59.....	5,745	5,112	633	14	14	...	...	792	736	56	4,939	4,362	576
\$60 to \$79.....	8,052	6,542	1,510	488	488	...	...	1,425	1,007	418	6,138	5,047	1,091
\$80 to \$99.....	8,611	7,852	759	535	479	56	...	1,096	1,096	...	6,980	6,278	703
\$100 to \$119.....	11,433	10,533	900	1,135	1,079	56	...	1,328	1,187	141	8,970	8,267	703
\$120 to \$139.....	8,023	7,207	816	897	728	169	...	1,343	1,343	...	5,783	5,136	647
\$140 to \$159.....	7,590	7,015	575	1,126	929	...	197	928	928	...	5,537	5,158	378
\$160 to \$199.....	7,572	6,658	914	1,323	1,042	225	56	1,181	1,181	...	5,069	4,436	633
\$200 to \$249.....	6,121	5,615	506	1,098	1,041	56	...	900	787	113	4,123	3,787	337
\$250 to \$299.....	1,906	1,850	56	520	464	56	...	113	113	...	1,274	1,274	...
\$300 or more.....	3,171	3,115	56	450	450	...	...	267	267	...	2,454	2,398	56
Taxes not payable in 1949.....	6,647	5,455	1,192	1,710	897	813	...	2,902	2,846	56	2,034	1,711	323
Taxes not reported.....	1,047	1,020	27	...	...	...	...	...	...	...	1,047	1,020	27
Median taxes.....dollars..	111	112	99	147	147	...	...	111	115	...	107	108	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	57,711	49,627	8,084	8,593	6,908	1,432	253	12,361	11,577	784	36,757	31,142	5,615
Mortgage refinanced or renewed.....	16,426	16,061	365	645	589	56	...	446	446	...	15,333	15,024	309
To increase loan for improvements or repairs.....	5,843	5,773	70	169	169	...	...	56	56	...	5,617	5,547	70
To increase loan for other reasons.....	2,648	2,465	183	56	...	56	...	56	56	...	2,535	2,408	127
To secure better terms.....	6,221	6,165	56	238	238	...	...	334	334	...	5,649	5,593	56
To renew or extend loan without increasing amount.....	661	605	56	...	...	...	...	...	...	...	661	605	56
For other purpose.....	1,053	1,053	...	182	182	...	...	...	...	...	871	871	...
Mortgage placed later than acquisition of property.....	6,848	6,792	56	113	113	...	...	56	56	...	6,680	6,624	56
To make improvements or repairs.....	3,089	3,089	...	...	...	...	...	56	56	...	3,033	3,033	...
To invest in other properties.....	450	450	...	...	...	...	...	...	...	...	450	450	...
To invest in business other than real estate.....	638	638	...	...	...	...	...	...	...	...	638	638	...
For other purpose.....	2,671	2,615	56	113	113	...	...	...	...	...	2,559	2,503	56
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	16,426	16,061	365	645	589	56	...	446	446	...	15,333	15,024	309
Same lender.....	8,107	7,756	351	351	295	56	...	277	277	...	7,478	7,183	295
Different lender.....	8,319	8,305	14	294	294	...	...	169	169	...	7,855	7,841	14

<sup>1</sup> 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 mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage		
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>															
Properties with first mortgage made or assumed at time of purchase.....	57,712	49,628	8,084	8,593	6,907	1,432	253	12,360	11,577	783	36,758	31,143	5,615		
Less than 50 percent.....	10,689	7,655	3,034	394	394	...	...	253	197	56	10,041	7,064	2,978		
50 to 59 percent.....	9,195	7,030	2,165	957	844	56	56	535	479	56	7,703	5,707	1,996		
60 to 64 percent.....	3,817	3,161	656	745	548	...	197	450	253	197	2,621	2,359	262		
65 to 69 percent.....	3,771	3,223	548	1,164	938	225	...	389	389	...	2,219	1,896	323		
70 to 74 percent.....	3,554	3,428	126	1,209	1,083	126	...	647	647	...	1,697	1,697	...		
75 to 79 percent.....	5,326	4,934	392	1,291	956	336	...	976	976	...	3,059	3,002	56		
80 to 84 percent.....	5,187	4,624	563	1,586	1,023	563	...	1,259	1,259	...	2,342	2,342	...		
85 to 89 percent.....	4,506	4,324	182	1,022	896	126	...	1,766	1,710	56	1,719	1,719	...		
90 to 94 percent.....	3,614	3,614	...	225	225	...	...	2,091	2,091	...	1,299	1,299	...		
95 to 99 percent.....	1,791	1,791	...	...	...	...	...	1,175	1,175	...	615	615	...		
100 percent or more.....	5,870	5,452	418	...	...	...	...	2,792	2,374	418	3,078	3,078	...		
Purchase price not reported or property not acquired by purchase.....	392	392	...	...	...	...	...	27	27	...	365	365	...		
Median percent.....	72	75	55	74	73	...	...	90	90	...	61	66	...		
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>															
Properties with first mortgage made or assumed at time of purchase.....	57,712	49,628	8,084	8,593	6,907	1,432	253	12,360	11,577	783	36,758	31,143	5,615		
Less than 50 percent.....	7,711	7,655	56	394	394	...	...	197	197	...	7,120	7,064	56		
50 to 59 percent.....	7,143	7,030	113	844	844	...	...	535	479	56	5,763	5,707	56		
60 to 64 percent.....	3,358	3,161	197	605	548	...	56	253	253	...	2,500	2,359	141		
65 to 69 percent.....	3,786	3,223	563	938	938	...	...	389	389	...	2,458	1,896	563		
70 to 74 percent.....	4,778	3,428	1,350	1,139	1,083	56	...	647	647	...	2,991	1,697	1,294		
75 to 79 percent.....	5,847	4,934	913	1,068	956	56	56	976	976	...	3,803	3,002	801		
80 to 84 percent.....	5,883	4,624	1,259	1,192	1,023	169	...	1,259	1,259	...	3,432	2,342	1,090		
85 to 89 percent.....	5,871	4,324	1,547	1,149	896	113	141	1,823	1,710	113	2,900	1,719	1,181		
90 to 94 percent.....	4,287	3,614	673	739	225	534	...	2,147	2,091	56	1,382	1,299	83		
95 to 99 percent.....	2,238	1,791	447	266	...	266	...	1,316	1,175	141	656	615	41		
100 percent or more.....	6,419	5,452	967	239	...	239	...	2,792	2,374	418	3,387	3,078	310		
Purchase price not reported or property not acquired by purchase.....	392	392	...	...	...	...	...	27	27	...	365	365	...		
Median percent.....	77	75	83	77	73	...	...	90	90	...	71	66	...		
<b>VETERAN STATUS OF OWNER</b>															
Veteran of World War II.....	28,732	24,216	4,516	3,903	2,175	1,475	253	11,374	10,590	784	13,455	11,451	2,003		
Veteran of World War I only.....	6,204	5,909	295	520	520	...	...	...	...	...	5,684	5,389	295		
Other service or nonveteran.....	46,051	42,356	3,695	4,929	4,915	14	...	1,490	1,490	...	39,632	35,951	3,681		
<b>COLOR OF OWNER</b>															
White.....	73,997	66,423	7,574	8,769	7,164	1,351	253	10,863	10,079	784	54,364	49,180	5,185		
Nonwhite.....	826	672	154	...	...	...	...	...	...	...	826	672	154		
Not reported.....	6,164	5,386	778	583	446	137	...	2,001	2,001	...	3,580	2,939	640		
<b>SEX AND AGE OF OWNER</b>															
Male.....	71,688	64,242	7,446	8,218	6,656	1,365	197	10,948	10,220	728	52,522	47,367	5,155		
Under 35 years.....	21,227	17,712	3,515	3,344	2,218	1,126	...	7,810	7,500	310	10,073	7,994	2,079		
35 to 44 years.....	24,068	21,304	2,764	2,993	2,571	225	197	2,491	2,073	418	18,584	16,661	1,923		
45 to 54 years.....	16,113	15,495	618	1,516	1,516	...	...	295	295	...	14,302	13,684	618		
55 to 64 years.....	8,301	7,893	408	365	351	14	...	141	141	...	7,795	7,401	394		
65 years and over.....	1,979	1,838	141	...	...	...	...	211	211	...	1,768	1,627	141		
Female.....	4,073	3,764	309	605	549	...	56	56	56	...	3,412	3,215	197		
Under 45 years.....	1,603	1,547	56	282	282	...	...	56	56	...	1,265	1,265	...		
45 to 64 years.....	2,161	1,908	253	323	267	...	56	...	...	...	1,838	1,641	197		
65 years and over.....	309	309	...	...	...	...	...	...	...	...	309	309	...		
Sex or age not reported.....	5,228	4,477	751	529	405	124	...	1,861	1,861	...	2,837	2,211	627		
<b>RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD</b>															
Owner is—															
Primary individual.....	910	910	...	197	197	...	...	...	...	...	713	713	...		
Head of primary family.....	73,089	65,348	7,741	8,444	6,826	1,365	253	10,850	10,066	784	53,795	48,456	5,339		
Not head but a member of primary family	1,540	1,526	14	182	182	...	...	113	113	...	1,245	1,231	14		
One or more owners not in primary family.....	194	194	...	...	...	...	...	14	14	...	180	180	...		
Not reported.....	5,255	4,504	751	529	405	124	...	1,888	1,888	...	2,837	2,211	627		
Properties with owner who is head of household or related to head...	75,539	67,784	7,755	8,824	7,205	1,366	253	10,964	10,180	784	55,753	50,400	5,352		
<b>PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS</b>															
Primary individual.....	910	910	...	197	197	...	...	...	...	...	713	713	...		
Primary family:															
2 persons.....	14,649	13,172	1,477	1,543	1,051	239	253	1,938	1,882	56	11,168	10,239	929		
3 persons.....	17,984	16,409	1,575	2,546	1,870	676	...	2,786	2,673	113	12,653	11,866	787		
4 persons.....	20,249	18,087	2,162	2,828	2,378	450	...	3,327	3,214	113	14,093	12,494	1,599		
5 persons.....	13,076	11,824	1,252	1,122	1,122	...	...	1,974	1,833	141	9,981	8,869	1,111		
6 persons.....	5,060	4,454	1,106	225	225	...	...	685	323	362	4,650	3,906	744		
7 persons or more.....	3,110	2,928	182	362	362	...	...	253	253	...	2,495	2,313	182		

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
<b>CHILDREN UNDER 18 YEARS OF AGE</b>													
Primary individual, or no child in family.....	23,005	21,233	1,772	2,542	1,937	351	253	2,163	2,107	56	18,300	17,189	1,111
1 child.....	17,719	15,637	2,082	2,489	1,870	619	...	2,855	2,799	56	12,374	10,968	1,406
2 children.....	19,442	17,520	1,922	2,698	2,304	394	...	3,806	3,496	310	12,939	11,721	1,219
3 children.....	8,872	8,314	1,558	507	507	...	...	1,829	1,467	362	7,536	6,340	1,196
4 children or more.....	5,500	5,079	421	587	587	...	...	310	310	...	4,604	4,182	421
<b>INCOME OF PRIMARY FAMILIES AND INDIVIDUALS</b>													
Less than \$2,000.....	3,917	3,566	351	310	310	...	...	418	418	...	3,190	2,839	351
\$2,000 to \$2,499.....	2,993	2,614	379	113	113	...	...	169	113	56	2,711	2,388	323
\$2,500 to \$2,999.....	4,325	3,903	422	338	225	113	...	676	676	...	3,312	3,003	310
\$3,000 to \$3,499.....	12,350	10,862	1,488	1,210	1,041	169	...	2,722	2,304	418	8,418	7,517	901
\$3,500 to \$3,999.....	9,252	8,056	1,196	858	633	225	...	1,435	1,379	56	6,958	6,044	914
\$4,000 to \$4,499.....	7,782	7,054	728	1,126	788	282	56	1,525	1,525	...	5,131	4,741	390
\$4,500 to \$4,999.....	6,060	5,216	844	1,066	812	113	141	929	788	141	4,065	3,615	450
\$5,000 to \$5,999.....	8,469	7,147	1,322	985	704	225	56	1,436	1,323	113	6,048	5,120	928
\$6,000 to \$7,999.....	9,222	8,871	351	1,685	1,516	169	...	759	759	...	6,778	6,596	182
\$8,000 to \$9,999.....	2,135	1,938	197	225	225	...	...	169	169	...	1,741	1,544	197
\$10,000 or more.....	4,582	4,300	282	520	464	56	...	362	362	...	3,700	3,474	225
Not reported.....	4,452	4,257	195	388	374	14	...	364	364	...	3,701	3,519	181
Median income.....dollars..	4,100	4,100	3,900	4,600	4,600	...	...	3,900	4,000	...	4,100	4,100	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME<sup>1</sup></b>													
Properties with both interest and principal in first mortgage payments	73,511	65,866	7,645	8,824	7,206	1,365	253	10,964	10,180	784	53,723	48,481	5,240
Less than 5 percent.....	2,896	2,896	...	812	812	...	...	113	113	...	1,971	1,971	...
5 to 9 percent.....	19,512	19,146	366	2,740	2,627	113	...	1,830	1,830	...	14,942	14,689	253
10 to 14 percent.....	20,569	18,416	2,153	2,252	1,633	619	...	3,916	3,860	56	14,401	12,924	1,477
15 to 19 percent.....	11,849	9,827	2,022	1,633	873	507	253	2,867	2,698	169	7,349	6,256	1,093
20 to 24 percent.....	4,121	2,732	1,389	225	169	56	...	841	479	362	3,055	2,084	970
25 to 29 percent.....	1,407	985	422	141	141	...	...	197	56	141	1,070	788	282
30 to 34 percent.....	1,488	1,150	338	...	...	...	...	249	249	...	1,238	901	338
35 to 39 percent.....	267	197	70	...	...	...	...	...	...	...	267	197	70
40 percent or more.....	2,577	2,169	408	113	113	...	...	225	169	56	2,239	1,887	351
Income \$10,000 or more.....	4,526	4,244	282	520	464	56	...	362	362	...	3,643	3,418	225
Income not reported.....	4,299	4,104	195	388	374	14	...	364	364	...	3,548	3,366	181
Median percent.....	12	12	18	11	...	...	...	14	14	...	12	12	...
Properties with owner who is head of household.....	73,999	66,257	7,742	8,640	7,023	1,365	253	10,850	10,067	783	54,507	49,168	5,340
<b>INCOME OF OWNER</b>													
Less than \$2,000.....	7,911	6,735	1,176	422	366	...	56	1,339	977	362	6,149	5,392	758
\$2,000 to \$2,499.....	3,636	3,214	422	113	113	...	...	281	225	56	3,242	2,876	366
\$2,500 to \$2,999.....	7,080	6,292	788	619	282	338	...	1,239	1,239	...	5,222	4,772	450
\$3,000 to \$3,499.....	13,114	11,693	1,421	1,323	1,210	56	56	2,252	1,999	253	9,539	8,484	1,055
\$3,500 to \$3,999.....	10,480	9,438	1,042	1,027	745	282	...	1,745	1,689	56	7,707	7,003	704
\$4,000 to \$4,499.....	7,067	6,452	615	1,206	981	225	...	1,468	1,468	...	4,393	4,002	390
\$4,500 to \$4,999.....	4,264	3,673	591	535	338	56	141	563	563	...	3,166	2,772	394
\$5,000 to \$5,999.....	5,927	4,942	985	1,379	1,098	282	...	872	816	56	3,675	3,028	647
\$6,000 to \$7,999.....	5,710	5,471	239	1,009	1,009	...	...	309	309	...	4,392	4,154	239
\$8,000 to \$9,999.....	844	844	...	56	56	...	...	56	56	...	732	732	...
\$10,000 or more.....	3,596	3,371	225	520	464	56	...	362	362	...	2,714	2,545	169
Not reported.....	4,370	4,132	238	431	361	70	...	364	364	...	3,576	3,408	168
Median income.....dollars..	3,600	3,600	3,400	4,200	4,300	...	...	3,500	3,600	...	3,500	3,500	...
<b>OCCUPATION OF OWNER</b>													
Professional, technical, and kindred workers:													
Salaried.....	6,599	6,107	492	642	586	56	...	1,492	1,436	56	4,465	4,086	379
Self-employed.....	1,231	1,231	...	169	169	...	...	113	113	...	949	949	...
Managers, officials, and proprietors, including farm:													
Salaried.....	8,743	8,377	366	1,308	1,139	169	...	1,150	1,150	...	6,285	6,088	197
Self-employed.....	6,266	5,466	800	479	422	56	...	366	366	...	5,422	4,678	744
Clerical and kindred workers.....	8,385	7,193	1,192	647	479	113	56	1,710	1,235	475	6,028	5,480	548
Sales workers.....	7,330	6,204	1,126	1,689	1,154	338	197	730	730	...	4,911	4,320	591
Craftsmen, foremen, and kindred workers..	15,100	12,979	2,121	1,980	1,417	563	...	2,228	2,228	...	10,892	9,334	1,558
Operatives and kindred workers.....	12,557	11,221	1,336	1,234	1,234	...	...	1,871	1,618	253	9,452	8,369	1,083
Service workers, including private household.....	2,781	2,725	56	113	113	...	...	559	559	...	2,110	2,053	56
Laborers, except mine.....	2,472	2,303	169	113	56	56	...	366	366	...	1,993	1,881	113
Occupation not reported.....	2,535	2,452	83	267	253	14	...	267	267	...	2,001	1,932	70

<sup>1</sup> 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.....	6,021	52,282	237	5,459	215	1,180	5,571	45,643
Average debt per property.....	...	8.7	...	23.0	...	5.5	...	8.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	505	508	14	18	...	...	491	490
\$2,000 to \$3,999.....	1,711	3,698	...	...	56	169	1,655	3,529
\$4,000 to \$5,999.....	1,092	4,026	14	70	28	99	1,050	3,857
\$6,000 to \$7,999.....	954	4,981	88	580	50	285	816	4,116
\$8,000 to \$9,999.....	453	3,403	...	...	83	627	372	2,776
\$10,000 to \$11,999.....	162	1,466	18	185	...	...	144	1,281
\$12,000 to \$14,999.....	284	3,003	27	319	...	...	257	2,684
\$15,000 to \$19,999.....	207	2,622	28	449	...	...	180	2,173
\$20,000 to \$24,999.....	93	1,284	...	...	...	...	93	1,284
\$25,000 to \$29,999.....	121	1,690	...	...	...	...	121	1,690
\$30,000 to \$49,999.....	235	6,368	...	...	...	...	235	6,368
\$50,000 to \$74,999.....	95	4,984	14	832	...	...	81	4,152
\$75,000 to \$99,999.....	55	4,177	37	3,006	...	...	19	1,171
\$100,000 to \$199,999.....	50	4,949	...	...	...	...	50	4,949
\$200,000 to \$499,999.....	13	2,663	...	...	...	...	13	2,663
\$500,000 or more.....	1	2,460	...	...	...	...	1	2,460
Median loan.....dollars..	5,100	...	...	...	...	...	4,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,332	1,666	14	18	...	...	1,319	1,648
\$2,000 to \$3,999.....	1,598	4,474	...	...	84	268	1,516	4,206
\$4,000 to \$5,999.....	1,118	5,399	41	226	27	136	1,050	5,037
\$6,000 to \$7,999.....	695	4,875	61	424	77	538	558	3,913
\$8,000 to \$9,999.....	284	2,518	7	67	28	238	251	2,213
\$10,000 to \$11,999.....	240	2,623	38	437	...	...	203	2,186
\$12,000 to \$14,999.....	164	2,171	...	...	...	...	164	2,171
\$15,000 to \$19,999.....	160	2,726	28	449	...	...	134	2,277
\$20,000 to \$24,999.....	64	1,419	...	...	...	...	64	1,419
\$25,000 to \$29,999.....	48	1,304	...	...	...	...	48	1,304
\$30,000 to \$49,999.....	135	4,823	...	...	...	...	135	4,823
\$50,000 to \$74,999.....	86	4,963	14	832	...	...	72	4,131
\$75,000 to \$99,999.....	65	5,266	37	3,006	...	...	28	2,260
\$100,000 to \$199,999.....	32	4,205	...	...	...	...	32	4,205
\$200,000 to \$499,999.....	5	1,390	...	...	...	...	5	1,390
\$500,000 or more.....	1	2,460	...	...	...	...	1	2,460
Median debt.....dollars..	4,100	...	...	...	...	...	3,900	...

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.....	50,666	47,638	3,028	5,459	5,459	1,162	44,045	41,098	2,947	1,617
Average debt per mortgage.....	8.4	8.6	6.2	23.0	23.0	5.4	7.9	8.1	6.2	3.3
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	3,513	3,513	...	546	546	96	2,871	2,871	...	8
Mutual savings bank.....	2,747	2,488	259	158	158	97	2,492	2,233	259	31
Savings and loan association.....	14,164	12,734	1,430	1,291	1,291	566	12,307	10,958	1,349	324
Life insurance company.....	8,945	8,668	277	1,522	1,522	291	7,132	6,855	277	...
Mortgage company.....	1,805	1,805	...	1,748	1,748	...	57	57	...	...
Federal National Mortgage Association.....	112	112	...	...	...	112	...	...	...	...
Individual.....	16,051	15,489	562	...	...	...	16,051	15,489	562	1,254
Other.....	3,329	2,829	500	194	194	...	3,135	2,635	500	...
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	13,432	12,948	484	1,570	1,570	187	11,675	11,191	484	715
1949.....	9,913	9,268	645	1,154	1,154	242	8,517	7,953	564	325
1948.....	10,323	9,380	943	2,113	2,113	184	8,026	7,083	943	426
1947.....	5,462	5,319	143	305	305	413	4,744	4,601	143	73
1946.....	4,007	3,396	611	317	317	196	3,554	2,943	611	65
1942 to 1945.....	6,591	6,389	202	...	...	...	6,591	6,389	202	13
1940 to 1941.....	697	697	...	...	...	...	697	697	...	...
1935 to 1939.....	190	190	...	...	...	...	190	190	...	...
1930 to 1934.....	51	51	...	...	...	...	51	51	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...



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										
<b>INTEREST RATE</b>										
Less than 3.0 percent.....	14	14	...	...	...	...	14	14	...	...
3.0 percent.....	46	46	...	...	...	...	46	46	...	...
3.1 to 3.5 percent.....	46	46	...	...	...	...	46	46	...	...
3.6 to 3.9 percent.....	...	...	...	...	...	...	...	...	...	...
4.0 percent.....	1,397	1,351	46	183	183	214	1,001	969	32	41
4.1 to 4.4 percent.....	23	23	...	...	...	...	23	23	...	...
4.5 percent.....	841	800	41	54	54	...	787	746	41	14
4.6 to 5.0 percent.....	3,191	2,851	340	...	...	...	3,191	2,851	340	282
5.1 to 5.5 percent.....	108	108	...	...	...	...	108	108	...	14
5.6 to 6.0 percent.....	359	291	68	...	...	...	359	291	68	140
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	4
Median interest rate.....percent..	5.0	5.0	...	...	...	...	5.0	5.0	...	...
<b>MORTGAGE LOAN</b>										
Less than \$2,000.....	532	491	41	14	14	...	518	477	41	142
\$2,000 to \$3,999.....	1,786	1,694	92	...	...	56	1,730	1,638	92	237
\$4,000 to \$5,999.....	1,189	1,017	172	14	14	28	1,149	977	172	71
\$6,000 to \$7,999.....	959	832	127	88	88	64	809	695	114	14
\$8,000 to \$9,999.....	318	287	31	...	...	69	250	219	31	...
\$10,000 to \$11,999.....	118	118	...	18	18	...	101	101	...	...
\$12,000 to \$14,999.....	257	257	...	27	27	...	230	230	...	7
\$15,000 to \$19,999.....	215	207	8	28	28	...	188	180	8	...
\$20,000 to \$24,999.....	92	92	...	...	...	...	92	92	...	14
\$25,000 to \$29,999.....	135	121	14	...	...	...	135	121	14	...
\$30,000 to \$49,999.....	220	214	6	...	...	...	220	214	6	10
\$50,000 to \$74,999.....	89	89	...	14	14	...	75	75	...	...
\$75,000 to \$99,999.....	55	55	...	37	37	...	19	19	...	...
\$100,000 to \$199,999.....	54	50	4	...	...	...	54	50	4	...
\$200,000 to \$499,999.....	9	9	...	...	...	...	9	9	...	...
\$500,000 or more.....	1	1	...	...	...	...	1	1	...	...
Median loan.....dollars..	4,900	4,800	...	...	...	...	4,700	4,600	...	...
<b>OUTSTANDING DEBT</b>										
Less than \$2,000.....	1,399	1,318	81	14	14	...	1,386	1,305	81	221
\$2,000 to \$3,999.....	1,634	1,544	90	...	...	84	1,550	1,460	90	214
\$4,000 to \$5,999.....	1,189	1,010	179	41	41	27	1,121	942	179	30
\$6,000 to \$7,999.....	615	512	103	61	61	78	479	389	90	...
\$8,000 to \$9,999.....	225	211	14	7	7	28	192	178	14	...
\$10,000 to \$11,999.....	224	224	...	38	38	...	186	186	...	...
\$12,000 to \$14,999.....	164	150	14	...	...	...	164	150	14	7
\$15,000 to \$19,999.....	167	160	7	28	28	...	141	134	7	14
\$20,000 to \$24,999.....	64	64	...	...	...	...	64	64	...	4
\$25,000 to \$29,999.....	48	48	...	...	...	...	48	48	...	6
\$30,000 to \$49,999.....	121	115	6	...	...	...	121	115	6	...
\$50,000 to \$74,999.....	80	80	...	14	14	...	66	66	...	...
\$75,000 to \$99,999.....	65	65	...	37	37	...	28	28	...	...
\$100,000 to \$199,999.....	32	28	4	...	...	...	32	28	4	...
\$200,000 to \$499,999.....	5	5	...	...	...	...	5	5	...	...
\$500,000 or more.....	1	1	...	...	...	...	1	1	...	...
Median debt.....dollars..	3,900	3,800	...	...	...	...	3,700	3,600	...	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT</b>										
Mortgages with payments which include both.....	5,692	5,195	497	239	239	215	5,243	4,760	483	492
Less than \$20.....	3,082	2,789	293	48	48	77	2,958	2,679	279	326
\$20 to \$24.....	580	528	52	14	14	...	567	515	52	25
\$25 to \$29.....	499	444	55	14	14	56	430	375	55	59
\$30 to \$34.....	525	498	27	79	79	...	446	419	27	68
\$35 to \$39.....	332	318	14	57	57	14	262	248	14	...
\$40 to \$44.....	169	169	...	27	27	27	115	115	...	...
\$45 to \$49.....	96	82	14	...	...	14	83	69	14	...
\$50 to \$54.....	149	135	14	...	...	27	122	108	14	...
\$55 to \$59.....	41	27	14	...	...	...	41	27	14	...
\$60 to \$64.....	27	27	...	...	...	...	27	27	...	...
\$65 to \$69.....	41	27	14	...	...	...	41	27	14	14
\$70 to \$79.....	55	55	...	...	...	...	55	55	...	...
\$80 to \$89.....	55	55	...	...	...	...	55	55	...	...
\$100 to \$119.....	...	...	...	...	...	...	...	...	...	...
\$120 or more.....	41	41	...	...	...	...	41	41	...	...
Median payment.....dollars..	18	18	...	...	...	...	17	17	...	...

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.....	6,021	5,529	492	237	237	...	215	5,571	5,092	479
STRUCTURES ON PROPERTY										
1 structure.....	5,298	4,871	427	235	235	...	206	4,858	4,444	414
2 structures or more.....	723	658	65	1	1	...	9	713	648	65
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	1,812	1,704	108	81	81	...	137	1,594	1,486	108
2 to 4 dwelling units.....	1,780	1,633	147	92	92	...	14	1,673	1,528	147
5 to 49 dwelling units.....	2,341	2,113	228	64	64	...	64	2,216	2,000	215
50 to 99 dwelling units.....	74	64	10	...	...	...	...	74	64	10
100 dwelling units or more.....	15	15	...	...	...	...	...	15	15	...
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	5,587	5,124	463	237	237	...	201	5,150	4,701	449
Less than half.....	437	406	31	...	...	...	14	422	393	31
YEAR STRUCTURE BUILT <sup>1</sup>										
1950 (part).....	67	67	...	28	28	...	14	27	27	...
1949.....	61	61	...	42	42	...	...	19	19	...
1948.....	296	181	55	87	87	...	...	149	95	55
1947.....	165	165	...	28	28	...	41	97	97	...
1946.....	42	42	...	28	28	...	...	14	14	...
1942 to 1945.....	41	27	14	...	...	...	...	41	27	14
1940 to 1941.....	159	152	7	...	...	...	27	131	125	7
1930 to 1939.....	373	329	44	14	14	...	...	358	315	44
1929 or earlier.....	4,797	4,436	361	14	14	...	120	4,664	4,316	348
Not reported.....	91	77	14	...	...	...	14	77	63	14
YEAR STRUCTURE ACQUIRED <sup>1</sup>										
1950 (part).....	680	616	64	39	39	...	23	619	555	64
1949.....	714	571	143	42	42	...	42	631	501	130
1948.....	869	673	196	90	90	...	28	752	536	196
1947.....	816	787	29	28	28	...	97	692	663	29
1946.....	596	557	39	28	28	...	27	541	502	39
1942 to 1945.....	985	960	25	...	...	...	...	984	960	25
1940 to 1941.....	466	466	...	...	...	...	...	466	466	...
1930 to 1939.....	345	345	...	14	14	...	...	331	331	...
1929 or earlier.....	346	346	...	...	...	...	...	346	346	...
Not reported.....	12	12	...	...	...	...	...	12	12	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED <sup>1</sup>										
New.....	774	719	55	200	200	...	41	535	481	55
Previously occupied.....	5,249	4,810	439	38	38	...	175	5,038	4,613	426
PURCHASE PRICE										
Less than \$2,000.....	117	117	...	14	14	...	...	104	104	...
\$2,000 to \$3,999.....	828	814	14	...	...	...	...	828	814	14
\$4,000 to \$5,999.....	879	831	48	...	...	...	84	796	748	48
\$6,000 to \$7,999.....	830	768	62	14	14	...	14	801	741	62
\$8,000 to \$9,999.....	680	625	55	41	41	...	91	548	495	55
\$10,000 to \$11,999.....	629	470	159	47	47	...	...	578	423	159
\$12,000 to \$14,999.....	428	342	86	...	...	...	14	414	342	86
\$15,000 to \$19,999.....	295	252	43	45	45	...	14	237	194	43
\$20,000 to \$24,999.....	212	210	2	...	...	...	...	212	210	2
\$25,000 to \$29,999.....	136	136	...	14	14	...	...	122	122	...
\$30,000 to \$49,999.....	268	254	14	14	14	...	...	254	241	14
\$50,000 to \$74,999.....	186	186	...	...	...	...	...	186	186	...
\$75,000 to \$99,999.....	72	66	6	35	35	...	...	36	30	6
\$100,000 to \$199,999.....	98	98	...	1	1	...	...	96	96	...
\$200,000 to \$499,999.....	30	26	4	...	...	...	...	30	26	4
\$500,000 or more.....	1	1	...	...	...	...	...	1	1	...
Property not acquired by purchase.....	147	147	...	...	...	...	...	147	147	...
Not reported.....	199	192	7	14	14	...	...	185	179	7
Median purchase price.....dollars..	8,400	8,100	...	...	...	...	...	8,200	7,900	...
MARKET VALUE										
Less than \$2,000.....	28	28	...	...	...	...	...	28	28	...
\$2,000 to \$3,999.....	244	230	14	...	...	...	...	243	230	14
\$4,000 to \$5,999.....	622	581	41	14	14	...	56	552	512	41
\$6,000 to \$7,999.....	692	685	7	...	...	...	68	665	658	7
\$8,000 to \$9,999.....	637	596	41	54	54	...	27	555	515	41
\$10,000 to \$11,999.....	888	758	130	48	48	...	63	776	647	130
\$12,000 to \$14,999.....	564	483	81	...	...	...	14	550	469	81
\$15,000 to \$19,999.....	717	636	81	45	45	...	14	658	592	67
\$20,000 to \$24,999.....	246	214	32	...	...	...	14	231	200	32
\$25,000 to \$29,999.....	301	201	...	14	14	...	...	187	187	...
\$30,000 to \$49,999.....	291	291	...	14	14	...	...	277	277	...
\$50,000 to \$74,999.....	281	267	14	...	...	...	...	281	267	14

<sup>1</sup> 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				
<b>MARKET VALUE—Con.</b>										
\$75,000 to \$99,999.....	173	173	...	21	21	...	...	152	152	...
\$100,000 to \$199,999.....	129	123	6	16	16	...	...	113	107	6
\$200,000 to \$499,999.....	25	21	4	...	...	...	...	25	21	4
\$500,000 or more.....	1	1	...	...	...	...	...	1	1	...
Not reported.....	297	249	48	14	14	...	...	282	235	48
Median market value.....dollars..	10,800	10,700	...	...	...	...	...	10,900	10,800	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>										
Less than 20 percent.....	1,171	1,171	...	...	...	...	...	1,171	1,171	...
20 to 39 percent.....	1,948	1,903	45	14	14	...	28	1,907	1,876	31
40 to 59 percent.....	1,457	1,224	233	61	61	...	54	1,343	1,109	233
60 to 69 percent.....	411	390	61	28	28	...	106	278	217	61
70 to 79 percent.....	301	233	68	101	101	...	...	202	134	68
80 to 84 percent.....	152	138	14	22	22	...	...	129	116	14
85 to 89 percent.....	211	197	14	...	...	...	...	211	197	14
90 to 94 percent.....	55	41	14	...	...	...	27	28	14	14
95 to 99 percent.....	...	...	...	...	...	...	...	...	...	...
100 percent or more.....	28	28	...	...	...	...	...	28	28	...
Market value not reported.....	297	249	48	14	14	...	...	282	235	48
Median percent.....	37	35	...	...	...	...	...	35	33	...
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	3,821	3,334	487	206	206	...	205	3,417	2,948	473
Less than 50 percent.....	977	706	271	...	...	...	14	963	693	271
50 to 59 percent.....	582	403	179	14	14	...	14	555	389	165
60 to 64 percent.....	204	190	14	14	14	...	...	190	177	14
65 to 69 percent.....	227	227	...	20	20	...	...	207	207	...
70 to 74 percent.....	341	327	14	25	25	...	56	260	247	14
75 to 79 percent.....	264	262	2	82	82	...	...	182	181	2
80 to 84 percent.....	178	178	...	1	1	...	...	14	164	...
85 to 89 percent.....	217	217	...	21	21	...	...	28	170	...
90 to 94 percent.....	300	300	...	14	14	...	...	37	251	...
95 to 99 percent.....	60	60	...	1	1	...	...	14	45	...
100 percent or more.....	276	276	...	...	...	...	28	249	249	...
Purchase price not reported or property not acquired by purchase.....	195	188	7	14	14	...	...	181	175	7
Median percent.....	66	71	...	...	...	...	...	63	68	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	3,821	3,334	487	206	206	...	205	3,417	2,948	473
Less than 50 percent.....	706	706	...	...	...	...	14	693	693	...
50 to 59 percent.....	431	403	28	14	14	...	...	417	389	28
60 to 64 percent.....	231	190	41	14	14	...	...	203	177	28
65 to 69 percent.....	295	227	68	20	20	...	...	274	207	68
70 to 74 percent.....	419	327	92	25	25	...	56	338	247	92
75 to 79 percent.....	343	262	81	82	82	...	...	261	181	81
80 to 84 percent.....	246	178	68	1	1	...	14	232	164	68
85 to 89 percent.....	258	217	41	21	21	...	28	210	170	41
90 to 94 percent.....	328	300	28	14	14	...	...	277	251	28
95 to 99 percent.....	67	60	7	1	1	...	...	52	45	7
100 percent or more.....	305	276	29	...	...	...	28	277	249	29
Purchase price not reported or property not acquired by purchase.....	195	188	7	14	14	...	...	181	175	7
Median percent.....	72	71	...	...	...	...	...	70	68	...
<b>TYPE OF OWNER</b>										
Individual.....	5,401	4,932	469	146	146	...	215	5,042	4,587	455
Partnership.....	196	182	14	...	...	...	...	196	182	14
Corporation.....	427	416	11	91	91	...	...	336	325	11
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>										
Mortgage made or assumed at time property acquired.....	3,813	3,329	484	203	203	...	202	3,411	2,940	471
Mortgage refinanced or renewed.....	1,484	1,480	4	...	...	...	...	1,484	1,480	4
To increase loan for improvements or repairs.....	433	433	...	...	...	...	...	433	433	...
To increase loan for other reasons.....	254	254	...	...	...	...	...	254	254	...
To secure better terms.....	530	526	4	...	...	...	...	530	526	4
To renew or extend loan without increasing amount.....	180	180	...	...	...	...	...	180	180	...
For other purpose.....	87	87	...	...	...	...	...	87	87	...
Mortgage placed later than acquisition of property.....	734	729	5	34	34	...	14	686	681	5
To make improvements or repairs.....	166	161	5	14	14	...	...	152	147	5
To invest in other properties.....	244	244	...	...	...	...	...	244	244	...
To invest in business other than real estate.....	48	48	...	...	...	...	...	48	48	...
For other purpose.....	276	276	...	20	20	...	14	242	242	...

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				
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>										
Total refinanced or renewed mortgages.....	1,484	1,480	4	...	...	...	...	1,484	1,480	4
Same lender.....	857	857	...	...	...	...	...	857	857	...
Different lender.....	627	623	4	...	...	...	...	627	623	4
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>1</sup> reported.....	3,635	3,417	218	105	105	...	70	3,463	3,247	218
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>										
Less than \$2.50.....	89	89	...	...	...	...	...	89	89	...
\$2.50 to \$4.99.....	21	21	...	...	...	...	...	21	21	...
\$5.00 to \$7.49.....	119	119	...	...	...	...	14	106	106	...
\$7.50 to \$9.99.....	103	103	...	14	14	...	14	75	75	...
\$10.00 to \$12.49.....	421	399	22	27	27	...	28	366	345	22
\$12.50 to \$14.99.....	287	260	27	7	7	...	...	280	253	27
\$15.00 to \$17.49.....	314	273	41	15	15	...	...	299	259	41
\$17.50 to \$19.99.....	304	304	...	...	...	...	...	304	304	...
\$20.00 to \$24.99.....	755	748	7	...	...	...	14	741	734	7
\$25.00 or more.....	979	913	66	41	41	...	...	939	873	66
Taxes not payable in 1949 <sup>2</sup> .....	...	...	...	...	...	...	...	...	...	...
Taxes or value not reported.....	243	188	55	...	...	...	...	241	188	55
Median taxes.....dollars..	20.22	20.29	...	...	...	...	...	20.46	20.51	...
<b>MONTHLY TOTAL RENTAL RECEIPTS<sup>1</sup> PER DWELLING UNIT</b>										
Less than \$20.....	437	423	14	...	...	...	...	436	423	14
\$20 to \$29.....	734	679	55	14	14	...	14	706	651	55
\$30 to \$39.....	788	727	61	...	...	...	...	788	727	61
\$40 to \$49.....	600	571	29	...	...	...	...	587	558	29
\$50 to \$59.....	364	323	41	...	...	...	14	350	310	41
\$60 to \$69.....	262	244	18	14	14	...	...	234	216	18
\$70 to \$79.....	156	156	...	49	49	...	14	96	96	...
\$80 to \$89.....	83	83	...	14	14	...	...	69	69	...
\$90 to \$99.....	29	29	...	14	14	...	...	15	15	...
\$100 or more.....	182	182	...	...	...	...	...	182	182	...
Median receipts.....dollars..	38	38	...	...	...	...	...	37	37	...
<b>MONTHLY RESIDENTIAL RENTAL RECEIPTS<sup>1</sup> PER DWELLING UNIT</b>										
Less than \$20.....	437	423	14	...	...	...	...	436	423	14
\$20 to \$29.....	809	754	55	14	14	...	27	768	713	55
\$30 to \$39.....	816	755	61	...	...	...	...	816	755	61
\$40 to \$49.....	543	516	29	...	...	...	...	544	516	29
\$50 to \$59.....	331	290	41	...	...	...	14	317	277	41
\$60 to \$69.....	275	257	18	14	14	...	...	247	229	18
\$70 to \$79.....	143	143	...	49	49	...	14	82	82	...
\$80 to \$89.....	83	83	...	14	14	...	...	69	69	...
\$90 to \$99.....	29	29	...	14	14	...	...	15	15	...
\$100 or more.....	168	168	...	...	...	...	...	168	168	...
Median receipts.....dollars..	37	37	...	...	...	...	...	36	36	...
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> AS PERCENT OF MARKET VALUE</b>										
Less than 5 percent.....	177	163	14	...	...	...	...	176	163	14
5 to 9 percent.....	1,301	1,252	49	35	35	...	41	1,226	1,178	49
10 to 14 percent.....	1,242	1,103	139	68	68	...	27	1,147	1,009	139
15 to 19 percent.....	475	475	...	...	...	...	...	475	475	...
20 to 24 percent.....	227	225	2	...	...	...	...	226	225	2
25 to 29 percent.....	17	17	...	...	...	...	...	17	17	...
30 to 34 percent.....	1	1	...	...	...	...	...	1	1	...
35 to 39 percent.....	14	14	...	...	...	...	...	14	14	...
40 percent or more.....	19	19	...	...	...	...	...	19	19	...
Market value not reported.....	161	147	14	...	...	...	...	161	147	14
Median percent.....	11	11	...	...	...	...	...	11	11	...
<b>RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>										
Less than 50 percent.....	59	59	...	...	...	...	14	45	45	...
50 to 79 percent.....	66	66	...	...	...	...	...	66	66	...
80 to 89 percent.....	32	32	...	...	...	...	...	32	32	...
90 to 99 percent.....	135	131	4	...	...	...	...	135	131	4
100 percent.....	3,338	3,126	212	103	103	...	55	3,181	2,968	212

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

<sup>2</sup> 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				
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>										
Properties with at least 90 percent of their revenues from residential units.....	3,480	3,261	219	105	105	...	55	3,322	3,105	219
Less than \$20.....	109	109	...	...	...	...	...	109	109	...
\$20 to \$39.....	700	638	62	14	14	...	14	673	611	62
\$40 to \$59.....	655	621	34	...	...	...	27	628	594	34
\$60 to \$79.....	262	242	20	...	...	...	...	262	242	20
\$80 to \$99.....	354	338	16	14	14	...	...	339	324	16
\$100 to \$119.....	354	340	14	...	...	...	...	353	340	14
\$120 to \$139.....	235	221	14	20	20	...	14	201	187	14
\$140 to \$159.....	207	189	18	14	14	...	...	194	176	18
\$160 to \$199.....	165	165	...	1	1	...	...	164	164	...
\$200 to \$299.....	316	316	...	42	42	...	...	276	276	...
\$300 or more.....	41	41	...	...	...	...	...	41	41	...
Taxes not payable in 1949.....	...	...	...	...	...	...	...	...	...	...
Taxes not reported.....	82	41	41	...	...	...	...	82	41	41
Median taxes.....dollars..	73	75	...	...	...	...	...	71	73	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>										
Properties with both interest and principal in first mortgage payments.....	3,370	3,151	219	104	104	...	69	3,195	2,983	219
Less than 30 percent.....	668	668	...	14	14	...	...	655	655	...
30 to 39 percent.....	633	633	...	27	27	...	...	606	606	...
40 to 49 percent.....	536	522	14	48	48	...	14	475	462	14
50 to 59 percent.....	444	415	29	1	1	...	...	442	414	29
60 to 69 percent.....	265	234	31	14	14	...	...	236	207	31
70 to 79 percent.....	245	237	8	...	...	...	27	218	210	8
80 to 89 percent.....	130	102	28	...	...	...	14	115	89	28
90 to 99 percent.....	129	115	14	...	...	...	...	128	115	14
100 percent or more.....	320	225	95	...	...	...	...	320	225	95
Median percent.....	47	45	...	...	...	...	...	47	45	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup> LESS REAL ESTATE TAXES</b>										
Properties with both interest and principal in first mortgage payments.....	3,370	3,151	219	104	104	...	69	3,195	2,983	219
Less than 30 percent.....	444	444	...	...	...	...	...	444	444	...
30 to 39 percent.....	336	336	...	14	14	...	...	323	323	...
40 to 49 percent.....	518	518	...	14	14	...	...	504	504	...
50 to 59 percent.....	383	383	...	61	61	...	14	309	309	...
60 to 69 percent.....	472	443	29	1	1	...	...	470	441	29
70 to 79 percent.....	217	192	25	14	14	...	14	189	165	25
80 to 89 percent.....	206	198	8	...	...	...	27	179	171	8
90 to 99 percent.....	169	149	20	...	...	...	14	156	136	20
100 percent or more.....	539	444	95	...	...	...	...	539	444	95
Taxes not payable in 1949 or not reported.....	86	44	42	...	...	...	...	86	44	42
Median percent.....	59	57	...	...	...	...	...	59	56	...

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

Chapter 16

NEW ORLEANS  
LOUISIANA  
STANDARD METROPOLITAN AREA

ALL PROPERTIES

<i>Table</i>		<i>Page</i>
1.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		481
2.—Property characteristics, by government insurance status of first mortgage: 1950.....		481

TOTAL OWNER-OCCUPIED PROPERTIES

3.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		482
4.—Characteristics of first and junior mortgages, by government insurance status: 1950.....		482
5.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....		485

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

6.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		488
7.—Characteristics of first and junior mortgages, by government insurance status: 1950.....		488
8.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....		491

TOTAL RENTAL PROPERTIES

9.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....		495
10.—Characteristics of first and junior mortgages, by government insurance status: 1950.....		495
11.—Property characteristics, by government insurance status of first mortgage: 1950.....		498



NEW ORLEANS  
STANDARD METROPOLITAN AREA

The New Orleans Standard Metropolitan Area comprises Jefferson, Orleans, and St. Bernard Parishes.

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.....	41,418	211,561	7,168	68,114	4,161	27,573	30,087	115,874
Average debt per property.....	...	5.1	...	9.5	...	6.6	...	3.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	17,237	29,837	507	1,377	370	1,115	16,359	27,345
\$4,000 to \$5,999.....	8,392	31,138	1,065	3,819	857	3,453	6,470	23,866
\$6,000 to \$7,999.....	5,312	31,036	1,298	8,372	1,181	7,663	2,833	15,001
\$8,000 to \$9,999.....	5,059	40,570	2,483	21,245	1,189	9,443	1,388	9,882
\$10,000 to \$11,999.....	2,563	24,861	1,208	12,105	404	3,776	953	8,980
\$12,000 to \$14,999.....	1,651	17,850	542	6,631	86	875	1,024	10,344
\$15,000 to \$19,999.....	559	7,251	41	625	57	927	461	5,699
\$20,000 to \$49,999.....	587	13,185	...	...	16	321	571	12,864
\$50,000 to \$99,999.....	32	1,393	...	...	...	...	32	1,393
\$100,000 or more.....	28	14,440	27	13,940	...	...	1	500
Median loan.....dollars..	4,700	...	8,600	...	7,500	...	3,700	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	22,387	44,468	1,227	3,546	823	2,702	20,336	38,220
\$4,000 to \$5,999.....	6,044	29,341	765	3,918	786	3,908	4,492	21,515
\$6,000 to \$7,999.....	4,973	34,868	1,424	10,205	1,503	10,757	2,046	13,906
\$8,000 to \$9,999.....	4,375	38,860	2,467	22,079	841	7,421	1,069	9,360
\$10,000 to \$11,999.....	2,128	23,240	961	10,463	119	1,309	1,049	11,468
\$12,000 to \$14,999.....	748	9,691	297	3,338	33	469	457	5,884
\$15,000 to \$19,999.....	361	6,330	41	626	58	1,007	263	4,698
\$20,000 to \$49,999.....	366	9,768	...	...	...	...	366	9,768
\$50,000 to \$99,999.....	9	565	...	...	...	...	9	565
\$100,000 or more.....	28	14,430	27	13,940	...	...	1	490
Median debt.....dollars..	3,600	...	8,100	...	7,000	...	2,700	...

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.....	41,418	36,185	5,233	7,168	3,876	3,184	108	4,161	4,087	74	30,087	28,222	1,866
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	24,732	21,291	3,441	5,679	3,169	2,402	108	2,662	2,646	16	16,391	15,476	914
2 to 4 dwelling units.....	15,525	13,810	1,715	1,455	672	782	...	1,499	1,441	58	12,573	11,697	875
5 to 49 dwelling units.....	1,146	1,069	77	23	23	...	...	...	...	...	1,123	1,047	77
50 dwelling units or more.....	15	15	...	13	13	...	...	...	...	...	2	2	...
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	39,497	34,492	5,005	7,116	3,865	3,143	108	4,096	4,031	65	28,281	26,594	1,688
Less than half.....	1,922	1,694	228	52	11	41	...	64	55	9	1,806	1,628	178
YEAR STRUCTURE BUILT													
1950 (part).....	1,598	1,113	485	692	206	485	...	411	411	...	495	495	...
1949.....	3,139	2,268	871	1,209	485	706	18	328	328	...	1,601	1,455	147
1948.....	3,084	2,301	783	1,288	615	656	16	123	123	...	1,673	1,563	110
1947.....	2,403	1,685	718	873	239	617	16	239	239	...	1,290	1,206	85
1946.....	1,173	1,117	56	91	49	41	...	291	291	...	792	777	15
1942 to 1945.....	3,479	2,890	589	1,372	850	465	58	821	821	...	1,287	1,220	67
1940 to 1941.....	2,897	2,630	267	899	774	125	...	427	427	...	1,571	1,429	142
1930 to 1939.....	5,290	4,988	302	515	433	82	...	413	397	16	4,361	4,158	203
1929 or earlier.....	17,623	16,328	1,095	174	168	6	...	1,026	969	57	16,422	15,392	1,030
Not reported.....	737	668	69	58	58	...	...	82	82	...	597	528	69
MARKET VALUE													
Less than \$4,000.....	2,942	2,751	191	41	...	41	...	57	57	...	2,844	2,693	150
\$4,000 to \$5,999.....	5,975	5,415	560	277	162	74	41	710	694	16	4,984	4,557	428
\$6,000 to \$7,999.....	6,238	5,555	683	482	321	161	...	801	785	16	4,954	4,449	505
\$8,000 to \$9,999.....	6,055	5,469	586	1,310	879	365	50	686	677	9	4,075	3,913	162
\$10,000 to \$11,999.....	6,612	4,872	1,740	2,144	588	1,541	16	1,056	1,040	16	3,412	3,246	167
\$12,000 to \$14,999.....	5,599	4,646	953	1,991	1,148	845	...	543	543	...	3,065	2,956	110
\$15,000 to \$19,999.....	3,732	3,472	260	726	618	125	...	163	163	...	2,827	2,691	135
\$20,000 to \$49,999.....	3,573	3,340	233	153	136	16	...	142	126	16	3,280	3,077	201
\$50,000 to \$99,999.....	329	320	9	...	...	...	...	...	...	...	329	320	9
\$100,000 or more.....	67	67	...	27	27	...	...	...	...	...	40	40	...
Not reported.....	299	281	18	18	...	18	...	...	...	...	281	281	...
Median market value.....dollars..	9,700	9,400	10,400	11,100	11,900	11,900	...	9,200	9,300	...	8,800	8,900	...

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.....	5,372	44,727	825	21,040	122	622	4,423	22,865
Average debt per property.....	...	8.3	...	25.5	...	6.7	...	5.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	659	584	...	...	...	...	659	584
\$2,000 to \$3,999.....	1,365	3,022	36	96	...	...	1,329	2,926
\$4,000 to \$5,999.....	823	3,123	...	...	...	...	823	3,123
\$6,000 to \$7,999.....	816	4,419	237	1,435	86	552	493	2,432
\$8,000 to \$9,999.....	421	3,279	90	743	36	270	295	2,266
\$10,000 to \$11,999.....	354	3,338	229	2,411	...	...	126	927
\$12,000 to \$14,999.....	557	5,635	207	2,415	...	...	350	3,220
\$15,000 to \$19,999.....	176	2,047	...	...	...	...	176	2,047
\$20,000 to \$24,999.....	78	1,514	...	...	...	...	78	1,514
\$25,000 to \$29,999.....	16	371	...	...	...	...	16	371
\$30,000 to \$49,999.....	48	1,562	...	...	...	...	48	1,562
\$50,000 to \$74,999.....	32	1,393	...	...	...	...	32	1,393
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	14	2,450	14	2,440	...	...	...	10
\$200,000 to \$499,999.....	...	...	...	...	...	...	...	...
\$500,000 or more.....	14	11,990	13	11,500	...	...	1	490
Median loan.....dollars..	5,600	...	...	...	...	...	4,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,222	1,269	...	...	...	...	1,222	1,269
\$2,000 to \$3,999.....	1,306	3,765	36	96	...	...	1,270	3,669
\$4,000 to \$5,999.....	981	4,928	174	993	43	252	762	3,683
\$6,000 to \$7,999.....	605	4,122	108	783	77	570	420	2,769
\$8,000 to \$9,999.....	352	3,169	99	911	...	...	253	2,258
\$10,000 to \$11,999.....	554	6,118	364	4,099	...	...	190	2,019
\$12,000 to \$14,999.....	106	1,375	18	218	...	...	88	1,157
\$15,000 to \$19,999.....	92	1,575	...	...	...	...	92	1,575
\$20,000 to \$24,999.....	39	809	...	...	...	...	39	809
\$25,000 to \$29,999.....	11	326	...	...	...	...	11	326
\$30,000 to \$49,999.....	66	2,276	...	...	...	...	66	2,276
\$50,000 to \$74,999.....	9	565	...	...	...	...	9	565
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	14	2,440	14	2,440	...	...	1	490
\$200,000 to \$499,999.....	1	490	...	...	...	...	...	...
\$500,000 or more.....	13	11,500	13	11,500	...	...	...	...
Median debt.....dollars..	4,300	...	...	...	...	...	3,500	...

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.....	43,602	40,175	3,427	20,533	18,360	822	22,247	20,993	1,254	1,124
Average debt per mortgage.....	8.1	8.3	6.1	24.9	33.3	6.7	5.0	5.1	4.4	1.9
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	2,592	2,548	44	44	...	...	2,548	2,548	...	85
Mutual savings bank.....	3,935	3,935	...	3,912	3,912	...	23	23	...	...
Savings and loan association.....	13,463	11,444	2,019	2,473	1,068	385	10,605	9,991	614	432
Life insurance company.....	7,280	6,407	873	4,076	3,352	197	3,067	2,918	149	111
Mortgage company.....	251	45	206	...	...	...	251	45	206	36
Federal National Mortgage Association.....	1,008	1,008	...	708	708	300	...	...	...	...
Individual.....	5,281	5,160	121	...	...	...	5,281	5,160	121	381
Other.....	9,792	9,628	164	9,320	9,320	...	472	308	164	79
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	7,365	5,652	1,713	1,534	126	406	5,425	5,120	305	455
1949.....	14,104	13,993	111	7,682	7,682	...	6,422	6,311	111	126
1948.....	13,631	12,970	661	9,433	9,117	43	4,175	3,810	365	184
1947.....	2,642	2,282	360	295	...	270	2,077	2,012	65	66
1946.....	1,177	902	275	110	...	103	964	799	165	28
1942 to 1945.....	4,204	4,081	123	1,479	1,435	...	2,725	2,646	79	191
1940 to 1941.....	137	137	...	...	...	...	137	137	...	...
1935 to 1939.....	63	63	...	...	...	...	63	63	...	...
1930 to 1934.....	169	5	164	...	...	...	169	5	164	74
1929 or earlier.....	90	90	...	...	...	...	90	90	...	...

<sup>1</sup> Includes 2,051 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 122 thousand dollars on those 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.....	36,046	31,373	4,673	16,343	3,325	2,928	4,039	25,664	24,084	1,580	4,680	2,926	1,733
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	1,766	1,699	67	269	219	49	39	1,459	1,441	18	32	16	16
Mutual savings bank.....	59	41	18	18	...	18	...	41	41	...	18	18	...
Savings and loan association.....	20,046	18,161	1,885	1,986	1,167	802	2,672	15,391	14,381	1,010	1,242	892	350
Life insurance company.....	5,980	4,012	1,968	3,631	1,791	1,809	637	1,712	1,601	111	1,751	1,750	...
Mortgage company.....	270	138	132	132	...	90	...	138	138	...	177	90	87
Federal National Mortgage Association.....	885	725	160	193	33	160	692	...	...	...	160	160	...
Individual.....	6,285	5,843	442	...	...	...	...	6,285	5,843	442	1,209	...	1,209
Other.....	755	755	...	115	115	...	...	640	640	...	91	...	91
FORM OF DEBT													
Mortgage or deed of trust.....	35,508	30,837	4,671	6,343	3,325	2,927	4,039	25,128	23,548	1,580	4,664	2,926	1,737
Contract to purchase.....	537	537	...	...	...	...	...	537	537	...	16	...	16
AMORTIZATION													
Fully amortized.....	34,090	29,444	4,646	6,343	3,325	2,928	4,037	23,709	22,154	1,555	4,385	2,928	1,457
Partially amortized.....	814	798	16	...	...	...	...	814	798	16	131	...	131
Not amortized.....	322	322	...	...	...	...	...	322	322	...	32	...	32
On demand.....	819	810	9	...	...	...	...	819	810	9	133	...	133
Regular principal payments required.....	629	620	9	...	...	...	...	629	620	9	42	...	42
No regular principal payments required.....	190	190	...	...	...	...	...	190	190	...	91	...	91
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	33,680	29,218	4,462	6,153	3,227	2,836	3,830	23,698	22,228	1,470	4,332	2,852	1,480
Delinquent:	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	1,937	1,727	210	191	98	92	209	1,537	1,427	110	276	76	200
Foreclosure not in process.....	429	429	...	...	...	...	...	429	429	...	74	...	74
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	5,287	4,296	991	1,252	483	729	649	3,385	3,164	221	1,131	745	387
1949.....	7,887	6,410	1,477	1,808	853	937	548	5,531	5,093	498	1,626	921	705
1948.....	5,857	4,915	942	1,097	437	644	440	4,318	4,054	264	1,008	644	363
1947.....	5,690	4,924	766	790	238	536	1,071	3,830	3,632	198	696	536	161
1946.....	4,786	4,540	246	427	345	82	1,332	3,028	2,880	148	132	82	49
1942 to 1945.....	4,076	3,923	153	553	53	...	...	3,523	3,370	153	90	...	90
1940 to 1941.....	1,587	1,505	82	275	275	...	...	1,312	1,230	82	...	...	...
1935 to 1939.....	751	735	16	141	141	...	...	610	594	16	...	...	...
1930 to 1934.....	51	51	...	...	...	...	...	51	51	...	...	...	...
1929 or earlier.....	75	75	...	...	...	...	...	75	75	...	...	...	...
TERM OF MORTGAGE													
On demand.....	818	809	9	...	...	...	...	818	809	9	132	...	132
Less than 5 years.....	849	849	...	...	...	...	...	849	849	...	528	...	528
5 to 9 years.....	2,166	2,044	122	16	16	...	...	2,149	2,027	122	706	...	706
10 to 12 years.....	6,502	6,084	418	...	...	...	...	6,502	6,084	418	182	...	182
13 to 14 years.....	524	441	83	...	...	...	...	496	430	66	...	...	...
15 years.....	9,470	8,911	559	82	82	...	204	9,185	8,626	559	101	76	24
16 to 19 years.....	865	548	317	157	74	83	99	609	392	217	264	124	140
20 years.....	8,599	7,718	881	2,231	1,581	593	1,677	4,691	4,502	189	942	918	24
21 to 24 years.....	594	330	264	354	90	264	...	34	34	...	223	207	16
25 years.....	5,552	3,531	2,021	3,486	1,464	1,988	1,827	239	239	...	1,604	1,604	...
26 years or more.....	110	110	...	16	16	...	...	93	93	...	...	...	...
Median term..... years..	15	15	20	25	20	25	21	15	15	...	20	25	...
YEAR MORTGAGE DUE													
On demand.....	818	809	9	...	...	...	...	818	809	9	132	...	132
Fully amortized.....	34,092	29,444	4,648	6,343	3,324	2,928	4,038	23,710	22,155	1,555	4,385	2,928	1,458
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	661	620	41	...	...	...	...	661	620	41	173	...	173
1952 to 1953.....	814	759	55	...	...	...	...	814	759	55	425	...	425
1954 to 1955.....	1,770	1,721	49	41	41	...	...	1,729	1,680	49	338	...	338
1956 to 1957.....	2,305	2,204	101	33	33	...	...	2,272	2,171	101	92	...	92
1958 to 1959.....	3,245	3,016	229	16	16	...	...	3,229	3,000	229	191	...	191
1960 to 1964.....	10,139	9,437	702	299	299	...	...	9,655	8,969	686	215	42	173
1965 to 1969.....	8,647	7,514	1,133	2,360	1,663	680	1,738	4,549	4,171	378	919	854	66
1970 to 1974.....	5,327	3,565	1,762	2,868	1,121	1,672	1,674	785	769	16	1,718	1,718	...
1975 or later.....	1,164	588	576	726	151	576	421	16	16	...	314	314	...
Partially or not amortized.....	1,138	1,122	16	...	...	...	...	1,138	1,122	16	162	...	162
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	423	423	...	...	...	...	...	423	423	...	32	...	32
1952 to 1953.....	91	91	...	...	...	...	...	91	91	...	41	...	41
1954 to 1955.....	113	113	...	...	...	...	...	113	113	...	57	...	57
1956 to 1957.....	278	278	...	...	...	...	...	278	278	...	16	...	16
1958 to 1959.....	59	59	...	...	...	...	...	59	59	...	...	...	...
1960 to 1964.....	133	117	16	...	...	...	...	133	117	16	...	...	...
1965 to 1969.....	25	25	...	...	...	...	...	25	25	...	...	...	...
1970 to 1974.....	16	16	...	...	...	...	...	16	16	...	16	...	16
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

<sup>1</sup> Includes 90 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.....	366	366	...	...	...	...	...	366	366	...	50	...	50
4.0 percent.....	6,350	5,078	1,272	1,470	314	1,124	4,039	840	799	41	2,979	2,928	51
4.1 to 4.4 percent.....	139	18	121	139	18	121	...	...	...	...	...	...	...
4.5 percent.....	6,239	4,408	1,831	4,593	2,852	1,683	...	1,646	1,556	90	16	...	16
4.6 to 5.0 percent.....	8,052	7,701	351	141	141	...	...	7,911	7,560	351	266	...	266
5.1 to 5.5 percent.....	1,775	1,676	99	...	...	...	...	1,775	1,676	99	...	...	...
5.6 to 6.0 percent.....	11,128	10,330	798	...	...	...	...	11,128	10,330	798	976	...	976
6.1 percent or more.....	1,995	1,796	199	...	...	...	...	1,995	1,796	199	395	...	395
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	6.0	6.0	...	4.0	4.0	...
MORTGAGE LOAN													
Less than \$2,000.....	5,302	4,988	314	...	...	...	16	5,286	4,988	298	3,453	2,174	1,281
\$2,000 to \$2,999.....	5,609	5,094	515	108	67	...	41	5,458	4,985	473	963	754	208
\$3,000 to \$3,999.....	4,681	4,314	367	420	330	90	313	3,947	3,671	276	125	...	125
\$4,000 to \$4,999.....	4,280	3,967	313	592	535	58	479	3,209	2,969	240	49	...	49
\$5,000 to \$5,999.....	3,171	3,084	87	523	472	51	378	2,270	2,234	36	41	...	41
\$6,000 to \$6,999.....	2,243	1,798	445	634	272	346	424	1,186	1,111	75	8	...	8
\$7,000 to \$7,999.....	3,476	2,238	1,238	1,636	456	1,147	687	1,152	1,111	41	...	...	...
\$8,000 to \$8,999.....	2,747	2,072	675	1,171	513	658	782	794	778	16	...	...	...
\$9,000 to \$9,999.....	1,387	961	426	784	383	400	371	234	207	27	...	...	...
\$10,000 to \$10,999.....	938	830	108	207	98	108	305	427	427	...	...	...	...
\$11,000 to \$11,999.....	576	498	78	127	57	69	99	351	342	9	...	...	...
\$12,000 to \$14,999.....	907	816	91	100	100	...	86	722	648	74	...	...	...
\$15,000 to \$19,999.....	326	326	...	41	41	...	41	243	243	...	41	...	41
\$20,000 or more.....	404	388	16	...	...	...	16	388	372	16	...	...	...
Median loan.....dollars..	4,500	4,300	7,200	7,500	6,900	7,800	7,500	3,500	3,500	...	1,300	1,300	...
OUTSTANDING DEBT													
Less than \$2,000.....	10,123	9,720	403	199	199	...	33	9,891	9,504	387	3,939	2,500	1,439
\$2,000 to \$2,999.....	5,530	4,887	643	323	249	32	140	5,067	4,498	569	519	429	91
\$3,000 to \$3,999.....	4,431	4,149	282	669	595	74	650	3,111	2,903	208	117	...	117
\$4,000 to \$4,999.....	2,997	2,784	213	370	312	58	380	2,248	2,109	139	33	...	33
\$5,000 to \$5,999.....	2,132	1,929	203	363	222	141	361	1,409	1,356	53	25	...	25
\$6,000 to \$6,999.....	2,196	1,597	599	789	289	452	483	925	843	82	8	...	8
\$7,000 to \$7,999.....	3,466	2,173	1,293	1,823	546	1,277	960	683	667	16	...	...	...
\$8,000 to \$8,999.....	1,818	1,329	489	890	401	489	515	412	412	...	...	...	...
\$9,000 to \$9,999.....	1,230	918	312	565	280	285	326	340	313	27	...	...	...
\$10,000 to \$10,999.....	635	433	202	227	106	120	62	348	265	83	...	...	...
\$11,000 to \$11,999.....	630	614	16	20	20	...	58	552	552	...	...	...	...
\$12,000 to \$14,999.....	389	389	...	62	62	...	16	310	310	...	...	...	...
\$15,000 to \$19,999.....	277	261	16	41	41	...	58	179	163	16	41	...	41
\$20,000 or more.....	193	193	...	...	...	...	...	193	193	...	...	...	...
Median debt.....dollars..	3,500	3,200	6,900	7,200	6,200	7,500	6,900	2,500	2,500	...	1,100	1,100	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	25,334	20,661	4,673	6,342	3,325	2,928	4,039	24,955	23,375	1,580	4,467	2,912	1,556
Less than \$20.....	12,209	11,240	969	293	147	105	745	11,170	10,388	782	3,925	2,912	1,015
\$20 to \$24.....	3,907	3,319	588	878	517	361	432	2,597	2,370	227	66	...	66
\$25 to \$29.....	3,466	3,126	340	840	623	217	537	2,090	1,967	123	234	...	234
\$30 to \$34.....	2,915	2,590	325	448	246	186	333	2,135	2,012	123	83	...	83
\$35 to \$39.....	2,269	1,936	333	530	264	249	338	1,400	1,350	50	41	...	41
\$40 to \$44.....	3,111	2,207	904	1,229	358	871	730	1,152	1,119	33	9	...	9
\$45 to \$49.....	1,872	1,310	562	738	284	438	361	773	682	91	9	...	9
\$50 to \$54.....	1,774	1,447	327	589	287	302	341	844	819	25	18	...	18
\$55 to \$59.....	834	716	118	369	285	84	107	359	325	34	...	...	...
\$60 to \$64.....	494	478	16	172	156	16	58	265	265	...	16	...	16
\$65 to \$69.....	528	470	58	90	33	58	...	437	437	...	16	...	16
\$70 to \$79.....	557	475	82	74	33	41	...	484	443	41	33	...	33
\$80 to \$99.....	586	553	33	51	51	...	...	536	503	33	...	...	...
\$100 to \$119.....	226	226	...	41	41	...	41	143	143	...	16	...	16
\$120 or more.....	586	568	18	...	...	...	16	570	552	18	...	...	...
Median payment.....dollars..	27	26	36	40	37	41	34	22	22	...	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.....	36,046	31,373	4,673	6,343	3,325	2,928	90	4,039	3,965	74	25,664	24,084	1,580
STRUCTURES ON PROPERTY													
1 structure.....	33,773	29,407	4,366	6,252	3,313	2,849	90	3,829	3,780	49	23,691	22,314	1,378
2 structures or more.....	2,273	1,967	306	90	11	79	...	210	185	25	1,973	1,770	202
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	23,484	20,151	3,333	5,499	3,061	2,348	90	2,585	2,569	16	15,401	14,522	878
2 dwelling units.....	10,504	9,310	1,194	784	218	565	...	1,349	1,300	49	8,371	7,791	580
3 dwelling units.....	1,321	1,208	113	15	...	15	...	58	49	9	1,249	1,159	89
4 dwelling units.....	737	704	33	46	...	...	...	47	47	...	645	612	33
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	34,648	30,203	4,445	6,302	3,325	2,887	90	3,983	3,918	65	24,361	22,960	1,402
Less than half.....	1,399	1,171	228	41	...	41	...	55	46	9	1,303	1,125	178
YEAR STRUCTURE BUILT													
1950 (part).....	1,489	1,022	467	674	206	467	...	370	370	...	445	445	...
1949.....	2,911	2,067	844	1,134	428	706	...	328	328	...	1,448	1,311	138
1948.....	2,682	1,989	693	1,039	420	602	16	123	123	...	1,520	1,446	74
1947.....	2,118	1,539	579	716	221	478	16	239	239	...	1,162	1,078	85
1946.....	1,146	1,096	50	90	49	41	...	291	291	...	765	756	9
1942 to 1945.....	3,008	2,437	571	1,099	595	447	58	803	803	...	1,107	1,040	67
1940 to 1941.....	2,771	2,549	222	854	756	98	...	427	427	...	1,490	1,366	124
1930 to 1939.....	4,750	4,493	257	515	433	82	...	395	379	16	3,839	3,681	158
1929 or earlier.....	14,572	13,631	941	165	159	6	...	981	924	57	13,424	12,548	876
Not reported.....	604	553	51	58	58	...	...	82	82	...	464	413	51
YEAR STRUCTURE ACQUIRED													
1950 (part).....	3,715	2,724	991	1,190	420	729	41	629	629	...	1,896	1,675	221
1949.....	5,903	4,451	1,452	1,758	804	937	16	349	324	25	3,596	3,123	473
1948.....	4,937	3,996	941	1,102	442	644	16	440	424	16	3,395	3,131	264
1947.....	4,709	3,985	724	773	221	536	16	1,099	1,083	16	2,836	2,681	156
1946.....	4,512	4,259	253	444	361	82	...	1,323	1,307	16	2,746	2,591	155
1942 to 1945.....	5,395	5,214	181	544	544	...	...	...	...	...	4,850	4,670	181
1940 to 1941.....	2,669	2,611	58	390	390	...	...	...	...	...	2,277	2,220	58
1930 to 1939.....	2,348	2,290	58	125	125	...	...	...	...	...	2,223	2,165	58
1929 or earlier.....	1,835	1,819	16	16	16	...	...	...	...	...	1,819	1,803	16
Not reported.....	25	25	...	...	...	...	...	...	...	...	25	25	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	12,810	10,489	2,321	3,975	1,967	1,992	16	1,120	1,120	...	7,714	7,402	313
Previously occupied.....	23,237	20,885	2,352	2,368	1,358	936	74	2,919	2,845	74	17,950	16,683	1,267
PURCHASE PRICE													
Less than \$2,000.....	2,151	2,093	58	...	...	...	...	...	...	...	2,151	2,093	58
\$2,000 to \$2,999.....	2,825	2,669	156	...	...	...	...	57	41	16	2,766	2,628	139
\$3,000 to \$3,999.....	3,730	3,461	269	184	167	16	...	219	215	...	3,327	3,074	253
\$4,000 to \$4,999.....	3,669	3,415	254	362	246	74	41	490	490	...	2,818	2,679	138
\$5,000 to \$5,999.....	3,260	2,995	265	531	531	...	...	314	298	16	2,414	2,167	249
\$6,000 to \$6,999.....	3,434	3,042	392	354	205	149	...	420	411	9	2,661	2,426	235
\$7,000 to \$7,999.....	2,735	2,550	185	407	273	118	16	619	619	...	1,709	1,659	50
\$8,000 to \$8,999.....	2,751	2,320	431	588	282	290	16	564	564	...	1,599	1,473	126
\$9,000 to \$9,999.....	2,129	1,425	704	883	274	609	...	416	416	...	830	735	94
\$10,000 to \$10,999.....	2,698	1,566	1,132	1,349	265	1,067	16	494	494	...	856	808	48
\$11,000 to \$11,999.....	986	738	248	503	264	239	...	147	147	...	335	327	8
\$12,000 to \$14,999.....	2,549	2,068	481	960	611	348	...	176	160	16	1,414	1,297	117
\$15,000 to \$19,999.....	1,228	1,187	41	182	165	16	...	49	33	16	997	989	9
\$20,000 to \$24,999.....	525	484	41	...	...	...	...	41	41	...	484	443	41
\$25,000 or more.....	818	802	16	41	41	...	...	32	32	...	745	728	16
Property not acquired by purchase.....	395	395	...	...	...	...	...	...	...	...	395	395	...
Not reported.....	166	166	...	...	...	...	...	...	...	...	166	166	...
Median purchase price.....dollars..	6,600	6,200	9,400	9,800	8,800	10,100	...	7,800	7,800	...	5,600	5,500	...
MARKET VALUE													
Less than \$2,000.....	306	265	41	41	...	41	...	16	16	...	248	248	...
\$2,000 to \$2,999.....	877	844	33	...	...	...	...	...	...	...	877	844	33
\$3,000 to \$3,999.....	1,410	1,302	108	...	...	...	...	41	41	...	1,370	1,261	108
\$4,000 to \$4,999.....	1,930	1,930	104	16	...	16	...	263	247	16	1,753	1,682	71
\$5,000 to \$5,999.....	3,199	2,797	402	243	144	58	41	447	447	...	2,507	2,205	303
\$6,000 to \$6,999.....	2,322	1,972	350	174	116	58	...	175	159	16	1,972	1,696	275
\$7,000 to \$7,999.....	3,014	2,746	268	236	133	103	...	567	567	...	2,211	2,047	165
\$8,000 to \$8,999.....	3,285	3,001	284	639	465	158	16	441	432	9	2,205	2,104	101
\$9,000 to \$9,999.....	2,229	1,981	248	533	312	189	16	236	236	...	1,476	1,433	43
\$10,000 to \$10,999.....	4,595	3,486	1,109	1,289	320	969	...	707	691	16	2,599	2,476	124
\$11,000 to \$11,999.....	1,523	973	550	774	250	509	16	313	313	...	436	411	25
\$12,000 to \$14,999.....	4,885	4,098	787	1,636	950	688	...	543	543	...	2,706	2,606	101
\$15,000 to \$19,999.....	3,188	2,955	233	627	519	125	...	145	145	...	2,400	2,291	108
\$20,000 to \$24,999.....	1,476	1,377	99	77	60	16	...	110	94	16	1,288	1,222	67
\$25,000 or more.....	1,628	1,571	57	58	58	...	...	32	32	...	1,541	1,481	57
Not reported.....	76	76	...	...	...	...	...	...	...	...	76	76	...
Median market value.....dollars..	9,600	9,300	10,400	11,000	11,600	10,800	...	9,200	9,300	...	8,800	8,900	...

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	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
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	6,530	6,505	25	174	174	...	...	49	49	...	6,307	6,283	25
20 to 39 percent.....	10,665	10,298	367	792	775	16	...	71	71	...	9,804	9,452	351
40 to 59 percent.....	8,426	7,722	704	945	928	16	...	680	664	16	6,800	6,129	671
60 to 69 percent.....	2,999	2,489	510	803	535	268	...	1,021	1,005	16	1,174	949	225
70 to 79 percent.....	3,185	2,274	911	1,399	664	694	41	895	870	25	890	739	150
80 to 84 percent.....	1,139	553	586	648	112	518	16	363	363	...	128	76	51
85 to 89 percent.....	878	398	480	566	85	464	16	263	263	...	49	49	...
90 to 94 percent.....	760	331	429	380	...	363	16	187	187	...	193	144	49
95 to 99 percent.....	705	247	458	490	33	458	...	213	213	...	...	...	...
100 percent or more.....	688	485	203	148	18	130	...	296	280	16	243	186	58
Market value not reported.....	76	76	...	...	...	...	...	...	...	...	76	76	...
Median percent.....	42	38	78	73	55	85	...	72	72	...	33	32	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	14,183	12,482	1,701	2,174	1,109	1,050	16	2,363	2,330	33	9,645	9,043	602
\$2.50 to \$4.99.....	4,999	4,457	542	977	601	318	58	186	186	...	3,836	3,670	166
\$5.00 to \$7.49.....	3,713	3,382	331	427	394	16	16	147	131	16	3,138	2,855	283
\$7.50 to \$9.99.....	2,803	2,549	254	396	305	91	...	180	164	16	2,227	2,080	147
\$10.00 to \$12.49.....	2,003	1,688	315	355	164	191	...	165	156	9	1,483	1,368	116
\$12.50 to \$14.99.....	582	533	49	69	16	49	...	...	...	...	517	517	...
\$15.00 to \$17.49.....	393	393	...	50	50	...	...	22	22	...	322	322	...
\$17.50 to \$19.99.....	150	150	...	...	...	...	...	16	16	...	133	133	...
\$20.00 to \$24.99.....	293	262	31	16	...	16	...	...	...	...	277	262	15
\$25.00 or more.....	282	266	16	16	...	16	...	25	25	...	241	241	...
Taxes not payable in 1949 <sup>1</sup> .....	4,220	2,983	1,237	1,733	618	1,116	...	699	699	...	1,786	1,666	121
Taxes or value not reported.....	2,425	2,228	197	131	66	65	...	234	234	...	2,059	1,928	131
Median taxes.....dollars..	2.76	2.84	2.38	2.67	3.38	2.08	...	1.64	1.63	...	3.32	3.32	...
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>													
Less than \$20.....	14,213	12,504	1,709	1,937	888	1,033	16	2,298	2,265	33	9,978	9,352	627
\$20 to \$39.....	5,557	4,931	626	750	526	166	58	290	281	9	4,518	4,124	394
\$40 to \$59.....	3,197	2,864	333	869	643	226	...	127	127	...	2,201	2,094	107
\$60 to \$79.....	1,755	1,623	132	330	239	74	16	115	99	16	1,310	1,285	25
\$80 to \$99.....	1,305	1,166	139	189	99	90	...	79	63	16	1,038	1,005	33
\$100 to \$119.....	760	744	16	33	16	16	...	91	91	...	637	637	...
\$120 to \$139.....	449	424	25	33	16	16	...	33	33	...	384	375	9
\$140 to \$159.....	563	430	133	108	33	76	...	...	...	...	455	397	58
\$160 to \$199.....	322	289	33	115	99	16	...	...	...	...	207	190	16
\$200 to \$249.....	583	526	57	98	82	16	...	41	41	...	444	402	41
\$250 to \$299.....	74	58	16	16	...	16	...	...	...	...	58	58	...
\$300 or more.....	682	682	...	...	...	...	...	33	33	...	650	650	...
Taxes not payable in 1949.....	4,220	2,983	1,237	1,733	618	1,116	...	699	699	...	1,786	1,666	121
Taxes not reported.....	2,367	2,152	215	131	66	65	...	234	234	...	2,001	1,852	149
Median taxes.....dollars..	17	17	14	23	30	...	...	9	9	...	19	20	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	26,725	22,191	4,534	6,117	3,098	2,928	90	4,010	3,936	74	16,596	15,157	1,440
Mortgage refinanced or renewed.....	5,333	5,219	114	142	142	...	...	29	29	...	5,159	5,045	114
To increase loan for improvements or repairs.....	2,646	2,573	73	16	16	...	...	29	29	...	2,600	2,527	73
To increase loan for other reasons.....	1,120	1,120	...	122	122	...	...	...	...	...	996	996	...
To secure better terms.....	888	847	41	4	4	...	...	...	...	...	884	843	41
To renew or extend loan without increasing amount.....	207	207	...	...	...	...	...	...	...	...	207	207	...
For other purpose.....	472	472	...	...	...	...	...	...	...	...	472	472	...
Mortgage placed later than acquisition of property.....	3,991	3,966	25	82	82	...	...	...	...	...	3,909	3,884	25
To make improvements or repairs.....	2,679	2,663	16	82	82	...	...	...	...	...	2,597	2,581	16
To invest in other properties.....	382	382	...	...	...	...	...	...	...	...	382	382	...
To invest in business other than real estate.....	252	252	...	...	...	...	...	...	...	...	252	252	...
For other purpose.....	678	669	9	...	...	...	...	...	...	...	678	669	9
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages	5,333	5,219	114	142	142	...	...	29	29	...	5,159	5,045	114
Same lender.....	3,541	3,501	40	106	106	...	...	29	29	...	3,405	3,365	40
Different lender.....	1,792	1,718	74	36	36	...	...	...	...	...	1,754	1,680	74

<sup>1</sup> 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			
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	26,727	22,193	4,534	6,117	3,099	2,927	90	4,009	3,936	73	16,600	15,160	1,442
Less than 50 percent.....	3,729	3,252	477	66	66	...	...	49	49	...	3,614	3,137	477
50 to 59 percent.....	3,791	3,314	477	197	156	41	...	49	33	16	3,546	3,125	419
60 to 64 percent.....	2,290	2,015	275	214	98	74	41	...	...	...	2,076	1,917	160
65 to 69 percent.....	2,376	2,131	245	609	462	147	...	...	32	...	1,733	1,637	96
70 to 74 percent.....	2,474	1,998	476	1,014	580	418	16	106	90	16	1,353	1,328	25
75 to 79 percent.....	2,481	1,545	936	1,178	338	840	...	168	152	16	1,134	1,056	80
80 to 84 percent.....	3,068	2,137	931	1,419	588	798	33	214	198	16	1,435	1,351	85
85 to 89 percent.....	1,675	1,190	485	876	390	485	...	334	334	...	466	466	...
90 to 94 percent.....	1,302	1,146	156	493	370	124	...	344	344	...	464	431	33
95 to 99 percent.....	487	487	...	...	...	...	...	389	389	...	99	99	...
100 percent or more.....	2,988	2,912	76	51	51	...	...	2,324	2,315	9	614	547	67
Purchase price not reported or property not acquired by purchase.....	66	66	...	...	...	...	...	...	...	...	66	66	...
Median percent.....	72	71	77	79	78	80	...	100+	100+	...	63	63	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	26,727	22,193	4,534	6,117	3,099	2,927	90	4,009	3,936	73	16,600	15,160	1,442
Less than 50 percent.....	3,277	3,252	25	66	66	...	...	49	49	...	3,162	3,137	25
50 to 59 percent.....	3,412	3,314	98	156	156	...	...	33	33	...	3,225	3,125	98
60 to 64 percent.....	2,192	2,015	177	98	98	...	...	...	...	...	2,092	1,917	177
65 to 69 percent.....	2,265	2,131	134	462	462	...	...	32	32	...	1,771	1,637	134
70 to 74 percent.....	2,212	1,998	214	638	580	58	...	90	90	...	1,484	1,328	156
75 to 79 percent.....	1,727	1,545	182	396	338	58	...	152	152	...	1,180	1,056	125
80 to 84 percent.....	2,433	2,137	296	719	588	131	...	198	198	...	1,516	1,351	165
85 to 89 percent.....	1,496	1,190	306	612	390	181	41	334	334	...	549	466	84
90 to 94 percent.....	1,777	1,146	631	838	370	467	...	360	344	16	578	431	148
95 to 99 percent.....	1,243	487	756	747	...	730	16	389	389	...	108	99	9
100 percent or more.....	4,609	2,912	1,697	1,370	51	1,287	33	2,373	2,315	58	866	547	320
Purchase price not reported or property not acquired by purchase.....	66	66	...	...	...	...	...	...	...	...	66	66	...
Median percent.....	75	71	100+	84	78	100+	...	100+	100+	...	64	63	...
<b>VETERAN STATUS OF OWNER</b>													
Veteran of World War II.....	12,762	9,804	2,958	3,584	1,037	2,548	...	3,868	3,810	58	5,311	4,959	352
Veteran of World War I only.....	2,577	2,376	201	304	271	16	...	16	16	...	2,258	2,089	168
Other service or nonveteran.....	20,707	19,194	1,513	2,455	2,017	364	74	156	140	16	18,097	17,037	1,060



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.....	23,484	116,906	5,499	39,931	2,585	17,497	15,401	59,478
Average debt per property.....	...	5.0	...	7.3	...	6.8	...	3.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	3,714	3,235	...	...	...	...	3,714	3,235
\$2,000 to \$2,999.....	2,653	4,521	67	137	...	...	2,586	4,384
\$3,000 to \$3,999.....	2,426	6,683	404	1,144	164	516	1,857	5,021
\$4,000 to \$4,999.....	2,963	9,841	552	1,748	314	1,177	2,098	6,916
\$5,000 to \$5,999.....	2,044	8,954	439	1,849	167	748	1,438	6,357
\$6,000 to \$6,999.....	1,437	7,649	422	2,511	241	1,397	774	3,741
\$7,000 to \$7,999.....	1,819	12,192	589	4,099	630	4,456	600	3,637
\$8,000 to \$8,999.....	2,073	15,870	924	7,415	626	4,692	523	3,763
\$9,000 to \$9,999.....	1,409	12,583	1,015	9,202	230	2,066	164	1,315
\$10,000 to \$10,999.....	1,107	10,701	664	6,592	140	1,249	304	2,860
\$11,000 to \$11,999.....	359	3,806	92	969	...	...	267	2,837
\$12,000 to \$14,999.....	888	9,846	291	3,640	16	187	581	6,019
\$15,000 to \$19,999.....	197	2,748	41	625	41	686	115	1,437
\$20,000 or more.....	396	8,277	...	...	16	321	380	7,956
Median loan.....dollars..	4,900	...	8,200	...	7,600	...	3,700	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	6,248	6,620	158	176	...	...	6,090	6,444
\$2,000 to \$2,999.....	2,620	6,351	249	586	49	138	2,321	5,627
\$3,000 to \$3,999.....	2,931	10,181	727	2,566	404	1,422	1,800	6,193
\$4,000 to \$4,999.....	1,884	8,300	279	1,215	143	627	1,462	6,458
\$5,000 to \$5,999.....	1,416	7,688	279	1,558	222	1,208	915	4,922
\$6,000 to \$6,999.....	1,329	8,678	389	2,541	364	2,397	576	3,740
\$7,000 to \$7,999.....	2,083	15,543	811	6,044	886	6,579	386	2,920
\$8,000 to \$8,999.....	1,706	14,469	1,068	9,133	255	2,152	384	3,184
\$9,000 to \$9,999.....	1,273	12,062	863	8,194	189	1,780	222	2,088
\$10,000 to \$10,999.....	558	5,845	344	3,620	...	...	214	2,225
\$11,000 to \$11,999.....	593	6,751	92	1,077	16	187	485	5,487
\$12,000 to \$14,999.....	391	5,050	200	2,596	...	...	190	2,454
\$15,000 to \$19,999.....	252	4,472	41	625	58	1,007	154	2,840
\$20,000 or more.....	201	4,896	...	...	...	...	201	4,896
Median debt.....dollars..	3,900	...	7,800	...	7,100	...	2,600	...

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.....	111,406	90,547	20,859	136,165	18,458	17,282	17,420	57,821	54,779	3,042	5,501	3,636	1,865
Average debt per mortgage.....	4.7	4.5	6.3	6.6	6.0	7.4	6.7	3.8	3.8	3.5	1.7	1.6	1.9
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	6,494	6,286	208	1,052	1,008	44	81	5,361	5,197	164	10	10	...
Mutual savings bank.....	99	...	99	99	...	99	...	...	...	...	23	23	...
Savings and loan association.....	55,267	48,509	6,758	10,642	5,875	4,659	8,963	35,662	33,781	1,881	1,034	911	123
Life insurance company.....	32,603	20,896	11,707	22,035	10,855	10,970	3,258	7,310	6,783	527	2,379	2,379	...
Mortgage company.....	631	153	478	478	...	371	...	153	153	...	141	85	56
Federal National Mortgage Association.....	6,466	5,327	1,139	1,348	209	1,139	5,118	...	...	...	228	228	...
Individual.....	8,394	7,924	470	...	...	...	...	8,394	7,924	470	1,601	...	1,601
Other.....	1,452	1,452	...	511	511	...	...	941	941	...	85	...	85
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	23,621	17,184	6,437	8,961	3,302	5,552	4,012	10,648	9,870	778	1,563	1,078	485
1949.....	32,788	25,737	7,051	12,903	6,703	6,092	3,731	16,154	15,413	741	2,326	1,301	1,025
1948.....	18,597	14,411	4,186	7,071	3,162	3,811	1,937	9,589	9,312	277	950	835	115
1947.....	16,823	14,845	1,978	3,289	1,394	1,783	3,516	10,018	9,935	83	477	412	65
1946.....	10,541	9,954	587	1,155	1,111	44	4,224	5,162	4,619	543	22	10	12
1942 to 1945.....	6,109	5,806	303	1,732	1,732	...	...	4,377	4,074	303	163	...	163
1940 to 1941.....	2,163	1,884	279	801	801	...	...	1,362	1,083	279	...	...	...
1935 to 1939.....	723	685	38	253	253	...	...	470	432	38	...	...	...
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	41	41	...	...	...	...	...	41	41	...	...	...	...

<sup>1</sup> Includes 425 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

NEW ORLEANS 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.....	23,484	20,151	3,333	15,499	3,061	2,348	2,585	15,401	14,522	878	3,333	2,346	986
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	1,314	1,280	34	215	198	16	18	1,082	1,064	18	16	16	...
Mutual savings bank.....	18	...	18	18	...	18	...	...	...	...	18	18	...
Savings and loan association.....	12,626	11,391	1,235	1,681	1,031	633	1,432	9,515	8,945	570	799	633	166
Life insurance company.....	4,751	3,229	1,522	3,187	1,725	1,430	443	1,120	1,061	59	1,430	1,429	...
Mortgage company.....	249	117	132	132	...	90	...	117	117	...	148	90	58
Federal National Mortgage Association.....	885	725	160	193	33	160	692	...	...	...	160	160	...
Individual.....	3,127	2,896	231	...	...	...	...	3,127	2,896	231	696	...	696
Other.....	514	514	...	74	74	...	...	440	440	...	66	...	66
FORM OF DEBT													
Mortgage or deed of trust.....	23,070	19,738	3,332	5,499	3,061	2,346	2,585	14,987	14,109	878	3,332	2,347	985
Contract to purchase.....	414	414	...	...	...	...	...	414	414	...	...	...	...
AMORTIZATION													
Fully amortized.....	22,296	18,980	3,316	5,499	3,061	2,348	2,585	14,213	13,351	862	3,103	2,348	755
Partially amortized.....	618	602	16	...	...	...	...	618	602	16	115	...	115
Not amortized.....	90	90	...	...	...	...	...	90	90	...	16	...	16
On demand.....	480	480	...	...	...	...	...	480	480	...	99	...	99
Regular principal payments required.....	373	373	...	...	...	...	...	373	373	...	33	...	33
No regular principal payments required.....	107	107	...	...	...	...	...	107	107	...	66	...	66
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	21,982	18,799	3,183	5,342	2,979	2,273	2,418	14,223	13,419	804	3,026	2,272	754
Delinquent:													
Foreclosure in process.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure not in process.....	1,354	1,205	149	158	82	76	167	1,029	955	74	258	76	182
No regular payments required.....	148	148	...	...	...	...	...	148	148	...	49	...	49
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	3,852	2,915	937	1,182	433	709	553	2,117	1,930	187	1,027	725	303
1949.....	5,776	4,709	1,067	1,609	804	788	443	3,724	3,478	246	1,125	772	353
1948.....	3,590	2,970	620	941	404	521	262	2,386	2,304	82	638	521	116
1947.....	3,272	2,858	414	552	222	314	570	2,151	2,067	84	396	314	82
1946.....	2,784	2,669	115	287	271	16	797	1,740	1,641	99	58	16	41
1942 to 1945.....	2,576	2,494	82	553	553	...	...	2,023	1,941	82	90	...	90
1940 to 1941.....	1,072	990	82	234	234	...	...	838	756	82	...	...	...
1935 to 1939.....	504	488	16	141	141	...	...	363	347	16	...	...	...
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	59	59	...	...	...	...	...	59	59	...	...	...	...
TERM OF MORTGAGE													
On demand.....	479	479	...	...	...	...	...	479	479	...	98	...	98
Less than 5 years.....	535	535	...	...	...	...	...	535	535	...	307	...	307
5 to 9 years.....	1,495	1,403	92	16	16	...	...	1,478	1,386	92	350	...	350
10 to 12 years.....	3,546	3,336	210	...	...	...	...	3,546	3,336	210	82	...	82
13 to 14 years.....	174	174	...	...	...	...	...	174	174	...	...	...	...
15 years.....	5,236	4,914	322	148	74	74	66	4,418	4,287	131	214	115	99
16 to 19 years.....	632	410	222	1,448	460	859	3,468	3,345	123	752	736	16	16
20 years.....	6,293	5,652	641	305	90	215	156	16	16	...	190	174	16
21 to 24 years.....	478	263	215	3,006	1,374	1,599	1,380	156	156	...	1,256	1,256	...
25 years.....	4,543	2,911	1,632	16	16	...	...	59	59	...	...	...	...
26 years or more.....	76	76	...	...	...	...	...	...	...	...	...	...	...
Median term.....	19	15	24	25	20	25	25	15	15	...	20	25	...
YEAR MORTGAGE DUE													
On demand.....	479	479	...	...	...	...	...	479	479	...	98	...	98
Fully amortized.....	22,297	18,980	3,317	5,499	3,061	2,349	2,585	14,212	13,351	861	3,104	2,348	757
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	373	332	41	...	...	...	...	373	332	41	90	...	90
1952 to 1953.....	425	392	33	...	...	...	...	425	392	33	217	...	217
1954 to 1955.....	1,223	1,207	16	...	...	...	...	1,223	1,207	16	143	...	143
1956 to 1957.....	1,283	1,209	74	33	33	...	...	1,250	1,176	74	76	...	76
1958 to 1959.....	1,927	1,817	110	16	16	...	...	1,911	1,801	110	66	...	66
1960 to 1964.....	5,545	5,197	348	299	...	...	...	5,164	4,816	348	140	33	107
1965 to 1969.....	6,308	5,518	790	2,131	1,581	534	949	3,228	3,005	223	732	675	58
1970 to 1974.....	4,083	2,754	1,329	2,294	981	1,239	1,167	622	606	16	1,326	1,326	...
1975 or later.....	1,130	554	576	726	151	576	387	16	16	...	314	314	...
Partially or not amortized.....	709	693	16	...	...	...	...	709	693	16	130	...	130
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	234	234	...	...	...	...	...	234	234	...	16	...	16
1952 to 1953.....	82	82	...	...	...	...	...	82	82	...	41	...	41
1954 to 1955.....	76	76	...	...	...	...	...	76	76	...	41	...	41
1956 to 1957.....	202	202	...	...	...	...	...	202	202	...	16	...	16
1958 to 1959.....	41	41	...	...	...	...	...	41	41	...	...	...	...
1960 to 1964.....	74	58	16	...	...	...	...	74	58	16	...	...	...
1965 to 1969.....	...	...	...	...	...	...	...	...	...	...	16	...	16
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

<sup>1</sup> Includes 90 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													
<b>INTEREST RATE</b>													
Less than 4.0 percent.....	155	155	...	...	...	...	...	155	155	...	33	...	33
4.0 percent.....	4,368	3,548	820	1,043	281	730	2,585	739	698	41	2,366	2,348	18
4.1 to 4.4 percent.....	139	18	121	139	18	121	...	...	...	...	...	...	...
4.5 percent.....	5,324	3,695	1,629	4,217	2,662	1,497	...	1,107	1,033	74	16	...	16
4.6 to 5.0 percent.....	4,612	4,438	174	100	100	...	...	4,512	4,338	174	164	...	164
5.1 to 5.5 percent.....	998	998	...	...	...	...	...	998	998	...	...	...	...
5.6 to 6.0 percent.....	6,462	6,039	423	...	...	...	...	6,462	6,039	423	488	...	488
6.1 percent or more.....	1,425	1,260	165	...	...	...	...	1,425	1,260	165	266	...	266
Median interest rate.....percent..	5.0	5.0	4.5	4.5	4.5	4.5	4.0	6.0	5.9	...	4.0	4.0	...
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	3,781	3,566	215	...	...	...	...	3,781	3,566	215	2,392	1,705	688
\$2,000 to \$2,999.....	2,884	2,619	265	108	67	...	164	2,774	2,551	223	767	643	123
\$3,000 to \$3,999.....	2,385	2,153	232	420	330	90	...	1,800	1,659	141	67	...	67
\$4,000 to \$4,999.....	2,897	2,725	172	551	494	58	314	2,032	1,917	115	49	...	49
\$5,000 to \$5,999.....	2,063	1,994	69	490	439	51	167	1,406	1,388	18	16	...	16
\$6,000 to \$6,999.....	1,606	1,220	386	625	272	337	241	740	707	33	...	...	...
\$7,000 to \$7,999.....	2,604	1,645	959	1,316	415	868	646	641	600	41	...	...	...
\$8,000 to \$8,999.....	2,128	1,577	551	979	445	534	626	523	507	16	...	...	...
\$9,000 to \$9,999.....	932	654	278	595	334	260	230	108	90	18	...	...	...
\$10,000 to \$10,999.....	617	509	108	207	98	108	140	271	271	...	...	...	...
\$11,000 to \$11,999.....	349	308	41	82	41	41	...	267	267	...	...	...	...
\$12,000 to \$14,999.....	704	646	58	84	84	...	...	621	563	58	...	...	...
\$15,000 to \$19,999.....	181	181	...	41	41	...	41	98	98	...	41	...	41
\$20,000 or more.....	355	355	...	...	...	...	16	339	339	...	...	...	...
Median loan.....dollars..	4,900	4,600	7,300	7,400	6,700	7,700	7,600	3,600	3,600	...	1,300	1,300	...
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	6,314	6,066	248	158	158	...	...	6,156	5,908	248	2,754	1,976	778
\$2,000 to \$2,999.....	2,827	2,489	338	307	249	16	49	2,471	2,190	281	438	373	66
\$3,000 to \$3,999.....	2,799	2,625	174	669	595	74	404	1,726	1,626	100	51	...	51
\$4,000 to \$4,999.....	1,899	1,776	123	337	279	58	143	1,420	1,354	66	33	...	33
\$5,000 to \$5,999.....	1,484	1,325	159	363	222	141	222	900	882	18	16	...	16
\$6,000 to \$6,999.....	1,654	1,137	517	674	248	378	381	600	526	74	...	...	...
\$7,000 to \$7,999.....	2,824	1,794	1,030	1,552	538	1,014	886	600	370	16	...	...	...
\$8,000 to \$8,999.....	1,247	907	340	682	342	340	255	310	310	...	...	...	...
\$9,000 to \$9,999.....	895	641	254	467	231	236	189	240	222	18	...	...	...
\$10,000 to \$10,999.....	420	271	149	182	90	92	...	239	181	58	...	...	...
\$11,000 to \$11,999.....	502	502	...	16	16	...	...	485	485	...	...	...	...
\$12,000 to \$14,999.....	207	207	...	51	51	...	...	156	156	...	...	...	...
\$15,000 to \$19,999.....	252	252	...	41	41	...	58	154	154	...	41	...	41
\$20,000 or more.....	160	160	...	...	...	...	...	160	160	...	...	...	...
Median debt.....dollars..	3,900	3,500	7,100	7,100	6,100	7,500	7,100	2,600	2,600	...	1,200	1,100	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT</b>													
Mortgages with payments which include both.....	23,085	19,753	3,332	5,499	3,062	2,348	2,586	15,004	14,127	877	3,176	2,332	845
Less than \$20.....	4,135	3,764	371	200	69	90	33	3,902	3,662	240	2,704	2,332	371
\$20 to \$24.....	2,305	2,180	125	476	476	...	205	1,624	1,499	125	66	...	66
\$25 to \$29.....	2,255	2,091	164	564	523	41	232	1,460	1,337	123	192	...	192
\$30 to \$34.....	2,394	2,122	272	387	213	158	235	1,773	1,675	98	74	...	74
\$35 to \$39.....	1,961	1,661	300	530	264	249	248	1,183	1,149	34	41	...	41
\$40 to \$44.....	3,028	2,124	904	1,229	358	871	730	1,069	1,036	33	...	...	...
\$45 to \$49.....	1,779	1,226	553	727	273	438	361	691	609	82	...	...	...
\$50 to \$54.....	1,726	1,408	318	589	287	302	320	817	801	16	18	...	18
\$55 to \$59.....	772	654	118	369	285	84	107	297	263	34	...	...	...
\$60 to \$64.....	426	410	16	172	156	16	58	197	197	...	16	...	16
\$65 to \$69.....	407	349	58	90	33	58	...	316	316	...	16	...	16
\$70 to \$79.....	557	475	82	74	33	41	...	484	443	41	33	...	33
\$80 to \$99.....	556	523	33	51	51	...	...	506	473	33	...	...	...
\$100 to \$119.....	214	214	...	41	41	...	...	131	131	...	16	...	16
\$120 or more.....	570	552	18	...	...	...	...	554	536	18	...	...	...
Median payment.....dollars..	36	34	42	42	39	43	42	31	31	...	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	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
Total properties.....	23,484	20,151	3,333	5,499	3,061	2,348	90	2,585	2,569	16	15,401	14,522	878	
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>														
None.....	22,761	19,579	3,182	5,458	3,061	2,307	90	2,568	2,552	16	14,734	13,966	768	
Less than half.....	724	573	151	41	...	41	...	16	16	...	667	557	110	
<b>TYPE OF STRUCTURE</b>														
Detached.....	22,946	19,662	3,284	5,483	3,061	2,332	90	2,551	2,551	...	14,913	14,051	862	
Semidetached and attached.....	538	489	49	16	...	16	...	34	18	16	488	471	16	
<b>NUMBER OF ROOMS</b>														
Less than 4 rooms.....	1,857	1,672	185	164	87	77	...	69	69	...	1,624	1,516	108	
4 rooms.....	5,793	4,567	1,226	1,700	732	919	49	1,239	1,223	16	2,853	2,612	241	
5 rooms.....	6,766	5,616	1,150	2,344	1,384	919	41	668	668	...	3,754	3,564	190	
6 rooms.....	4,948	4,285	663	1,027	627	400	...	296	296	...	3,626	3,363	263	
7 rooms or more.....	3,191	3,132	59	231	231	...	...	214	214	...	2,747	2,688	59	
Not reported.....	929	880	49	33	...	33	...	100	100	...	796	780	16	
<b>YEAR STRUCTURE BUILT</b>														
1950 (part).....	1,420	953	467	656	188	467	...	354	354	...	411	411	...	
1949.....	2,739	1,908	831	1,118	412	706	...	328	328	...	1,293	1,168	125	
1948.....	2,445	1,797	648	1,011	420	574	16	123	123	...	1,312	1,294	58	
1947.....	1,902	1,447	455	584	205	363	16	223	223	...	1,094	1,019	76	
1946.....	848	807	41	58	16	41	...	266	266	...	525	525	...	
1942 to 1945.....	1,920	1,665	255	709	512	140	58	378	378	...	833	775	58	
1940 to 1941.....	2,390	2,259	131	2,390	735	16	...	353	353	...	1,286	1,171	115	
1930 to 1939.....	3,211	3,070	141	474	433	41	...	123	123	...	2,614	2,514	100	
1929 or earlier.....	6,198	5,850	348	82	82	...	...	404	388	16	5,711	5,380	331	
Not reported.....	412	396	16	58	58	...	...	33	33	...	322	305	16	
<b>YEAR STRUCTURE ACQUIRED</b>														
1950 (part).....	2,875	1,938	937	1,141	391	709	41	553	553	...	1,181	994	187	
1949.....	4,587	3,536	1,051	1,559	755	788	16	443	427	16	2,584	2,354	230	
1948.....	3,167	2,531	636	941	404	521	16	262	262	...	1,964	1,865	98	
1947.....	2,793	2,396	397	535	205	314	16	570	570	...	1,688	1,621	67	
1946.....	2,471	2,356	115	304	287	16	...	757	757	...	1,411	1,312	99	
1942 to 1945.....	3,282	2,471	811	528	528	...	...	...	...	...	2,754	2,688	66	
1940 to 1941.....	1,841	1,841	58	349	349	...	...	...	...	...	1,549	1,492	58	
1930 to 1939.....	1,504	1,446	58	1,899	1,25	...	...	...	...	...	1,379	1,321	58	
1929 or earlier.....	907	891	16	16	16	...	...	...	...	...	891	875	16	
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED</b>														
New.....	11,232	9,040	2,192	3,842	1,916	1,910	16	1,063	1,063	...	6,327	6,061	266	
Previously occupied.....	12,253	11,112	1,141	1,657	1,145	438	74	1,522	1,506	16	9,074	8,462	612	
<b>PURCHASE PRICE</b>														
Less than \$2,000.....	1,531	1,473	58	...	...	...	...	...	...	...	1,531	1,473	58	
\$2,000 to \$2,999.....	1,745	1,694	51	...	...	...	...	...	...	...	1,744	1,694	51	
\$3,000 to \$3,999.....	2,142	1,945	197	184	167	16	...	90	90	...	1,868	1,687	181	
\$4,000 to \$4,999.....	2,084	1,934	150	362	246	74	43	339	339	...	1,384	1,349	34	
\$5,000 to \$5,999.....	1,704	1,704	173	531	1,704	...	...	102	102	...	1,244	1,072	173	
\$6,000 to \$6,999.....	2,088	1,873	215	313	164	149	...	240	240	...	1,535	1,469	66	
\$7,000 to \$7,999.....	1,962	1,793	169	374	240	118	16	570	570	...	1,018	984	34	
\$8,000 to \$8,999.....	1,935	1,605	330	522	266	240	16	449	449	...	964	890	74	
\$9,000 to \$9,999.....	1,431	943	488	653	233	420	...	279	279	...	499	431	67	
\$10,000 to \$10,999.....	2,002	1,085	917	1,132	248	867	16	304	304	...	566	533	33	
\$11,000 to \$11,999.....	659	510	149	362	213	149	...	90	90	...	207	207	...	
\$12,000 to \$14,999.....	1,776	1,412	364	860	562	297	...	49	33	16	868	817	51	
\$15,000 to \$19,999.....	812	796	16	166	149	16	...	...	...	...	646	646	...	
\$20,000 to \$24,999.....	437	396	41	...	...	...	...	41	41	...	396	355	41	
\$25,000 or more.....	682	666	16	41	41	...	...	32	32	...	609	592	16	
Property not acquired by purchase.....	209	...	...	...	...	...	...	...	...	...	209	209	...	
Not reported.....	115	115	...	...	...	...	...	...	...	...	115	115	...	
Median purchase price.....dollars..	7,000	6,600	9,600	9,700	8,600	10,100	...	7,900	7,900	...	5,800	5,800	...	
<b>MARKET VALUE</b>														
Less than \$2,000.....	207	166	41	41	...	41	...	16	16	...	149	149	...	
\$2,000 to \$2,999.....	698	665	33	...	...	...	...	...	...	...	698	665	33	
\$3,000 to \$3,999.....	981	873	108	...	...	...	...	...	...	...	982	873	108	
\$4,000 to \$4,999.....	1,298	1,240	58	16	...	16	...	222	222	...	1,059	1,018	41	
\$5,000 to \$5,999.....	1,729	1,515	214	243	144	58	41	190	190	...	1,295	1,180	115	
\$6,000 to \$6,999.....	1,295	1,121	174	174	116	58	...	125	125	...	996	879	116	
\$7,000 to \$7,999.....	1,837	1,627	210	236	133	103	...	452	452	...	1,149	1,042	107	
\$8,000 to \$8,999.....	1,898	1,714	184	573	407	149	16	272	272	...	1,053	1,035	18	
\$9,000 to \$9,999.....	1,572	1,365	207	484	312	156	16	123	123	...	965	930	34	
\$10,000 to \$10,999.....	3,274	2,473	801	1,039	312	727	...	576	560	16	1,659	1,602	58	
\$11,000 to \$11,999.....	1,139	705	434	641	223	402	16	181	181	...	318	302	16	
\$12,000 to \$14,999.....	3,134	2,521	613	1,369	822	548	...	279	279	...	1,486	1,421	66	
\$15,000 to \$19,999.....	2,082	1,916	166	560	486	74	...	74	74	...	1,448	1,356	92	
\$20,000 to \$24,999.....	1,086	1,012	74	66	49	16	...	41	41	...	979	922	58	
\$25,000 or more.....	1,218	1,202	16	58	58	...	...	32	32	...	1,129	1,112	16	
Not reported.....	36	36	...	...	...	...	...	...	...	...	36	36	...	
Median market value.....dollars..	10,000	9,800	10,500	10,900	11,400	10,800	...	9,100	9,000	...	9,300	9,400	...	

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[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
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	4,075	4,059	16	174	174	...	...	16	16	...	3,885	3,869	16
20 to 39 percent.....	6,527	6,330	197	734	734	...	...	49	49	...	5,745	5,547	197
40 to 59 percent.....	5,535	5,164	371	855	838	16	...	315	315	...	4,365	4,011	354
60 to 69 percent.....	2,151	1,803	348	748	502	246	...	665	665	...	738	636	102
70 to 79 percent.....	2,172	1,468	704	1,213	585	587	41	601	601	...	358	282	76
80 to 84 percent.....	727	289	438	512	108	387	16	164	164	...	51	16	34
85 to 89 percent.....	488	217	271	340	69	255	16	132	132	...	16	16	...
90 to 94 percent.....	551	196	355	314	...	297	16	161	161	...	76	35	41
95 to 99 percent.....	660	230	430	462	33	430	...	197	197	...	...	...	...
100 percent or more.....	564	361	203	148	18	130	...	285	269	16	131	74	58
Market value not reported.....	36	36	...	...	...	...	...	...	...	...	36	36	...
Median percent.....	44	39	80	72	55	84	...	74	74	...	33	32	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	9,102	8,084	1,018	1,782	1,084	682	16	1,351	1,351	...	5,968	5,648	320
\$2.50 to \$4.99.....	3,342	2,917	425	949	590	302	58	100	100	...	2,293	2,227	66
\$5.00 to \$7.49.....	2,116	2,008	108	353	320	16	16	115	115	...	1,648	1,572	76
\$7.50 to \$9.99.....	1,523	1,342	181	318	260	58	...	90	74	16	1,115	1,008	107
\$10.00 to \$12.49.....	1,172	957	215	223	115	108	...	123	123	...	825	719	107
\$12.50 to \$14.99.....	353	320	33	33	...	33	...	...	...	...	320	320	...
\$15.00 to \$17.49.....	115	115	...	41	41	...	...	...	...	...	74	74	...
\$17.50 to \$19.99.....	117	117	...	...	...	...	...	16	16	...	100	100	...
\$20.00 to \$24.99.....	204	188	16	16	...	16	...	...	...	...	188	188	...
\$25.00 or more.....	162	162	...	...	...	...	...	16	16	...	146	146	...
Taxes not payable in 1949.....	3,954	2,730	1,224	1,699	584	1,116	...	641	641	...	1,613	1,505	108
Taxes or value not reported.....	1,325	1,212	113	84	66	18	...	131	131	...	1,110	1,015	95
Median taxes.....dollars..	2.50	2.52	...	2.70	3.01	...	...	...	...	...	2.90	2.90	...
<b>REAL ESTATE TAXES</b>													
Less than \$20.....	8,135	7,166	969	1,487	822	649	16	1,269	1,269	...	5,378	5,075	304
\$20 to \$39.....	2,921	2,581	340	693	494	141	58	207	207	...	2,021	1,880	141
\$40 to \$59.....	1,920	1,661	259	762	569	193	...	49	49	...	1,109	1,043	66
\$60 to \$79.....	1,103	1,054	49	223	190	16	16	41	41	...	839	823	16
\$80 to \$99.....	1,023	900	123	164	90	74	...	57	41	16	802	769	33
\$100 to \$119.....	628	612	16	33	16	16	...	82	82	...	514	514	...
\$120 to \$139.....	420	404	16	33	16	16	...	33	33	...	355	355	...
\$140 to \$159.....	545	412	133	108	33	76	...	...	...	...	437	379	58
\$160 to \$199.....	281	248	33	115	99	16	...	...	...	...	166	149	16
\$200 to \$249.....	551	510	41	82	82	...	...	41	41	...	428	386	41
\$250 to \$299.....	74	58	16	16	...	16	...	...	...	...	58	58	...
\$300 or more.....	641	641	...	...	...	...	...	33	33	...	609	609	...
Taxes not payable in 1949.....	3,954	2,730	1,224	1,699	584	1,116	...	641	641	...	1,613	1,505	108
Taxes not reported.....	1,288	1,176	112	84	66	18	...	131	131	...	1,072	979	94
Median taxes.....dollars..	22	22	...	26	31	...	...	...	...	...	25	25	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	18,128	14,843	3,285	5,294	2,855	2,348	90	2,585	2,569	16	10,248	9,419	829
Mortgage refinanced or renewed.....	2,982	2,950	32	122	122	...	...	...	...	...	2,858	2,826	32
To increase loan for improvements or repairs.....	1,263	1,247	16	16	16	...	...	...	...	...	1,246	1,230	16
To increase loan for other reasons.....	733	733	...	106	106	...	...	...	...	...	626	626	...
To secure better terms.....	589	573	16	...	...	...	...	...	...	...	589	573	16
To renew or extend loan without increasing amount.....	34	34	...	...	...	...	...	...	...	...	34	34	...
For other purpose.....	363	363	...	...	...	...	...	...	...	...	363	363	...
Mortgage placed later than acquisition of property.....	2,377	2,361	16	82	82	...	...	...	...	...	2,295	2,279	16
To make improvements or repairs.....	1,634	1,618	16	82	82	...	...	...	...	...	1,552	1,536	16
To invest in other properties.....	226	226	...	...	...	...	...	...	...	...	226	226	...
To invest in business other than real estate.....	166	166	...	...	...	...	...	...	...	...	166	166	...
For other purpose.....	351	351	...	...	...	...	...	...	...	...	351	351	...
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	2,982	2,950	32	122	122	...	...	...	...	...	2,858	2,826	32
Same lender.....	2,087	2,071	16	90	90	...	...	...	...	...	1,997	1,981	16
Different lender.....	895	879	16	32	32	...	...	...	...	...	861	845	16

<sup>1</sup> 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	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	18,129	14,844	3,285	5,294	2,855	2,348	90	2,585	2,569	16	10,250	9,421	830
Less than 50 percent.....	2,642	2,402	240	66	66	...	...	33	33	...	2,543	2,303	240
50 to 59 percent.....	2,590	2,268	322	197	156	41	...	49	33	16	2,344	2,079	264
60 to 64 percent.....	1,276	1,061	215	214	98	74	41	...	...	...	1,063	963	100
65 to 69 percent.....	1,697	1,531	166	535	404	131	...	16	16	...	1,145	1,111	34
70 to 74 percent.....	1,792	1,413	379	892	513	363	16	90	90	...	810	810	...
75 to 79 percent.....	1,542	795	747	969	280	689	...	82	82	...	490	433	58
80 to 84 percent.....	2,149	1,460	689	1,157	543	581	33	181	181	...	811	736	76
85 to 89 percent.....	1,313	902	411	802	390	411	...	218	218	...	294	294	...
90 to 94 percent.....	852	794	58	411	354	58	...	205	205	...	235	235	...
95 to 99 percent.....	330	330	...	...	...	...	...	273	273	...	58	58	...
100 percent or more.....	1,913	1,855	58	51	51	...	...	1,438	1,438	...	424	366	58
Purchase price not reported or property not acquired by purchase.....	33	33	...	...	...	...	...	...	...	...	33	33	...
Median percent.....	72	71	77	79	78	79	...	100+	100+	...	61	62	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	18,111	14,844	3,267	5,278	2,855	2,333	90	2,585	2,569	16	10,250	9,421	830
Less than 50 percent.....	2,418	2,402	16	66	66	...	...	33	33	...	2,320	2,303	16
50 to 59 percent.....	2,284	2,268	16	156	156	...	...	33	33	...	2,096	2,079	16
60 to 64 percent.....	1,168	1,061	107	98	98	...	...	...	...	...	1,069	963	107
65 to 69 percent.....	1,623	1,531	92	404	404	...	...	16	16	...	1,203	1,111	92
70 to 74 percent.....	1,538	1,413	125	571	513	58	...	90	90	...	877	810	67
75 to 79 percent.....	903	795	108	338	280	58	...	82	82	...	484	433	51
80 to 84 percent.....	1,665	1,460	205	658	543	115	...	181	181	...	826	736	90
85 to 89 percent.....	1,117	902	215	546	390	115	41	218	218	...	353	294	59
90 to 94 percent.....	1,288	794	494	725	354	371	...	221	205	16	341	235	107
95 to 99 percent.....	962	330	632	632	...	615	16	273	273	...	58	58	...
100 percent or more.....	3,112	1,855	1,257	1,084	51	1,001	33	1,438	1,438	...	589	366	223
Purchase price not reported or property not acquired by purchase.....	33	33	...	...	...	...	...	...	...	...	33	33	...
Median percent.....	75	71	97	88	78	99	...	100+	100+	...	63	62	...
<b>VETERAN STATUS OF OWNER</b>													
Veteran of World War II.....	9,056	6,823	2,233	3,000	950	2,051	...	2,487	2,487	...	3,569	3,387	182
Other of World War I only.....	1,810	1,654	156	304	271	16	16	16	16	...	1,490	1,367	123
Other service or nonveteran.....	12,619	11,675	944	2,195	1,840	281	74	82	66	16	10,342	9,769	573
<b>COLOR OF OWNER</b>													
White.....	17,698	15,480	2,218	4,481	2,797	1,635	49	1,963	1,947	16	11,253	10,736	517
Nonwhite.....	2,623	2,342	281	90	...	90	...	199	199	...	2,333	2,143	190
Not reported.....	3,165	2,330	835	927	263	623	41	423	423	...	1,814	1,644	171
<b>SEX AND AGE OF OWNER</b>													
Male.....	18,482	16,064	2,418	4,358	2,593	1,717	49	2,178	2,162	16	11,945	11,311	636
Under 35 years.....	5,586	4,360	1,226	1,709	650	1,044	16	1,464	1,464	...	2,412	2,247	166
35 to 44 years.....	6,021	5,274	747	1,412	919	460	33	591	591	...	4,018	3,764	255
45 to 54 years.....	4,329	3,935	394	880	683	197	...	30	74	16	3,359	3,178	181
55 to 64 years.....	2,181	2,130	51	357	341	16	...	33	33	...	1,791	1,757	34
65 years and over.....	365	365	...	...	...	...	...	...	...	...	365	365	...
Female.....	2,716	2,568	148	262	221	41	...	67	67	...	2,386	2,279	107
Under 45 years.....	913	872	41	213	172	41	...	49	49	...	650	650	...
45 to 64 years.....	1,207	1,133	74	49	49	...	...	18	18	...	1,140	1,066	74
65 years and over.....	596	563	33	...	...	...	...	...	...	...	596	563	33
Sex or age not reported.....	2,287	1,520	767	878	247	590	41	339	339	...	1,070	934	136
<b>RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD</b>													
Owner is—													
Primary individual.....	622	606	16	33	33	...	...	16	16	...	573	557	16
Head of primary family.....	19,144	16,611	2,533	4,465	2,658	1,758	49	2,053	2,037	16	12,625	11,915	709
Not head but a member of primary family	1,398	1,382	16	123	123	...	...	159	159	...	1,117	1,100	16
One or more owners not in primary family.....	33	33	...	...	...	...	...	16	16	...	16	16	...
Not reported.....	2,287	1,520	767	878	247	590	41	339	339	...	1,070	934	136
Properties with owner who is head of household or related to head...	21,165	18,600	2,565	4,623	2,815	1,758	48	2,228	2,213	16	14,314	13,574	742
<b>PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS</b>													
Primary individual.....	622	606	16	33	33	...	...	16	16	...	573	557	16
Primary family:													
2 persons.....	4,437	3,991	446	1,104	776	328	...	380	364	16	2,952	2,851	102
3 persons.....	5,157	4,287	870	1,338	648	657	33	640	640	...	3,180	2,999	181
4 persons.....	5,234	4,684	550	1,044	641	386	16	788	788	...	3,402	3,254	148
5 persons.....	3,264	2,877	387	814	566	248	...	322	322	...	2,129	1,989	140
6 persons.....	1,109	830	279	205	66	140	...	66	66	...	839	699	140
7 persons or more.....	1,339	1,323	16	84	84	...	...	16	16	...	1,239	1,223	16

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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			
<b>CHILDREN UNDER 18 YEARS OF AGE</b>													
Primary individual, or no child in family.....	7,985	7,194	791	1,548	1,063	468	16	595	579	16	5,842	5,551	291
1 child.....	5,009	4,147	862	1,313	583	714	16	689	689	...	3,006	2,875	131
2 children.....	4,582	4,188	394	1,033	699	287	16	690	690	...	2,890	2,799	90
3 children.....	2,387	2,024	363	641	386	256	...	189	189	...	1,556	1,450	107
4 children or more.....	1,202	1,046	156	116	84	33	...	66	66	...	1,020	897	123
<b>INCOME OF PRIMARY FAMILIES AND INDIVIDUALS</b>													
Less than \$2,000.....	3,024	2,745	279	222	49	173	...	222	222	...	2,580	2,474	107
\$2,000 to \$2,499.....	1,484	1,410	74	156	82	74	...	123	123	...	1,205	1,205	...
\$2,500 to \$2,999.....	1,459	1,295	164	189	98	90	...	172	172	...	1,098	1,024	74
\$3,000 to \$3,499.....	2,246	1,959	287	453	289	164	...	369	353	16	1,424	1,317	107
\$3,500 to \$3,999.....	1,983	1,564	419	599	304	295	...	312	312	...	1,072	949	123
\$4,000 to \$4,499.....	1,284	1,153	131	337	222	98	16	287	287	...	660	644	16
\$4,500 to \$4,999.....	994	814	180	354	223	115	16	98	98	...	542	493	49
\$5,000 to \$5,999.....	2,159	1,831	328	854	575	263	16	213	213	...	1,092	1,043	49
\$6,000 to \$7,999.....	2,219	1,882	337	665	361	304	...	197	197	...	1,356	1,324	31
\$8,000 to \$9,999.....	837	722	115	312	238	74	...	41	41	...	485	443	41
\$10,000 or more.....	1,574	1,459	115	181	140	41	...	66	66	...	1,327	1,254	74
Not reported.....	1,902	1,766	136	301	234	67	...	128	128	...	1,473	1,404	69
Median income.....dollars..	3,800	3,800	3,900	4,700	5,000	...	...	...	...	...	3,500	3,500	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME<sup>1</sup></b>													
Properties with both interest and principal in first mortgage payments	20,786	18,221	2,565	4,621	2,814	1,758	49	2,228	2,212	16	13,936	13,192	742
Less than 5 percent.....	1,446	1,405	41	107	107	...	...	33	33	...	1,306	1,265	41
5 to 9 percent.....	5,190	4,878	312	1,512	1,249	263	...	336	336	...	3,342	3,292	49
10 to 14 percent.....	4,779	4,008	771	1,322	715	591	16	755	755	...	2,701	2,537	164
15 to 19 percent.....	2,575	2,058	517	697	254	410	33	632	632	...	1,246	1,172	74
20 to 24 percent.....	1,455	1,143	312	263	66	197	...	172	172	...	1,020	905	115
25 to 29 percent.....	534	378	156	123	33	90	...	57	41	16	353	304	49
30 to 34 percent.....	304	230	74	41	...	41	...	...	...	...	263	230	33
35 to 39 percent.....	101	84	16	...	...	...	...	16	16	...	84	67	16
40 percent or more.....	962	87	115	74	16	58	...	33	33	...	855	797	58
Income \$10,000 or more.....	1,557	1,442	115	181	140	41	...	66	66	...	1,311	1,237	74
Income not reported.....	1,884	1,748	136	301	234	67	...	128	128	...	1,455	1,386	69
Median percent.....	12	12	15	12	9	...	...	...	...	...	12	11	...
Properties with owner who is head of household.....	19,766	17,216	2,550	4,499	2,691	1,759	48	2,070	2,054	16	13,198	12,472	725
<b>INCOME OF OWNER</b>													
Less than \$2,000.....	4,025	3,672	353	370	140	230	...	296	296	...	3,360	3,236	124
\$2,000 to \$2,499.....	2,087	1,816	271	353	205	148	...	98	98	...	1,635	1,512	123
\$2,500 to \$2,999.....	1,551	1,387	164	238	131	107	...	222	222	...	1,092	1,034	58
\$3,000 to \$3,499.....	2,215	1,846	369	502	256	230	16	385	369	16	1,327	1,221	107
\$3,500 to \$3,999.....	2,102	1,675	427	714	394	320	...	345	345	...	1,043	936	107
\$4,000 to \$4,499.....	1,019	847	172	345	189	140	16	287	287	...	387	371	16
\$4,500 to \$4,999.....	880	732	148	346	248	98	...	140	140	...	394	345	49
\$5,000 to \$5,999.....	1,436	1,206	230	624	410	197	16	98	98	...	714	698	16
\$6,000 to \$7,999.....	1,130	1,007	123	410	287	123	...	49	49	...	671	671	...
\$8,000 to \$9,999.....	452	394	58	148	90	58	...	41	41	...	263	263	...
\$10,000 or more.....	1,204	1,089	115	164	123	41	...	33	33	...	1,007	933	74
Not reported.....	1,665	1,545	120	285	218	67	...	76	76	...	1,305	1,252	52
Median income.....dollars..	3,300	3,200	3,500	3,900	4,200	...	...	...	...	...	2,900	2,900	...
<b>OCCUPATION OF OWNER</b>													
Professional, technical, and kindred workers:													
Salaried.....	1,971	1,528	443	780	427	353	...	328	328	...	863	773	90
Self-employed.....	486	412	74	100	67	33	...	33	33	...	353	312	41
Managers, officials, and proprietors, including farm:													
Salaried.....	2,276	2,087	189	899	727	156	16	164	164	...	1,213	1,197	16
Self-employed.....	1,974	1,765	209	322	189	133	...	107	107	...	1,545	1,469	76
Clerical and kindred workers.....	1,585	1,454	131	262	180	82	...	215	215	...	1,108	1,059	49
Sales workers.....	1,644	1,381	263	607	378	213	16	148	148	...	889	856	33
Craftsmen, foremen, and kindred workers..	3,901	3,269	632	780	336	427	16	410	394	16	2,711	2,539	172
Operatives and kindred workers.....	2,403	2,190	213	453	256	197	...	312	312	...	1,639	1,623	16
Service workers, including private household.....	816	634	182	123	49	74	...	90	90	...	602	494	108
Laborers, except mine.....	754	656	98	82	33	49	...	58	58	...	615	566	49
Occupation not reported.....	1,955	1,840	115	90	49	41	...	205	205	...	1,659	1,586	74

<sup>1</sup> 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.....	5,372	44,727	825	21,040	122	622	4,423	22,865
Average debt per property.....	...	8.3	...	25.5	...	6.7	...	5.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	659	584	...	...	...	...	659	584
\$2,000 to \$3,999.....	1,365	3,022	36	96	...	...	1,329	2,926
\$4,000 to \$5,999.....	823	3,123	...	...	...	...	823	3,123
\$6,000 to \$7,999.....	816	4,419	237	1,435	86	552	493	2,432
\$8,000 to \$9,999.....	421	3,279	90	743	36	270	295	2,266
\$10,000 to \$11,999.....	354	3,338	229	2,411	...	...	126	927
\$12,000 to \$14,999.....	557	5,635	207	2,415	...	...	350	3,220
\$15,000 to \$19,999.....	176	2,047	...	...	...	...	176	2,047
\$20,000 to \$24,999.....	78	1,514	...	...	...	...	78	1,514
\$25,000 to \$29,999.....	16	371	...	...	...	...	16	371
\$30,000 to \$49,999.....	48	1,562	...	...	...	...	48	1,562
\$50,000 to \$74,999.....	32	1,393	...	...	...	...	32	1,393
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	14	2,450	14	2,440	...	...	...	10
\$200,000 to \$499,999.....	...	...	...	...	...	...	...	...
\$500,000 or more.....	14	11,990	13	11,500	...	...	1	490
Median loan.....dollars..	5,600	...	...	...	...	...	4,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,222	1,269	...	...	...	...	1,222	1,269
\$2,000 to \$3,999.....	1,306	3,765	36	96	...	...	1,270	3,669
\$4,000 to \$5,999.....	981	4,928	174	993	43	252	762	3,683
\$6,000 to \$7,999.....	605	4,122	108	783	77	570	420	2,769
\$8,000 to \$9,999.....	352	3,169	99	911	...	...	253	2,258
\$10,000 to \$11,999.....	554	6,118	364	4,099	...	...	190	2,019
\$12,000 to \$14,999.....	106	1,375	18	218	...	...	88	1,157
\$15,000 to \$19,999.....	92	1,575	...	...	...	...	92	1,575
\$20,000 to \$24,999.....	39	809	...	...	...	...	39	809
\$25,000 to \$29,999.....	11	326	...	...	...	...	11	326
\$30,000 to \$49,999.....	66	2,276	...	...	...	...	66	2,276
\$50,000 to \$74,999.....	9	565	...	...	...	...	9	565
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	14	2,440	14	2,440	...	...	1	490
\$200,000 to \$499,999.....	1	490	...	...	...	...	...	...
\$500,000 or more.....	13	11,500	13	11,500	...	...	...	...
Median debt.....dollars..	4,300	...	...	...	...	...	3,500	...

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.....	43,602	40,175	3,427	20,533	18,360	822	22,247	20,993	1,254	1,124
Average debt per mortgage.....	8.1	8.3	6.1	24.9	33.3	6.7	5.0	5.1	4.4	1.9
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	2,592	2,548	44	44	...	...	2,548	2,548	...	85
Mutual savings bank.....	3,935	3,935	...	3,912	3,912	...	23	23	...	...
Savings and loan association.....	13,463	11,444	2,019	2,473	1,068	385	10,605	9,991	614	432
Life insurance company.....	7,280	6,407	873	4,076	3,352	197	3,067	2,918	149	111
Mortgage company.....	251	45	206	...	...	...	251	45	206	36
Federal National Mortgage Association.....	1,008	1,008	...	708	708	300	...	...	...	...
Individual.....	5,281	5,160	121	...	...	...	5,281	5,160	121	381
Other.....	9,792	9,628	164	9,320	9,320	...	472	308	164	79
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	7,365	5,652	1,713	1,534	126	406	5,425	5,120	305	455
1949.....	14,104	13,993	111	7,682	7,682	...	6,422	6,311	111	126
1948.....	13,631	12,970	661	9,433	9,117	43	4,175	3,810	365	184
1947.....	2,642	2,282	360	295	...	270	2,077	2,012	65	66
1946.....	1,177	902	275	110	...	103	964	799	165	28
1942 to 1945.....	4,204	4,081	123	1,479	1,435	...	2,725	2,646	79	191
1940 to 1941.....	137	137	...	...	...	...	137	137	...	...
1935 to 1939.....	63	63	...	...	...	...	63	63	...	...
1930 to 1934.....	169	5	164	...	...	...	169	5	164	74
1929 or earlier.....	90	90	...	...	...	...	90	90	...	...

<sup>1</sup> Includes 2,051 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 122 thousand dollars on those 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										
Total mortgages.....	5,372	4,812	560	825	551	122	4,423	4,138	286	578
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	396	387	9	9	...	...	387	387	...	50
Mutual savings bank.....	29	29	...	11	11	...	18	18	...	...
Savings and loan association.....	2,940	2,607	333	340	165	63	2,537	2,379	158	252
Life insurance company.....	755	647	108	450	360	18	287	269	18	54
Mortgage company.....	45	36	9	...	...	...	45	36	9	9
Federal National Mortgage Association.....	46	46	...	5	5	41	...	...	...	...
Individual.....	1,020	960	60	...	...	...	1,020	960	60	168
Other.....	140	99	41	11	11	...	129	88	41	45
FORM OF DEBT										
Mortgage or deed of trust.....	5,354	4,794	560	825	551	122	4,405	4,119	286	578
Contract to purchase.....	18	18	...	...	...	...	18	18	...	...
AMORTIZATION										
Fully amortized.....	4,866	4,315	551	825	551	122	3,918	3,641	277	474
Partially amortized.....	256	256	...	...	...	...	256	256	...	18
Not amortized.....	115	115	...	...	...	...	115	115	...	18
On demand.....	135	126	9	...	...	...	135	126	9	68
Regular principal payments required.....	68	59	9	...	...	...	68	59	9	...
No regular principal payments required.....	67	67	...	...	...	...	67	67	...	68
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	5,086	4,544	542	804	548	122	4,160	3,874	286	492
Delinquent:										
Foreclosure in process.....	23	23	...	5	5	...	18	18	...	...
Foreclosure not in process.....	207	189	18	18	...	...	189	189	...	36
No regular payments required.....	58	58	...	...	...	...	58	58	...	50
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	1,067	842	225	193	18	59	815	765	50	252
1949.....	1,206	1,164	42	99	99	...	1,107	1,065	42	96
1948.....	1,075	985	90	224	188	9	842	788	54	72
1947.....	596	524	72	36	...	36	524	488	36	54
1946.....	330	276	54	18	...	18	294	258	36	36
1942 to 1945.....	842	806	36	255	246	...	587	560	27	27
1940 to 1941.....	143	143	...	...	...	...	143	143	...	...
1935 to 1939.....	36	36	...	...	...	...	36	36	...	...
1930 to 1934.....	59	18	41	...	...	...	59	18	41	41
1929 or earlier.....	18	18	...	...	...	...	18	18	...	...
TERM OF MORTGAGE										
On demand.....	134	125	9	...	...	...	134	125	9	68
Less than 5 years.....	231	231	...	...	...	...	231	231	...	69
5 to 9 years.....	534	525	9	...	...	...	534	525	9	99
10 to 12 years.....	1,360	1,273	87	9	9	...	1,352	1,265	87	18
13 to 14 years.....	120	120	...	...	...	...	120	120	...	...
15 years.....	1,461	1,339	122	...	...	18	1,443	1,321	122	50
16 to 19 years.....	105	87	18	23	...	...	82	82	...	18
20 years.....	618	537	81	140	59	45	434	434	...	99
21 to 24 years.....	95	59	36	36	18	41	18	...	18	...
25 years.....	669	471	198	592	435	18	59	18	41	157
26 years or more.....	45	45	...	27	27	...	18	18	...	...
Median term.....years..	15	15	...	...	...	...	13	12	...	...
YEAR MORTGAGE DUE										
On demand.....	134	125	9	...	...	...	134	125	9	68
Fully amortized.....	4,868	4,317	551	826	552	122	3,920	3,643	277	474
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	104	104	...	...	...	...	104	104	...	...
1952 to 1953.....	234	207	27	...	...	...	207	207	27	33
1954 to 1955.....	200	200	...	...	...	...	200	200	...	54
1956 to 1957.....	444	385	59	...	...	...	444	385	59	18
1958 to 1959.....	527	500	27	...	...	...	527	500	27	45
1960 to 1964.....	1,682	1,577	105	27	27	...	1,655	1,550	105	9
1965 to 1969.....	1,051	911	140	318	237	63	670	611	59	140
1970 to 1974.....	460	388	72	333	261	59	68	68	...	54
1975 or later.....	166	45	121	148	27	...	18	18	...	121
Partially or not amortized.....	372	372	...	...	...	...	372	372	...	36
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	182	182	...	...	...	...	182	182	...	18
1952 to 1953.....	72	72	...	...	...	...	72	72	...	18
1954 to 1955.....	56	56	...	...	...	...	56	56	...	...
1956 to 1957.....	6	6	...	...	...	...	6	6	...	...
1958 to 1959.....	20	20	...	...	...	...	20	20	...	...
1960 to 1964.....	27	27	...	...	...	...	27	27	...	...
1965 to 1969.....	9	9	...	...	...	...	9	9	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

<sup>1</sup> Includes 256 FHA-insured first mortgages with VA-guaranteed second mortgage, and 18 with conventional second mortgage.

NEW ORLEANS 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										
<b>INTEREST RATE</b>										
Less than 3.0 percent.....	54	54	...	...	...	...	54	54	...	6
3.0 percent.....	18	18	...	...	...	...	18	18	...	...
3.1 to 3.5 percent.....	6	6	...	...	...	...	6	6	...	...
3.6 to 3.9 percent.....	707	617	90	288	234	122	298	262	36	274
4.0 percent.....	18	18	...	18	18	...	...	...	...	...
4.1 to 4.4 percent.....	835	547	288	511	291	...	324	256	68	...
4.5 percent.....	1,298	1,271	27	9	8	...	1,289	1,262	27	68
4.6 to 5.0 percent.....	299	299	...	...	...	...	299	299	...	68
5.1 to 5.5 percent.....	1,953	1,798	155	...	...	...	1,953	1,798	155	176
5.6 to 6.0 percent.....	181	181	...	...	...	...	181	181	...	54
6.1 percent or more.....	5.0	5.0	...	...	...	...	5.5	5.5	...	...
Median interest rate.....percent..										
<b>MORTGAGE LOAN</b>										
Less than \$2,000.....	677	650	27	...	...	...	677	650	27	290
\$2,000 to \$3,999.....	1,365	1,246	119	36	36	...	1,325	1,210	119	243
\$4,000 to \$5,999.....	841	778	63	27	...	...	814	778	36	27
\$6,000 to \$7,999.....	834	762	72	246	192	86	502	484	18	...
\$8,000 to \$9,999.....	619	367	252	247	54	36	336	277	59	...
\$10,000 to \$11,999.....	139	121	18	36	36	...	103	85	18	18
\$12,000 to \$14,999.....	557	557	...	207	207	...	350	350	...	...
\$15,000 to \$19,999.....	158	...	...	...	...	...	158	158	...	...
\$20,000 to \$24,999.....	69	60	9	...	...	...	69	60	9	...
\$25,000 to \$29,999.....	7	7	...	...	...	...	7	7	...	...
\$30,000 to \$39,999.....	48	48	...	...	...	...	48	48	...	...
\$40,000 to \$74,999.....	32	32	...	...	...	...	32	32	...	...
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	14	14	...	14	14	...	...	...	...	...
\$200,000 to \$499,999.....	...	...	...	...	...	...	...	...	...	...
\$500,000 or more.....	14	14	...	13	13	...	1	1	...	...
Median loan.....dollars..	5,500	5,300	...	...	...	...	4,500	4,500	...	...
<b>OUTSTANDING DEBT</b>										
Less than \$2,000.....	1,240	1,195	45	...	...	...	1,240	1,195	45	349
\$2,000 to \$3,999.....	1,315	1,187	128	36	36	...	1,279	1,151	128	184
\$4,000 to \$5,999.....	990	913	77	201	174	45	744	694	50	27
\$6,000 to \$7,999.....	623	533	90	117	45	77	429	411	18	...
\$8,000 to \$9,999.....	509	298	211	238	63	...	271	235	36	...
\$10,000 to \$11,999.....	379	379	...	189	189	...	190	190	...	18
\$12,000 to \$14,999.....	106	106	...	18	18	...	88	88	...	...
\$15,000 to \$19,999.....	56	56	...	...	...	...	56	56	...	...
\$20,000 to \$24,999.....	48	39	9	...	...	...	48	39	9	...
\$25,000 to \$29,999.....	3	3	...	...	...	...	3	3	...	...
\$30,000 to \$39,999.....	66	66	...	...	...	...	66	66	...	...
\$40,000 to \$74,999.....	9	9	...	...	...	...	9	9	...	...
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	14	14	...	14	14	...	...	...	...	...
\$200,000 to \$499,999.....	1	1	...	...	...	...	1	1	...	...
\$500,000 or more.....	13	13	...	13	13	...	...	...	...	...
Median debt.....dollars..	4,200	4,000	...	...	...	...	3,400	3,500	...	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT</b>										
Mortgages with payments which include both.....	5,136	4,576	560	826	552	122	4,189	3,903	286	486
Less than \$20.....	2,751	2,546	205	219	210	45	2,488	2,292	196	468
\$20 to \$24.....	577	393	184	157	18	...	420	375	45	18
\$25 to \$29.....	463	382	81	90	36	...	373	346	27	...
\$30 to \$34.....	270	270	...	189	189	...	81	81	...	...
\$35 to \$39.....	293	257	36	77	59	...	216	198	18	...
\$40 to \$44.....	138	120	18	40	22	59	39	39	...	...
\$45 to \$49.....	72	54	18	18	...	18	36	36	...	...
\$50 to \$54.....	162	144	18	18	...	...	144	144	...	...
\$55 to \$59.....	96	96	...	18	18	...	78	78	...	...
\$60 to \$64.....	24	24	...	...	...	...	24	24	...	...
\$65 to \$69.....	68	68	...	...	...	...	68	68	...	...
\$70 to \$79.....	83	83	...	...	...	...	83	83	...	...
\$80 to \$99.....	...	...	...	...	...	...	...	...	...	...
\$100 to \$119.....	139	139	...	...	...	...	139	139	...	...
\$120 or more.....	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	18	17	...	...	...	...	16	17	...	...

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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	5,372	4,812	560	825	551	256	122	4,423	4,138	286
STRUCTURES ON PROPERTY										
1 structure.....	4,395	3,904	491	774	509	247	113	3,507	3,281	226
2 structures or more.....	977	908	69	51	42	9	9	916	857	60
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	1,248	1,140	108	180	108	54	77	990	954	36
2 to 4 dwelling units.....	2,963	2,588	375	610	408	202	45	2,308	2,135	173
5 to 49 dwelling units.....	1,146	1,069	77	23	23	...	...	1,123	1,047	77
50 to 99 dwelling units.....	7	7	...	6	6	...	...	1	1	...
100 dwelling units or more.....	8	8	...	7	7	...	...	1	1	...
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	4,849	4,289	560	814	540	256	113	3,920	3,634	286
Less than half.....	523	523	...	11	11	...	9	503	503	...
YEAR STRUCTURE BUILT <sup>2</sup>										
1950 (part).....	109	91	18	18	...	18	41	50	50	...
1949.....	228	201	27	75	57	...	...	153	144	9
1948.....	402	312	90	249	195	54	...	153	117	36
1947.....	285	146	139	177	18	139	...	128	128	...
1946.....	27	21	6	...	...	...	...	27	21	6
1942 to 1945.....	471	453	18	273	255	18	18	180	180	...
1940 to 1941.....	126	81	45	45	18	27	...	81	63	18
1930 to 1939.....	540	495	45	...	...	...	18	522	477	45
1929 or earlier.....	3,051	2,897	154	9	9	...	45	2,998	2,844	154
Not reported.....	133	115	18	...	...	...	...	133	115	18
YEAR STRUCTURE ACQUIRED <sup>2</sup>										
1950 (part).....	446	333	113	90	18	54	59	297	256	41
1949.....	748	706	42	93	93	...	...	655	613	42
1948.....	1,005	830	175	325	186	139	9	671	635	36
1947.....	539	467	72	36	...	36	36	467	431	36
1946.....	337	274	63	18	...	18	18	301	256	45
1942 to 1945.....	1,081	1,054	27	264	255	9	...	817	799	18
1940 to 1941.....	337	310	27	...	...	...	...	337	310	27
1930 to 1939.....	510	510	...	...	...	...	...	510	510	...
1929 or earlier.....	341	300	41	...	...	...	...	341	300	41
Not reported.....	30	30	...	...	...	...	...	30	30	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED <sup>2</sup>										
New.....	1,490	1,296	194	588	480	108	41	862	776	86
Previously occupied.....	3,880	3,514	366	238	72	148	81	3,561	3,362	200
PURCHASE PRICE										
Less than \$2,000.....	278	269	9	...	...	...	...	278	269	9
\$2,000 to \$3,999.....	886	850	36	18	18	...	...	868	832	36
\$4,000 to \$5,999.....	873	790	83	18	18	...	...	855	772	83
\$6,000 to \$7,999.....	706	625	81	183	156	27	59	464	410	54
\$8,000 to \$9,999.....	593	499	54	54	...	36	63	436	436	...
\$10,000 to \$11,999.....	309	219	90	108	36	72	...	201	183	18
\$12,000 to \$14,999.....	568	406	162	319	198	121	...	249	208	41
\$15,000 to \$19,999.....	308	308	...	63	63	...	...	245	245	...
\$20,000 to \$24,999.....	230	230	...	...	...	...	...	230	230	...
\$25,000 to \$29,999.....	137	119	18	...	...	...	...	137	119	18
\$30,000 to \$49,999.....	119	101	18	...	...	...	...	119	101	18
\$50,000 to \$74,999.....	31	31	...	...	...	...	...	31	31	...
\$75,000 to \$99,999.....	18	18	...	...	...	...	...	18	18	...
\$100,000 to \$199,999.....	35	35	...	14	14	...	...	21	21	...
\$200,000 to \$499,999.....	...	...	...	...	...	...	...	...	...	...
\$500,000 or more.....	14	14	...	13	13	...	...	1	1	...
Property not acquired by purchase.....	156	156	...	...	...	...	...	156	156	...
Not reported.....	154	145	9	36	36	...	...	118	109	9
Median purchase price.....dollars..	7,300	7,100	...	...	...	...	...	6,200	6,300	...
MARKET VALUE										
Less than \$2,000.....	45	45	...	...	...	...	...	45	45	...
\$2,000 to \$3,999.....	304	295	9	...	...	...	...	304	295	9
\$4,000 to \$5,999.....	742	688	54	18	18	...	...	724	670	54
\$6,000 to \$7,999.....	902	837	65	72	72	...	59	771	706	65
\$8,000 to \$9,999.....	541	487	54	138	102	18	9	394	376	18
\$10,000 to \$11,999.....	494	413	81	81	18	63	36	377	359	18
\$12,000 to \$14,999.....	714	548	166	355	198	157	...	359	350	9
\$15,000 to \$19,999.....	544	517	27	99	99	...	18	427	400	27
\$20,000 to \$24,999.....	300	300	...	18	18	...	...	282	282	...
\$25,000 to \$29,999.....	175	175	...	...	...	...	...	175	175	...
\$30,000 to \$49,999.....	241	164	77	...	...	...	...	241	164	77
\$50,000 to \$74,999.....	77	68	9	...	...	...	...	77	68	9

<sup>1</sup> Table total includes 18 properties which have FHA-insured first mortgage with conventional second mortgage.

<sup>2</sup> For properties with more than one structure, reported for structure most recently built.

NEW ORLEANS 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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>MARKET VALUE—Con.</b>										
\$75,000 to \$99,999.....	5	5	...	...	...	...	...	5	5	...
\$100,000 to \$199,999.....	53	53	...	14	14	...	...	39	39	...
\$200,000 to \$499,999.....	...	...	...	...	...	...	...	...	...	...
\$500,000 or more.....	14	14	...	13	13	...	...	1	1	...
Not reported.....	223	205	18	18	...	18	...	205	205	...
Median market value.....dollars..	10,000	9,700	...	...	...	...	...	9,000	9,100	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>										
Less than 20 percent.....	740	699	41	...	...	...	...	740	699	41
20 to 39 percent.....	1,679	1,625	54	27	27	...	18	1,634	1,580	54
40 to 59 percent.....	1,161	1,051	110	63	63	...	9	1,088	979	110
60 to 69 percent.....	587	479	108	192	147	45	...	395	332	63
70 to 79 percent.....	260	260	...	72	72	...	36	152	152	...
80 to 84 percent.....	221	149	72	163	91	54	18	40	40	...
85 to 89 percent.....	273	152	121	230	127	103	...	43	25	18
90 to 94 percent.....	78	60	18	27	9	18	...	51	51	...
95 to 99 percent.....	52	52	...	2	2	...	41	9	9	...
100 percent or more.....	98	80	18	32	14	18	...	67	67	...
Market value not reported.....	223	205	18	18	...	18	...	205	205	...
Median percent.....	43	40	...	...	...	...	...	37	36	...
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	3,290	2,901	389	714	543	153	122	2,454	2,236	218
Less than 50 percent.....	525	448	77	...	...	...	...	525	448	77
50 to 59 percent.....	688	637	51	27	27	...	...	661	610	51
60 to 64 percent.....	97	79	18	...	...	...	...	97	79	18
65 to 69 percent.....	366	285	81	36	18	18	18	312	249	63
70 to 74 percent.....	124	124	...	18	18	...	...	106	106	...
75 to 79 percent.....	292	238	54	81	36	45	...	211	202	9
80 to 84 percent.....	254	164	90	99	9	72	...	155	155	...
85 to 89 percent.....	166	166	...	67	67	...	...	99	99	...
90 to 94 percent.....	153	153	...	64	64	...	27	62	62	...
95 to 99 percent.....	184	184	...	110	110	...	59	15	15	...
100 percent or more.....	321	303	18	176	158	18	18	127	127	...
Purchase price not reported or property not acquired by purchase.....	120	120	...	36	36	...	...	84	84	...
Median percent.....	69	69	...	...	...	...	...	60	61	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	3,290	2,901	389	714	543	153	122	2,454	2,236	218
Less than 50 percent.....	448	448	...	...	...	...	...	448	448	...
50 to 59 percent.....	637	637	...	27	27	...	...	610	610	...
60 to 64 percent.....	97	79	18	...	...	...	...	97	79	18
65 to 69 percent.....	303	285	18	18	18	...	18	267	249	18
70 to 74 percent.....	174	124	50	18	18	...	...	156	106	50
75 to 79 percent.....	274	238	36	36	36	...	...	238	202	36
80 to 84 percent.....	224	164	60	27	9	18	...	197	155	42
85 to 89 percent.....	193	166	27	67	67	...	...	126	99	27
90 to 94 percent.....	207	153	54	100	64	36	27	80	62	18
95 to 99 percent.....	220	184	36	146	110	18	59	15	15	...
100 percent or more.....	393	303	90	239	158	81	18	136	127	9
Purchase price not reported or property not acquired by purchase.....	120	120	...	36	36	...	...	84	84	...
Median percent.....	73	69	...	...	...	...	...	66	61	...
<b>TYPE OF OWNER</b>										
Individual.....	4,722	4,162	560	427	153	256	122	4,173	3,887	286
Partnership.....	138	138	...	72	72	...	...	66	66	...
Corporation.....	512	512	...	327	327	...	...	186	186	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>										
Mortgage made or assumed at time property acquired.....	3,287	2,898	389	714	543	153	122	2,451	2,233	218
Mortgage refinanced or renewed.....	928	757	171	112	9	103	...	816	748	68
To increase loan for improvements or repairs.....	317	308	9	9	9	...	...	308	299	9
To increase loan for other reasons.....	247	247	...	...	...	...	...	247	247	...
To secure better terms.....	249	87	162	103	...	103	...	146	87	59
To renew or extend loan without increasing amount.....	47	47	...	...	...	...	...	47	47	...
For other purpose.....	68	68	...	...	...	...	...	68	68	...
Mortgage placed later than acquisition of property.....	1,158	1,158	...	...	...	...	...	1,158	1,158	...
To make improvements or repairs.....	554	554	...	...	...	...	...	554	554	...
To invest in other properties.....	330	330	...	...	...	...	...	330	330	...
To invest in business other than real estate.....	43	43	...	...	...	...	...	43	43	...
For other purpose.....	231	231	...	...	...	...	...	231	231	...

<sup>1</sup> Table total includes 18 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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>										
Total refinanced or renewed mortgages.....	928	757	171	112	9	103	...	816	748	68
Same lender.....	699	596	103	112	9	103	...	587	587	...
Different lender.....	229	161	68	...	...	...	...	229	161	68
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>2</sup> reported.....	3,361	3,217	144	473	446	27	63	2,825	2,708	117
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>										
Less than \$2.50.....	332	323	9	28	19	9	36	268	268	...
\$2.50 to \$4.99.....	270	270	...	126	126	...	...	144	144	...
\$5.00 to \$7.49.....	331	313	18	18	...	18	18	295	311	45
\$7.50 to \$9.99.....	356	311	45	...	...	...	...	356	311	45
\$10.00 to \$12.49.....	340	322	18	9	9	...	...	331	313	18
\$12.50 to \$14.99.....	387	369	18	84	84	...	...	303	285	18
\$15.00 to \$17.49.....	513	495	18	126	126	...	...	387	369	18
\$17.50 to \$19.99.....	216	198	18	54	54	...	...	162	144	18
\$20.00 to \$24.99.....	324	324	...	27	27	...	9	288	288	...
\$25.00 or more.....	143	143	...	...	...	...	...	143	143	...
Taxes not payable in 1949 <sup>3</sup> .....	26	26	...	...	...	...	...	26	26	...
Taxes or value not reported.....	123	123	...	1	1	...	...	122	122	...
Median taxes.....dollars..	12.33	12.46	...	...	...	...	...	12.07	12.09	...
<b>MONTHLY TOTAL RENTAL RECEIPTS<sup>2</sup> PER DWELLING UNIT</b>										
Less than \$20.....	584	584	...	...	...	...	...	584	584	...
\$20 to \$29.....	501	465	36	...	...	...	9	492	456	36
\$30 to \$39.....	763	709	54	27	18	9	...	736	691	45
\$40 to \$49.....	471	453	18	201	183	18	18	252	252	...
\$50 to \$59.....	189	171	18	...	...	...	...	189	171	18
\$60 to \$69.....	435	435	...	162	162	...	...	273	273	...
\$70 to \$79.....	137	119	18	29	29	...	18	90	72	18
\$80 to \$89.....	135	135	...	18	18	...	18	99	99	...
\$90 to \$99.....	56	56	...	...	...	...	...	56	56	...
\$100 or more.....	90	90	...	36	36	...	...	54	54	...
Median receipts.....dollars..	37	37	...	...	...	...	...	34	34	...
<b>MONTHLY RESIDENTIAL RENTAL RECEIPTS<sup>2</sup> PER DWELLING UNIT</b>										
Less than \$20.....	601	601	...	...	...	...	...	601	601	...
\$20 to \$29.....	532	496	36	...	...	...	9	523	487	36
\$30 to \$39.....	826	772	54	27	18	9	...	799	754	45
\$40 to \$49.....	450	432	18	201	183	18	18	231	231	...
\$50 to \$59.....	207	189	18	...	...	...	...	207	189	18
\$60 to \$69.....	399	399	...	162	162	...	...	237	237	...
\$70 to \$79.....	157	139	18	29	29	...	18	110	92	18
\$80 to \$89.....	117	117	...	18	18	...	18	81	81	...
\$90 to \$99.....	36	36	...	...	...	...	...	36	36	...
\$100 or more.....	36	36	...	36	36	...	...	...	...	...
Median receipts.....dollars..	36	36	...	...	...	...	...	33	33	...
<b>TOTAL RENTAL RECEIPTS<sup>2</sup> AS PERCENT OF MARKET VALUE</b>										
Less than 5 percent.....	205	205	...	...	...	...	...	205	205	...
5 to 9 percent.....	1,235	1,145	90	106	79	27	18	1,111	1,048	63
10 to 14 percent.....	1,256	1,202	54	332	332	...	45	879	825	54
15 to 19 percent.....	270	270	...	36	36	...	...	234	234	...
20 to 24 percent.....	150	150	...	...	...	...	...	150	150	...
25 to 29 percent.....	105	105	...	...	...	...	...	105	105	...
30 to 34 percent.....	18	18	...	...	...	...	...	18	18	...
35 to 39 percent.....	...	...	...	...	...	...	...	...	...	...
40 percent or more.....	18	18	...	...	...	...	...	18	18	...
Market value not reported.....	103	103	...	...	...	...	...	103	103	...
Median percent.....	11	11	...	...	...	...	...	10	10	...
<b>RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup></b>										
Less than 50 percent.....	144	144	...	...	...	...	...	144	144	...
50 to 79 percent.....	74	74	...	...	...	...	...	74	74	...
80 to 89 percent.....	50	50	...	...	...	...	...	50	50	...
90 to 99 percent.....	2	2	...	2	2	...	...	...	...	...
100 percent.....	3,090	2,946	144	471	444	27	63	2,557	2,439	117

<sup>1</sup> Table total includes 18 properties which have FHA-insured first mortgage with conventional second mortgage.

<sup>2</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

<sup>3</sup> 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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>										
Properties with at least 90 percent of their revenues from residential units.....	3,093	2,949	144	473	446	27	63	2,557	2,440	117
Less than \$20.....	524	525	9	10	1	9	36	488	488	...
\$20 to \$39.....	859	823	36	144	144	...	...	715	679	36
\$40 to \$59.....	555	519	36	45	27	18	9	501	483	18
\$60 to \$79.....	524	497	27	174	174	...	18	332	305	27
\$80 to \$99.....	216	198	18	...	...	...	...	216	198	18
\$100 to \$119.....	150	132	18	...	...	...	...	150	132	18
\$120 to \$139.....	54	54	...	18	18	...	...	36	36	...
\$140 to \$159.....	90	90	...	54	54	...	...	36	36	...
\$160 to \$199.....	18	18	...	...	...	...	...	18	18	...
\$200 to \$299.....	45	45	...	27	27	...	...	18	18	...
\$300 or more.....	...	...	...	...	...	...	...	...	...	...
Taxes not payable in 1949.....	27	27	...	...	...	...	...	27	27	...
Taxes not reported.....	21	21	...	1	1	...	...	20	20	...
Median taxes.....dollars..	40	39	...	...	...	...	...	37	36	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup></b>										
Properties with both interest and principal in first mortgage payments.....	3,196	3,052	144	474	447	27	63	2,660	2,543	117
Less than 30 percent.....	571	571	...	36	36	...	...	535	535	...
30 to 39 percent.....	412	412	...	41	41	...	...	372	372	...
40 to 49 percent.....	571	553	18	170	170	...	18	383	365	18
50 to 59 percent.....	527	...	...	164	164	...	9	354	354	...
60 to 69 percent.....	266	221	45	27	...	27	36	203	185	18
70 to 79 percent.....	219	219	...	...	...	...	...	219	219	...
80 to 89 percent.....	357	276	81	36	36	...	...	321	240	81
90 to 99 percent.....	40	40	...	...	...	...	...	40	40	...
100 percent or more.....	233	233	...	...	...	...	...	233	233	...
Median percent.....	51	50	...	...	...	...	...	51	50	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup> LESS REAL ESTATE TAXES</b>										
Properties with both interest and principal in first mortgage payments.....	3,196	3,052	144	474	447	27	63	2,660	2,543	117
Less than 30 percent.....	416	416	...	18	18	...	...	398	398	...
30 to 39 percent.....	392	392	...	36	36	...	...	356	356	...
40 to 49 percent.....	385	367	18	117	117	...	18	290	232	58
50 to 59 percent.....	499	499	...	211	211	...	...	288	288	...
60 to 69 percent.....	328	319	9	36	27	9	36	256	256	...
70 to 79 percent.....	281	263	18	18	...	18	9	254	254	...
80 to 89 percent.....	201	183	18	...	...	...	...	201	183	18
90 to 99 percent.....	210	129	81	...	...	...	...	210	129	81
100 percent or more.....	437	437	...	36	36	...	...	401	401	...
Taxes not payable in 1949 or not reported.....	47	47	...	1	1	...	...	46	46	...
Median percent.....	58	57	...	...	...	...	...	61	59	...

<sup>1</sup>Table total includes 18 properties which have FHA-insured first mortgage with conventional second mortgage.

<sup>2</sup>Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

Chapter 17

NEW YORK-NORTHEASTERN NEW JERSEY  
STANDARD METROPOLITAN AREA

The tables are arranged by area and the subjects are the same in the tables having the same basic number. The suffix letter "a" has been assigned to the tables for the New York portion of the standard metropolitan area, and suffix letter "b" to the tables for the New Jersey portion.

Table title	Total area	New York portion (suffix a)	New Jersey portion (suffix b)
<b>ALL PROPERTIES</b>			
<i>Table</i>	<i>Page</i>	<i>Page</i>	<i>Page</i>
1.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	505	531	553
2.—Property characteristics, by government insurance status of first mortgage: 1950...	505	531	553
<b>TOTAL OWNER-OCCUPIED PROPERTIES</b>			
3.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	506	532	554
4.—Characteristics of first and junior mortgages, by government insurance status: 1950	506	532	554
5.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	509	535	557
<b>OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT</b>			
6.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	512	538	560
7.—Characteristics of first and junior mortgages, by government insurance status: 1950	512	538	560
8.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	515	541	563
<b>TOTAL RENTAL PROPERTIES</b>			
9.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	519	545	567
10.—Characteristics of first and junior mortgages, by government insurance status: 1950	519	545	567
11.—Property characteristics, by government insurance status of first mortgage: 1950...	522	548	570
<b>RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE</b>			
12.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	526	...	...
13.—Characteristics of first and junior mortgages, by government insurance status: 1950	526	...	...
14.—Property characteristics, by government insurance status of first mortgage: 1950...	528	...	...

NEW YORK-NORTHEASTERN NEW JERSEY  
STANDARD METROPOLITAN AREA

The New York-Northeastern New Jersey Standard Metropolitan Area comprises New York City (Bronx, Kings, New York, Queens, and Richmond Counties), and Nassau, Rockland, Suffolk, and Westchester Counties in New York; Bergen, Essex, Hudson, Middlesex, Morris, Passaic, Somerset, and Union Counties in New Jersey.



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)		
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA								
Total.....	829,257	7,167,334	97,289	837,165	109,890	826,130	622,082	5,504,039
Average debt per property.....	...	8.6	...	8.6	...	7.5	...	8.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	220,098	424,207	8,275	17,450	5,710	11,151	206,115	395,606
\$4,000 to \$5,999.....	210,879	758,890	31,836	104,579	11,159	47,217	167,887	607,094
\$6,000 to \$7,999.....	151,731	841,950	23,622	143,416	30,739	181,740	97,371	516,794
\$8,000 to \$9,999.....	105,770	812,244	23,385	193,260	32,871	259,368	49,517	359,616
\$10,000 to \$11,999.....	53,963	496,546	8,234	81,760	16,707	160,547	29,019	254,239
\$12,000 to \$14,999.....	29,403	340,192	937	12,149	7,846	93,402	20,621	234,641
\$15,000 to \$19,999.....	22,362	323,908	592	6,863	4,859	72,705	16,909	242,340
\$20,000 to \$49,999.....	17,522	449,117	5	180	...	...	17,517	448,937
\$50,000 to \$99,999.....	7,684	472,552	...	...	...	...	7,684	472,552
\$100,000 or more.....	9,852	2,247,728	401	275,508	...	...	9,493	1,972,220
Median loan.....dollars..	5,800	...	7,000	...	8,300	...	5,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	365,548	831,718	37,497	103,661	10,907	27,992	317,146	700,065
\$4,000 to \$5,999.....	158,251	761,530	11,852	54,933	22,100	111,650	124,302	594,947
\$6,000 to \$7,999.....	119,139	823,065	21,266	151,468	29,648	207,437	68,225	464,160
\$8,000 to \$9,999.....	87,022	772,849	20,566	186,087	29,002	254,691	37,457	332,071
\$10,000 to \$11,999.....	32,122	345,720	4,377	46,501	9,790	105,985	17,956	193,234
\$12,000 to \$14,999.....	23,262	311,366	1,084	15,011	6,397	85,895	15,782	210,460
\$15,000 to \$19,999.....	13,177	220,394	240	3,816	2,047	32,480	10,889	184,098
\$20,000 to \$49,999.....	15,642	476,897	5	180	...	...	15,637	475,717
\$50,000 to \$99,999.....	6,602	475,154	...	...	...	...	6,602	475,154
\$100,000 or more.....	8,495	2,148,641	401	275,508	...	...	8,094	1,972,220
Median debt.....dollars..	4,500	...	5,800	...	7,400	...	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
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA													
Total properties.....	829,257	760,574	68,683	97,289	74,641	21,341	1,308	109,890	106,831	3,059	622,082	579,102	42,978
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	531,838	494,022	37,816	90,235	69,024	20,104	1,106	81,041	80,212	829	360,564	344,787	15,779
2 to 4 dwelling units.....	218,866	200,980	17,886	6,602	5,170	1,237	195	28,550	26,520	2,230	183,511	169,291	14,221
5 to 49 dwelling units.....	71,666	60,592	11,074	181	181	...	...	97	97	...	71,387	60,314	11,074
50 dwelling units or more.....	6,893	4,981	1,912	273	266	...	7	...	...	...	6,620	4,715	1,905
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	773,955	713,621	60,334	96,478	73,830	21,342	1,308	108,853	105,794	3,059	568,628	533,999	34,627
Less than half.....	55,303	46,954	8,349	810	810	...	...	1,037	1,037	...	53,455	45,106	8,349
YEAR STRUCTURE BUILT													
1950 (part).....	15,641	11,753	3,888	8,123	4,236	3,887	...	3,764	3,764	...	3,754	3,753	1
1949.....	37,784	28,709	9,075	14,803	6,407	8,109	288	10,174	10,174	...	12,807	12,129	679
1948.....	37,485	29,328	8,157	15,071	8,076	6,933	60	7,129	6,848	281	15,285	14,404	882
1947.....	31,102	29,788	1,314	5,312	4,294	737	281	13,230	13,230	...	12,559	12,264	294
1946.....	16,189	15,802	387	920	860	60	...	7,658	7,377	281	7,611	7,565	46
1942 to 1945.....	19,155	18,108	1,047	7,138	6,931	206	...	4,878	4,513	365	7,139	6,664	475
1940 to 1941.....	43,803	42,531	1,272	15,770	14,993	97	680	5,194	5,194	...	22,838	22,344	495
1930 to 1939.....	124,542	119,628	4,914	20,631	20,096	534	...	14,189	14,189	187	89,535	85,345	4,192
1929 or earlier.....	489,653	452,136	37,517	9,485	8,710	775	...	41,937	39,992	1,945	438,232	403,433	34,797
Not reported.....	13,912	12,796	1,116	37	37	...	...	1,550	1,550	...	12,324	11,208	1,116
MARKET VALUE													
Less than \$4,000.....	9,295	9,295	...	496	496	...	...	427	427	...	8,371	8,371	...
\$4,000 to \$5,999.....	30,326	28,627	1,699	771	771	...	...	2,799	2,799	...	26,756	25,056	1,699
\$6,000 to \$7,999.....	69,467	65,569	3,898	3,816	3,610	206	...	9,123	9,087	36	56,527	52,871	3,655
\$8,000 to \$9,999.....	130,532	117,505	13,027	23,504	14,587	8,917	...	24,708	24,427	281	82,319	78,487	3,832
\$10,000 to \$11,999.....	151,247	137,619	13,628	27,550	19,114	7,756	680	24,391	23,095	1,296	99,312	95,414	3,897
\$12,000 to \$14,999.....	165,909	155,197	10,712	26,144	22,166	3,355	621	25,370	24,737	633	114,400	108,297	6,103
\$15,000 to \$19,999.....	127,372	118,264	9,108	10,641	9,592	1,047	...	16,362	15,550	812	100,368	93,122	7,248
\$20,000 to \$49,999.....	99,013	90,650	8,363	3,104	3,104	...	...	6,612	6,612	...	89,296	80,934	8,363
\$50,000 to \$99,999.....	12,852	10,655	2,197	707	707	...	...	...	...	...	12,147	9,950	2,197
\$100,000 or more.....	12,188	8,877	3,311	325	318	...	7	...	...	...	11,866	8,560	3,304
Not reported.....	21,060	18,320	2,740	233	173	60	...	96	96	...	20,728	18,048	2,680
Median market value.....dollars..	12,200	12,200	12,200	11,100	11,800	10,200	...	11,200	11,200	...	12,700	12,500	15,600

RESIDENTIAL FINANCING

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA								
Total.....	688,189	3,413,487	90,064	511,897	106,941	804,416	491,187	2,097,174
Average debt per property.....	...	5.0	...	5.7	...	7.5	...	4.3
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	33,531	33,614	146	161	427	498	32,958	32,955
\$2,000 to \$2,999.....	66,103	113,271	1,415	2,374	3,245	5,229	61,444	105,668
\$3,000 to \$3,999.....	93,273	223,002	6,714	14,915	2,038	5,424	84,522	202,663
\$4,000 to \$4,999.....	101,473	321,508	19,217	58,658	3,865	13,944	78,391	248,906
\$5,000 to \$5,999.....	88,398	356,449	12,475	45,387	6,635	30,320	69,490	280,742
\$6,000 to \$6,999.....	71,804	355,838	7,920	35,988	17,137	93,680	46,746	226,170
\$7,000 to \$7,999.....	56,138	350,473	9,897	66,946	12,570	81,494	33,672	202,033
\$8,000 to \$8,999.....	56,132	405,488	12,243	91,257	19,007	143,623	24,883	170,608
\$9,000 to \$9,999.....	38,651	328,889	10,634	98,587	13,382	111,977	14,625	118,325
\$10,000 to \$10,999.....	31,936	288,510	6,102	59,732	11,888	110,774	13,947	118,004
\$11,000 to \$11,999.....	11,469	115,638	2,072	21,455	4,705	48,931	4,690	45,252
\$12,000 to \$14,999.....	22,228	258,635	901	11,639	7,219	86,389	14,109	160,607
\$15,000 to \$19,999.....	14,065	204,637	328	4,798	4,823	72,133	8,913	127,706
\$20,000 or more.....	2,791	57,535	...	...	...	...	2,791	57,535
Median loan.....dollars..	5,500	...	6,600	...	8,300	...	4,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	121,251	143,542	7,807	9,931	4,294	6,294	109,151	127,317
\$2,000 to \$2,999.....	105,166	257,769	10,552	27,033	2,115	5,605	92,500	225,111
\$3,000 to \$3,999.....	97,473	334,033	18,886	62,960	4,498	16,093	74,090	251,980
\$4,000 to \$4,999.....	78,763	345,350	8,036	34,000	8,796	39,594	61,934	271,756
\$5,000 to \$5,999.....	59,382	319,029	3,648	20,058	12,305	67,282	43,430	231,689
\$6,000 to \$6,999.....	50,790	326,174	5,739	37,374	14,159	91,991	30,894	196,809
\$7,000 to \$7,999.....	48,972	364,330	9,794	74,036	14,445	108,232	24,732	182,062
\$8,000 to \$8,999.....	38,948	327,224	7,650	64,114	16,767	140,407	14,531	122,703
\$9,000 to \$9,999.....	37,437	351,945	12,552	118,638	11,994	112,143	12,893	121,164
\$10,000 to \$10,999.....	15,472	160,346	3,670	38,299	5,459	56,811	6,344	65,216
\$11,000 to \$11,999.....	8,809	100,755	707	8,202	3,704	42,161	4,398	50,392
\$12,000 to \$14,999.....	17,662	236,647	987	13,705	6,397	85,895	10,278	137,047
\$15,000 to \$19,999.....	7,022	116,026	36	547	2,011	31,908	4,974	83,571
\$20,000 or more.....	1,040	30,317	...	...	...	...	1,040	30,317
Median debt.....dollars..	4,200	...	4,900	...	7,500	...	3,500	...

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA													
Total outstanding debt.....	3,328,371	3,039,962	288,409	1,481,129	313,832	160,417	798,748	2,048,492	1,946,707	101,785	85,135	29,719	55,416
Average debt per mortgage.....	4.8	4.8	5.8	5.3	4.6	7.7	7.5	4.2	4.2	4.1	1.7	1.4	1.9
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	421,377	405,280	16,097	84,456	73,935	8,416	136,112	200,807	195,507	5,300	2,681	1,766	915
Mutual savings bank.....	1,164,297	980,596	183,701	299,138	160,293	135,122	288,663	576,496	544,267	32,229	24,323	24,029	294
Savings and loan association.....	882,973	850,930	32,043	32,818	29,049	3,769	304,852	545,303	523,453	21,850	3,343	1,183	2,160
Life insurance company.....	224,553	209,130	15,423	33,549	23,926	8,571	44,493	146,511	140,711	5,800	3,469	1,657	1,812
Mortgage company.....	32,100	28,152	3,948	20,320	17,857	2,463	2,279	9,501	8,016	1,485	1,448	635	813
Federal National Mortgage Association.....	15,435	15,435	...	...	...	...	15,435	...	...	...	...	...	...
Individual.....	518,149	484,612	33,537	...	...	...	...	518,149	484,612	33,537	42,921	...	42,921
Other.....	69,487	65,827	3,660	10,848	8,772	2,076	6,914	51,725	50,141	1,584	6,950	449	6,501
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	536,657	478,146	58,511	113,401	57,585	55,816	112,920	310,336	308,556	1,780	14,521	9,156	5,365
1949.....	776,391	674,446	101,945	130,524	63,763	62,411	191,857	454,010	427,137	26,873	35,612	11,973	23,639
1948.....	619,095	539,661	79,434	75,697	34,786	39,419	180,015	363,383	329,073	34,310	22,278	8,072	14,206
1947.....	517,362	493,793	23,569	26,044	23,975	2,069	202,794	288,524	272,106	16,418	5,831	430	5,401
1946.....	298,913	294,217	4,696	7,478	6,981	497	107,315	184,120	180,725	3,395	2,726	58	2,613
1942 to 1945.....	301,335	287,721	13,614	47,675	46,432	205	3,847	249,813	237,442	12,371	1,662	30	1,632
1940 to 1941.....	116,216	114,346	1,870	42,423	42,423	...	...	73,793	71,923	1,870	...	...	...
1935 to 1939.....	87,077	86,215	862	37,887	37,887	...	...	49,190	48,328	862	540	...	540
1930 to 1934.....	32,023	32,023	...	...	...	...	...	32,023	32,023	...	281	...	281
1929 or earlier.....	43,300	39,394	3,906	...	...	...	...	43,300	39,394	3,906	1,684	...	1,684

<sup>1</sup> Includes 6,880 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														
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA														
Total mortgages.....	688,189	638,645	49,544	190,064	68,025	20,942	106,941	491,187	466,534	24,652	50,224	20,943	29,280	
TYPE OF MORTGAGE HOLDER														
Commercial bank or trust company.....	89,104	85,984	3,120	20,363	18,852	1,231	22,057	46,685	45,141	1,544	2,705	1,231	1,474	
Mutual savings bank.....	227,786	201,759	26,027	51,037	32,834	17,581	38,656	138,094	131,953	6,141	17,547	17,143	403	
Savings and loan association.....	165,407	158,950	6,457	5,896	5,458	438	39,021	120,490	115,578	4,912	2,418	730	1,687	
Life insurance company.....	36,734	34,799	1,935	6,717	5,440	1,083	4,128	25,888	25,230	658	1,594	1,083	511	
Mortgage company.....	6,093	5,289	804	3,564	3,235	328	292	2,238	1,762	476	804	475	329	
Federal National Mortgage Association.....	1,848	1,848	...	...	...	...	1,848	...	...	...	...	...	...	
Individual.....	145,532	135,555	9,977	...	...	...	...	145,532	135,555	9,977	21,885	...	21,885	
Other.....	15,686	14,460	1,226	2,488	2,208	281	938	12,260	11,315	945	3,271	281	2,991	
FORM OF DEBT														
Mortgage or deed of trust.....	679,668	630,246	49,422	90,064	68,025	20,943	106,940	482,667	458,137	24,530	50,099	20,943	29,156	
Contract to purchase.....	8,522	8,399	123	...	...	...	...	8,522	8,399	123	123	...	123	
AMORTIZATION														
Fully amortized.....	494,958	455,269	39,689	90,064	68,025	20,943	106,941	297,955	283,159	14,796	36,257	20,943	15,316	
Partially amortized.....	99,344	94,124	5,220	...	...	...	...	99,344	94,124	5,220	3,875	...	3,875	
Not amortized.....	38,945	36,957	1,988	...	...	...	...	38,945	36,957	1,988	4,979	...	4,979	
On demand.....	54,946	52,296	2,650	...	...	...	...	54,946	52,296	2,650	5,110	...	5,110	
Regular principal payments required.....	20,986	19,735	1,251	...	...	...	...	20,986	19,735	1,251	684	...	684	
No regular principal payments required.....	33,960	32,561	1,399	...	...	...	...	33,960	32,561	1,399	4,426	...	4,426	
CURRENT STATUS OF PAYMENTS														
Ahead or up-to-date in scheduled payments.....	660,581	614,634	45,947	88,030	66,575	20,358	105,148	467,402	445,764	21,638	43,928	20,358	23,571	
Delinquent:														
Foreclosure in process.....	760	468	292	...	...	...	...	760	468	292	415	...	415	
Foreclosure not in process.....	16,587	13,913	2,674	2,034	1,450	584	1,791	12,762	10,672	2,090	2,394	584	1,810	
No regular payments required.....	10,264	9,631	633	...	...	...	...	10,264	9,631	633	3,486	...	3,486	
YEAR MORTGAGE MADE OR ASSUMED														
1950 (part).....	86,510	78,865	7,645	13,909	6,947	6,963	13,269	59,333	58,747	586	10,051	6,963	3,090	
1949.....	123,238	109,065	14,173	17,519	8,923	8,034	22,796	82,922	78,575	4,347	16,751	8,157	8,595	
1948.....	106,967	93,154	13,813	11,328	5,541	5,533	22,700	72,938	65,840	7,098	12,529	5,410	7,119	
1947.....	96,067	91,198	4,869	3,715	3,509	206	28,372	63,983	59,776	4,207	4,859	206	4,652	
1946.....	64,199	62,784	1,415	1,579	1,433	146	18,114	44,506	43,384	1,122	2,464	146	2,318	
1942 to 1945.....	101,378	96,015	5,363	14,203	13,862	60	1,690	85,486	80,463	5,023	2,376	60	2,315	
1940 to 1941.....	42,780	41,936	844	13,527	...	...	...	29,255	28,411	844	...	...	...	
1935 to 1939.....	39,671	39,014	657	14,287	14,287	...	...	25,383	24,726	657	350	...	350	
1930 to 1934.....	10,174	...	...	...	...	...	...	10,174	...	...	281	...	281	
1929 or earlier.....	17,207	16,441	766	...	...	...	...	17,207	16,441	766	561	...	561	
TERM OF MORTGAGE														
On demand.....	54,945	52,296	2,649	...	...	...	...	54,945	52,296	2,649	5,110	...	5,110	
Less than 5 years.....	48,691	46,222	2,469	187	187	...	...	48,504	46,035	2,469	8,086	...	8,086	
5 to 9 years.....	80,292	74,936	5,356	415	292	123	354	79,523	74,571	4,952	8,555	122	8,433	
10 to 12 years.....	103,574	97,389	6,185	1,220	1,220	4,613	97,743	91,834	5,909	4,873	...	...	4,873	
13 to 14 years.....	11,395	10,421	974	123	123	1,365	9,908	9,445	463	146	...	...	146	
15 years.....	140,624	133,598	7,026	5,345	4,644	702	27,107	108,171	103,012	5,159	2,058	702	1,356	
16 to 19 years.....	30,110	27,740	2,370	3,667	3,192	...	5,132	21,310	19,476	1,834	365	...	365	
20 years.....	125,123	121,777	3,346	29,777	27,296	2,481	37,303	58,044	57,179	865	3,382	2,955	4,227	
21 to 24 years.....	6,763	5,849	914	2,132	1,365	487	2,672	1,958	1,812	146	561	281	281	
25 years.....	82,343	64,231	18,112	46,625	29,281	17,004	27,524	8,151	7,987	204	17,086	16,882	204	
26 years or more.....	4,332	4,186	146	573	427	146	871	2,889	2,889	...	...	...	...	
Median term.....years..	15	15	18	25	20	...	20	12	12	...	15	...	7	
YEAR MORTGAGE DUE														
On demand.....	54,945	52,296	2,649	...	...	...	...	54,945	52,296	2,649	5,110	...	5,110	
Fully amortized.....	494,957	455,270	39,687	90,066	68,026	20,944	106,941	297,957	283,163	14,794	36,257	20,942	15,316	
Past due.....	206	60	146	...	...	...	...	206	60	146	146	...	146	
1950 to 1951.....	12,795	12,454	341	...	...	...	...	12,076	11,735	341	4,124	...	4,124	
1952 to 1953.....	14,214	12,880	1,334	719	719	...	...	13,455	12,121	1,334	3,895	...	3,895	
1954 to 1955.....	27,398	26,679	719	1,552	1,552	354	...	25,491	24,772	719	1,402	...	1,402	
1956 to 1957.....	37,921	35,534	2,387	4,940	4,817	123	1,420	31,563	29,608	1,955	1,338	123	1,215	
1958 to 1959.....	52,921	50,800	2,121	4,474	4,474	...	1,672	46,777	44,656	2,121	1,988	...	1,988	
1960 to 1964.....	151,290	143,157	8,133	19,152	18,871	...	27,858	104,280	98,315	5,965	1,619	...	1,619	
1965 to 1969.....	119,996	115,027	4,969	24,283	21,623	2,466	42,028	53,687	51,474	2,213	3,111	2,466	646	
1970 to 1974.....	61,942	47,609	14,333	24,148	10,376	13,151	28,559	9,236	9,236	...	13,846	13,565	281	
1975 or later.....	16,274	11,070	5,204	10,038	4,834	5,204	5,050	1,186	1,186	...	4,788	...	4,788	
Partially or not amortized.....	138,288	131,081	7,208	...	...	...	...	138,289	131,081	7,208	8,853	...	8,853	
Past due.....	3,127	3,127	...	...	...	...	...	3,127	3,127	...	...	...	...	
1950 to 1951.....	45,901	42,488	3,413	...	...	...	...	45,901	42,488	3,413	3,510	...	3,510	
1952 to 1953.....	43,688	41,805	1,883	...	...	...	...	43,688	41,805	1,883	2,336	...	2,336	
1954 to 1955.....	22,168	20,741	1,427	...	...	...	...	22,168	20,741	1,427	359	...	359	
1956 to 1957.....	8,884	8,884	...	...	...	...	...	8,884	8,884	...	350	...	350	
1958 to 1959.....	7,653	7,372	281	...	...	...	...	7,653	7,372	281	933	...	933	
1960 to 1964.....	5,267	5,267	...	...	...	...	...	5,267	5,267	...	1,161	...	1,161	
1965 to 1969.....	1,193	1,193	...	...	...	...	...	1,193	1,193	...	...	...	...	
1970 to 1974.....	204	...	204	...	...	...	...	204	...	204	204	...	204	
1975 or later.....	204	204	...	...	...	...	...	204	204	...	...	...	...	

<sup>1</sup> Includes 1,097 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													
<b>INTEREST RATE</b>													
Less than 4.0 percent.....	8,371	7,835	536	187	187	...	281	7,904	7,368	536	4,638	...	4,638
4.0 percent.....	197,680	185,238	12,442	24,109	15,878	7,329	106,660	66,913	65,557	1,356	23,604	20,943	2,661
4.1 to 4.4 percent.....	9,800	9,473	327	8,051	7,724	327	...	1,749	1,749	...	...	...	...
4.5 percent.....	198,363	179,284	19,079	50,977	37,618	13,164	...	147,387	141,667	5,720	1,314	...	1,314
4.6 to 5.0 percent.....	215,546	201,993	13,553	6,742	6,620	123	...	208,803	195,373	13,430	13,301	...	13,301
5.1 to 5.5 percent.....	19,017	18,736	281	...	...	...	...	19,017	18,736	281	...	...	...
5.6 to 6.0 percent.....	39,416	36,087	3,329	...	...	...	...	39,416	36,087	3,329	7,366	...	7,366
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	4.5	4.5	4.5	...	4.0	5.0	5.0	5.0	4.0	...	5.0
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	34,984	33,046	1,938	146	146	...	427	34,411	32,473	1,938	31,913	17,048	14,865
\$2,000 to \$2,999.....	69,311	65,554	3,757	1,415	1,293	123	3,245	64,652	61,018	3,634	9,264	3,420	5,844
\$3,000 to \$3,999.....	96,701	90,488	6,213	6,920	6,714	206	2,403	87,376	81,735	5,641	3,527	474	3,053
\$4,000 to \$4,999.....	100,476	95,869	4,607	19,438	19,011	146	4,182	76,856	72,992	3,864	2,993	...	2,993
\$5,000 to \$5,999.....	87,926	84,587	3,339	12,815	12,329	487	6,731	68,382	66,026	2,356	1,603	...	1,603
\$6,000 to \$6,999.....	72,992	69,494	3,498	8,896	7,384	1,317	17,536	46,561	45,001	1,560	610	...	610
\$7,000 to \$7,999.....	64,073	53,379	10,694	18,303	8,715	9,247	12,631	33,140	32,093	1,047	281	...	281
\$8,000 to \$8,999.....	37,040	48,068	8,972	13,798	6,361	7,156	18,239	25,005	23,749	1,256	30	...	30
\$9,000 to \$9,999.....	30,945	28,584	2,361	3,527	2,289	1,238	13,242	14,177	13,194	983	...	...	...
\$10,000 to \$10,999.....	29,140	26,615	2,525	3,140	2,443	695	12,127	13,874	12,472	1,402	...	...	...
\$11,000 to \$11,999.....	9,164	9,128	36	707	707	...	4,424	4,033	3,997	36	...	...	...
\$12,000 to \$14,999.....	20,355	18,894	1,461	962	633	328	7,213	12,183	11,390	793	...	...	...
\$15,000 to \$19,999.....	12,577	12,431	146	...	...	...	4,543	8,034	7,888	146	...	...	...
\$20,000 or more.....	2,510	2,510	...	...	...	...	...	2,510	2,510	...	...	...	...
Median loan.....dollars..	5,400	5,400	7,100	6,400	5,500	...	8,300	4,700	4,700	...	1,500	...	1,900
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	126,257	119,797	6,460	7,807	7,685	123	4,294	114,157	107,819	6,338	36,397	17,896	18,502
\$2,000 to \$2,999.....	105,278	101,140	4,138	10,552	10,552	...	2,480	92,245	88,472	3,773	6,881	2,864	4,017
\$3,000 to \$3,999.....	97,522	93,058	4,464	19,166	18,680	206	4,779	73,577	69,910	3,667	3,383	182	3,200
\$4,000 to \$4,999.....	79,037	74,201	4,836	7,901	7,755	146	8,746	62,390	58,017	4,373	1,788	...	1,788
\$5,000 to \$5,999.....	59,939	57,462	2,477	4,330	3,502	634	12,883	42,727	41,691	1,036	850	...	850
\$6,000 to \$6,999.....	53,130	48,682	4,448	8,459	5,144	3,316	13,878	30,794	29,661	1,133	890	...	890
\$7,000 to \$7,999.....	55,124	44,162	10,962	15,814	6,528	8,946	14,019	25,292	23,956	1,336	30	...	30
\$8,000 to \$8,999.....	39,440	32,173	7,267	8,676	2,937	5,458	16,772	13,992	12,749	1,243	...	...	...
\$9,000 to \$9,999.....	29,447	26,915	2,532	5,111	3,446	1,665	12,088	12,247	11,662	585	...	...	...
\$10,000 to \$10,999.....	11,716	11,167	549	1,348	1,225	123	5,312	5,058	4,631	427	...	...	...
\$11,000 to \$11,999.....	7,639	7,030	609	328	...	328	3,283	4,028	3,747	281	...	...	...
\$12,000 to \$14,999.....	16,626	15,822	804	573	573	...	6,397	9,656	9,193	463	...	...	...
\$15,000 to \$19,999.....	5,998	5,998	...	...	...	...	2,011	3,986	3,986	...	...	...	...
\$20,000 or more.....	1,040	1,040	...	...	...	...	...	1,040	1,040	...	...	...	...
Median debt.....dollars..	4,100	4,000	6,500	4,900	3,800	...	7,400	3,500	3,500	3,600	1,300	...	1,500
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT</b>													
Mortgages with payments which include both.....													
Less than \$20.....	614,660	568,501	46,159	90,065	68,025	20,942	106,940	417,650	396,386	21,264	41,265	20,942	20,323
\$20 to \$24.....	114,163	107,334	6,829	4,931	4,931	...	7,836	101,397	95,218	6,179	32,671	20,760	11,911
\$25 to \$29.....	58,639	56,459	2,180	9,227	8,826	206	6,906	42,506	41,007	1,499	2,125	182	1,943
\$30 to \$34.....	74,925	68,504	6,421	17,704	16,307	1,397	6,436	50,784	46,520	4,264	3,091	...	3,091
\$35 to \$39.....	63,383	59,638	3,745	10,859	9,786	791	9,469	43,055	40,802	2,253	427	...	427
\$40 to \$44.....	59,987	55,078	4,909	9,697	6,361	3,336	14,927	35,362	34,106	1,256	1,682	...	1,682
\$45 to \$49.....	63,128	52,307	10,821	17,796	8,650	8,805	14,522	30,810	29,135	1,675	146	...	146
\$50 to \$54.....	43,167	37,826	5,341	8,892	4,416	4,195	14,146	20,129	19,410	719	427	...	427
\$55 to \$59.....	37,375	35,525	1,850	5,338	4,427	912	11,258	20,778	20,120	658	123	...	123
\$60 to \$64.....	23,562	22,642	920	1,764	1,195	569	6,616	15,182	14,832	350	146	...	146
\$65 to \$69.....	19,032	17,484	1,548	1,968	1,273	695	4,637	12,426	11,574	852	...	...	...
\$70 to \$79.....	10,295	10,149	146	573	573	...	2,724	6,998	6,852	146	...	...	...
\$80 to \$89.....	15,551	15,246	305	463	427	36	2,767	12,321	12,052	269	...	...	...
\$90 to \$99.....	15,517	15,481	36	853	853	...	2,030	12,631	12,595	36	...	...	...
\$100 to \$119.....	11,691	10,619	1,072	...	...	...	1,684	10,008	8,936	1,072	427	...	427
\$120 or more.....	4,245	4,209	36	...	...	...	982	3,263	3,227	36	...	...	...
Median payment.....dollars..	34	34	38	36	32	...	42	31	31	28	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			
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA													
<b>Total properties.....</b>	688,189	638,645	49,544	90,064	68,025	20,942	1,097	106,941	104,086	2,855	491,187	466,534	24,652
<b>STRUCTURES ON PROPERTY</b>													
1 structure.....	680,731	631,744	48,987	89,960	67,920	20,943	1,097	106,410	103,585	2,825	484,360	460,238	24,122
2 structures or more.....	7,460	6,901	559	104	104	...	...	529	500	29	6,826	6,297	530
<b>DWELLING UNITS ON PROPERTY</b>													
1 dwelling unit.....	503,775	468,215	35,560	83,669	62,964	19,802	902	79,710	78,881	829	340,398	326,370	14,028
2 dwelling units.....	134,695	124,474	10,221	6,045	4,710	1,140	195	19,761	18,311	1,450	108,890	101,452	7,437
3 dwelling units.....	35,516	33,633	1,883	272	272	...	...	5,432	4,916	516	29,812	28,445	1,368
4 dwelling units.....	14,201	12,322	1,879	79	79	...	...	2,036	1,976	60	12,086	10,268	1,818
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>													
None.....	668,739	621,443	47,296	89,267	67,228	20,943	1,097	105,941	103,086	2,855	473,532	451,129	22,402
Less than half.....	19,452	17,203	2,249	796	796	...	...	1,001	1,001	...	17,655	15,405	2,249
<b>YEAR STRUCTURE BUILT</b>													
1950 (part).....	14,921	11,034	3,887	7,977	4,090	3,887	...	3,500	3,500	...	3,444	3,444	...
1949.....	36,835	27,776	9,059	14,641	6,252	8,109	281	10,174	10,174	...	12,020	11,351	670
1948.....	32,216	24,136	8,080	11,049	4,114	6,873	60	6,802	6,521	281	14,365	13,501	865
1947.....	28,167	27,044	1,123	3,347	2,510	556	281	12,893	12,893	...	11,926	11,641	284
1946.....	15,810	15,493	317	853	853	...	...	7,658	7,377	281	7,299	7,263	36
1942 to 1945.....	18,800	17,887	913	7,071	6,864	206	...	4,878	4,513	365	6,851	6,510	341
1940 to 1941.....	41,302	40,326	976	15,351	14,779	97	476	5,194	5,194	...	20,756	20,353	403
1930 to 1939.....	114,166	110,654	3,512	20,411	19,972	438	...	14,008	13,821	187	79,748	76,862	2,887
1929 or earlier.....	377,953	356,272	21,681	9,365	8,590	775	...	40,357	38,616	1,741	328,232	309,066	19,165
Not reported.....	8,026	8,026	...	...	...	...	...	1,478	1,478	...	6,548	6,548	...
<b>YEAR STRUCTURE ACQUIRED</b>													
1950 (part).....	47,012	39,708	7,304	12,992	5,529	6,963	...	13,268	13,172	96	21,252	21,007	245
1949.....	78,979	66,328	12,651	17,177	8,582	8,034	561	21,388	20,158	1,230	40,413	37,588	2,827
1948.....	77,080	65,541	11,539	11,037	5,249	5,533	255	23,682	22,756	926	42,360	37,535	4,825
1947.....	68,819	64,772	4,047	3,143	2,937	206	...	25,220	24,764	456	40,456	37,072	3,385
1946.....	66,937	64,431	2,506	1,786	1,639	146	...	21,119	20,973	146	44,034	41,820	2,214
1942 to 1945.....	115,455	110,285	5,170	14,170	13,830	60	281	1,835	1,835	...	99,447	94,620	4,829
1940 to 1941.....	59,394	58,845	549	14,440	14,440	...	...	281	281	...	44,673	44,124	549
1930 to 1939.....	79,047	77,913	1,134	14,530	14,530	...	...	...	...	...	64,517	63,384	1,134
1929 or earlier.....	94,988	90,341	4,647	1,292	1,292	...	...	146	146	...	93,550	88,904	4,647
Not reported.....	483	483	...	...	...	...	...	...	...	...	483	483	...
<b>STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED</b>													
New.....	235,324	210,391	24,933	68,041	49,234	18,467	341	36,965	36,403	562	130,318	124,755	5,563
Previously occupied.....	452,867	428,253	24,614	22,023	18,791	2,476	756	69,976	67,682	2,294	360,869	341,780	19,088
<b>PURCHASE PRICE</b>													
Less than \$2,000.....	4,170	4,170	...	...	...	...	...	281	281	...	3,890	3,890	...
\$2,000 to \$2,999.....	11,045	10,841	204	146	146	...	...	36	36	...	10,863	10,658	204
\$3,000 to \$3,999.....	33,921	33,556	365	1,491	1,491	...	...	1,478	1,478	...	30,952	30,587	365
\$4,000 to \$4,999.....	50,258	47,536	2,722	6,732	6,325	206	...	3,623	3,623	...	39,904	37,389	2,516
\$5,000 to \$5,999.....	63,301	59,775	3,526	12,634	12,634	...	...	3,122	3,086	36	47,544	44,054	3,490
\$6,000 to \$6,999.....	73,184	70,223	2,961	13,738	13,738	...	...	9,541	9,030	511	49,903	47,455	2,449
\$7,000 to \$7,999.....	61,001	57,309	3,692	7,073	6,537	536	...	10,749	10,720	29	43,181	40,053	3,128
\$8,000 to \$8,999.....	59,883	54,817	5,066	8,821	4,377	4,164	281	13,030	12,970	60	38,033	37,472	561
\$9,000 to \$9,999.....	53,085	45,314	7,771	12,011	5,919	6,092	...	7,999	7,438	561	33,076	31,959	1,119
\$10,000 to \$10,999.....	62,324	53,363	8,961	11,120	4,774	5,870	476	15,581	15,300	281	35,624	33,290	2,334
\$11,000 to \$11,999.....	37,553	34,733	2,820	6,330	4,907	1,082	341	10,290	9,728	562	20,933	20,098	835
\$12,000 to \$12,999.....	77,428	71,770	5,658	5,977	3,580	2,397	...	17,462	17,075	387	53,989	51,115	2,875
\$13,000 to \$13,999.....	46,616	42,983	3,633	2,739	2,264	474	...	9,407	8,980	427	34,471	31,740	2,733
\$20,000 to \$24,999.....	17,911	17,509	402	427	427	...	...	3,310	3,310	...	14,713	13,772	402
\$25,000 or more.....	13,901	13,158	743	281	281	...	...	561	561	...	13,059	12,315	743
Property not acquired by purchase.....	11,350	10,680	670	...	...	...	...	146	146	...	11,204	10,534	670
Not reported.....	11,269	10,915	354	548	425	123	...	328	328	...	10,391	10,160	231
Median purchase price.....dollars..	8,500	8,400	9,700	8,300	6,900	...	...	10,200	10,200	...	8,200	8,200	7,900
<b>MARKET VALUE</b>													
Less than \$2,000.....	2,566	2,566	...	292	292	...	...	281	281	...	1,993	1,993	...
\$2,000 to \$2,999.....	1,022	1,022	...	...	...	...	...	...	...	...	1,022	1,022	...
\$3,000 to \$3,999.....	4,239	4,239	...	204	204	...	...	146	146	...	3,888	3,888	...
\$4,000 to \$4,999.....	9,149	8,442	707	403	403	...	...	721	721	...	8,024	7,317	707
\$5,000 to \$5,999.....	16,656	16,072	584	368	368	...	...	1,982	1,982	...	14,307	13,723	584
\$6,000 to \$6,999.....	20,588	19,520	1,068	1,603	1,457	146	...	2,552	2,552	...	16,433	15,511	922
\$7,000 to \$7,999.....	40,060	37,387	2,673	1,913	1,853	60	...	6,208	6,172	36	31,938	29,362	2,576
\$8,000 to \$8,999.....	62,661	57,918	4,743	8,304	5,384	2,921	...	14,178	14,178	...	40,178	38,534	1,823
\$9,000 to \$9,999.....	50,502	43,434	7,068	9,683	3,807	5,876	...	9,667	9,386	281	31,254	30,240	1,013
\$10,000 to \$10,999.....	99,846	89,869	9,977	18,112	12,025	6,087	...	15,480	14,325	955	66,256	63,320	2,936
\$11,000 to \$11,999.....	39,689	37,142	2,547	8,930	6,906	1,549	476	8,321	7,980	341	22,439	22,257	182
\$12,000 to \$12,999.....	154,095	144,460	9,635	26,023	22,106	3,295	621	24,961	24,328	633	103,113	98,028	5,086
\$13,000 to \$13,999.....	108,666	102,232	6,434	10,544	9,592	950	...	16,098	15,490	608	82,024	77,150	4,875
\$20,000 to \$24,999.....	39,374	38,057	1,317	2,583	2,583	...	...	3,196	3,196	...	33,596	32,278	1,317
\$25,000 or more.....	34,010	31,583	2,427	983	983	...	...	3,089	3,089	...	29,939	27,513	2,427
Not reported.....	4,968	4,704	264	120	60	60	...	60	60	...	4,787	4,583	204
Median market value.....dollars..	11,800	11,900	10,700	11,400	12,100	...	...	11,200	11,200	...	12,100	12,100	12,800

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		
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>															
Less than 20 percent.....	130,494	128,951	1,543	11,830	11,708	123	...	1,810	1,810	...	116,853	115,432	1,420		
20 to 39 percent.....	243,001	233,756	9,245	29,716	29,436	...	281	6,699	6,697	29	206,586	197,650	8,936		
40 to 59 percent.....	157,244	148,127	9,117	8,594	7,913	487	195	31,631	31,120	511	117,018	109,093	7,924		
60 to 69 percent.....	55,468	51,503	3,965	8,569	7,484	1,085	...	24,148	23,199	949	22,752	20,820	1,932		
70 to 79 percent.....	44,561	38,905	5,656	10,266	7,250	2,676	341	22,734	22,307	427	11,560	9,346	2,213		
80 to 84 percent.....	16,293	13,310	2,983	3,591	1,693	1,617	281	10,131	9,814	317	2,569	1,802	767		
85 to 89 percent.....	10,616	6,742	3,874	4,692	1,586	3,106	...	3,697	3,416	281	2,228	1,742	487		
90 to 94 percent.....	8,218	2,907	5,311	5,028	204	4,824	...	2,114	2,054	60	1,076	649	427		
95 to 99 percent.....	7,022	2,860	4,162	3,881	...	3,881	...	2,654	2,373	281	487	487	...		
100 percent or more.....	10,310	6,885	3,425	3,776	691	3,085	...	1,264	1,264	...	5,272	4,931	340		
Market value not reported.....	4,968	4,704	264	120	60	60	...	60	60	...	4,787	4,583	204		
Median percent.....	37	36	71	48	35	...	...	66	65	...	32	32	45		
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>															
Less than \$2.50.....	2,112	1,708	404	123	...	123	...	281	281	...	1,707	1,427	281		
\$2.50 to \$4.99.....	5,988	5,140	848	1,271	569	702	...	890	890	...	3,827	3,681	146		
\$5.00 to \$7.49.....	12,099	11,123	976	1,195	646	549	...	2,551	2,551	...	8,353	7,926	427		
\$7.50 to \$9.99.....	27,193	24,435	2,758	3,856	1,985	1,870	...	5,753	5,753	...	17,586	16,697	889		
\$10.00 to \$12.49.....	57,118	53,301	3,817	8,536	7,186	1,010	341	12,155	11,509	646	36,426	34,606	1,821		
\$12.50 to \$14.99.....	89,870	85,785	4,085	13,917	12,979	939	...	12,892	12,856	36	63,060	59,951	3,111		
\$15.00 to \$17.49.....	110,107	102,996	7,111	14,327	11,641	2,406	281	16,494	15,746	748	79,234	75,610	3,674		
\$17.50 to \$19.99.....	78,698	76,012	2,686	8,826	7,914	912	...	11,809	11,528	281	58,061	56,568	1,493		
\$20.00 to \$24.99.....	123,282	115,838	7,444	12,331	11,288	848	195	15,576	15,341	235	95,376	89,210	6,166		
\$25.00 or more.....	119,657	113,490	6,167	3,487	3,414	73	...	13,171	12,544	627	102,997	97,532	5,466		
Taxes not payable in 1949 <sup>1</sup> .....	50,567	38,445	12,122	21,795	10,342	11,172	281	13,673	13,673	...	15,098	14,430	670		
Taxes or value not reported.....	11,506	10,375	1,131	401	60	341	...	1,695	1,414	281	9,411	8,902	509		
Median taxes.....dollars..	17.77	17.84	16.85	15.88	16.17	...	...	16.71	16.69	...	18.49	18.46	19.82		
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>															
Less than \$20.....	1,650	1,369	281	204	204	...	...	60	60	...	1,385	1,105	281		
\$20 to \$39.....	2,686	2,686	...	...	...	...	...	707	707	...	1,978	1,978	...		
\$40 to \$59.....	12,811	11,514	1,297	1,249	425	824	...	3,101	3,101	...	8,459	7,987	473		
\$60 to \$79.....	35,107	32,257	2,850	1,699	3,487	3,414	...	5,587	5,217	370	27,824	25,916	1,908		
\$80 to \$99.....	58,196	54,898	3,298	3,932	1,843	2,089	...	9,919	9,919	...	44,346	43,137	1,209		
\$100 to \$119.....	62,052	58,038	4,014	3,236	3,236	352	281	10,485	10,168	317	47,698	44,635	3,064		
\$120 to \$139.....	63,143	58,760	4,383	7,397	6,219	1,176	...	12,106	11,554	552	43,640	40,986	2,654		
\$140 to \$159.....	66,035	60,564	5,471	7,917	5,949	1,714	255	9,114	8,492	622	49,005	46,124	2,880		
\$160 to \$199.....	10,580	102,868	7,712	17,486	15,026	2,180	281	15,755	15,328	427	77,339	72,514	4,824		
\$200 to \$249.....	89,457	86,415	3,042	11,439	11,089	350	...	13,595	13,455	140	64,421	61,869	2,552		
\$250 to \$299.....	44,753	42,975	1,778	7,887	7,851	36	...	3,238	3,092	146	33,629	32,033	1,596		
\$300 or more.....	84,315	82,004	2,311	4,789	4,716	73	...	7,966	7,966	...	71,561	69,322	2,238		
Taxes not payable in 1949.....	50,689	38,445	12,244	21,917	10,342	11,295	281	13,673	13,673	...	15,098	14,430	670		
Taxes not reported.....	6,720	5,853	867	281	...	281	...	1,634	1,353	281	4,806	4,500	305		
Median taxes.....dollars..	160	162	143	173	181	...	...	143	144	...	161	162	151		
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>															
Mortgage made or assumed at time property acquired.....	475,609	434,097	41,512	83,445	61,405	20,943	1,097	103,241	100,386	2,855	288,925	272,306	16,618		
Mortgage refinanced or renewed.....	169,473	163,106	6,367	5,824	5,824	...	...	3,555	3,555	...	160,098	153,731	6,367		
To increase loan for improvements or repairs.....	25,509	25,310	199	1,645	1,645	...	...	854	854	...	23,013	22,813	199		
To increase loan for other reasons.....	21,115	20,787	328	706	706	...	...	736	736	...	19,673	19,345	328		
To secure better terms.....	54,358	51,372	2,986	2,816	2,816	...	...	1,684	1,684	...	49,858	46,874	2,986		
To renew or extend loan without increasing amount.....	55,016	53,196	1,820	511	511	...	...	...	...	...	54,506	52,685	1,820		
For other purpose.....	13,475	12,441	1,034	146	146	...	...	281	281	...	13,048	12,014	1,034		
Mortgage placed later than acquisition of property.....	43,108	41,442	1,666	796	796	...	...	146	146	...	42,164	40,500	1,666		
To make improvements or repairs.....	19,114	18,545	569	650	650	...	...	146	146	...	18,318	17,749	569		
To invest in other properties.....	3,849	3,703	146	...	...	...	...	...	...	...	3,849	3,703	146		
To invest in business other than real estate.....	2,348	2,153	195	...	...	...	...	...	...	...	2,347	2,153	195		
For other purpose.....	17,797	17,041	756	146	146	...	...	...	...	...	17,650	16,895	756		
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>															
Total refinanced or renewed mortgages.....	169,473	163,106	6,367	5,824	5,824	...	...	3,555	3,555	...	160,098	153,731	6,367		
Same lender.....	104,035	99,950	4,085	3,325	3,325	...	...	2,847	2,847	...	97,862	93,778	4,085		
Different lender.....	65,438	63,156	2,282	2,499	2,499	...	...	708	708	...	62,236	59,953	2,282		

<sup>1</sup> 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	
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>														
Properties with first mortgage made or assumed at time of purchase.....	475,615	434,100	41,515	83,446	61,405	20,942	1,098	103,242	100,387	2,855	288,925	272,307	16,618	
Less than 50 percent.....	72,801	66,030	6,771	1,134	1,134	...	...	2,089	1,621	468	69,577	63,275	6,303	
50 to 59 percent.....	59,739	54,924	4,815	4,179	2,685	1,213	281	5,043	4,397	646	50,516	47,841	2,674	
60 to 64 percent.....	44,462	40,324	4,138	3,345	2,285	863	195	5,851	5,430	421	35,265	32,609	2,657	
65 to 69 percent.....	42,352	38,649	3,703	5,419	4,605	754	60	6,345	6,199	146	30,588	27,844	2,743	
70 to 74 percent.....	45,244	42,646	2,598	9,002	7,307	1,415	281	9,645	9,645	...	26,597	25,696	902	
75 to 79 percent.....	46,693	41,526	5,167	13,597	9,459	3,857	281	11,642	11,332	310	21,454	20,735	719	
80 to 84 percent.....	49,054	42,656	6,398	19,620	13,538	6,080	...	15,167	14,850	317	14,267	14,267	...	
85 to 89 percent.....	45,761	39,693	6,068	19,279	13,552	5,727	...	15,559	15,218	341	10,922	10,922	...	
90 to 94 percent.....	26,199	25,933	266	5,451	5,244	206	...	13,728	13,668	60	7,023	7,023	...	
95 to 99 percent.....	6,012	5,115	897	982	281	702	...	2,969	2,969	...	2,059	1,864	195	
100 percent or more.....	25,288	24,777	511	890	890	...	...	14,730	14,584	146	9,670	9,304	365	
Purchase price not reported or property not acquired by purchase.....	12,010	11,827	183	548	425	123	...	474	474	...	10,987	10,927	60	
Median percent.....	71	71	72	81	81	...	...	84	84	...	63	63	...	
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>														
Properties with first mortgage made or assumed at time of purchase.....	475,615	434,100	41,515	83,446	61,405	20,942	1,098	103,242	100,387	2,855	288,925	272,307	16,618	
Less than 50 percent.....	67,103	66,030	1,073	1,134	1,134	...	...	1,621	1,621	...	64,348	63,275	1,073	
50 to 59 percent.....	56,545	54,924	1,621	2,685	2,685	...	...	4,397	4,397	...	49,461	47,841	1,621	
60 to 64 percent.....	40,897	40,324	573	2,285	2,285	...	...	5,430	5,430	...	33,182	32,609	573	
65 to 69 percent.....	40,033	38,649	1,384	4,800	4,605	...	195	6,199	6,199	...	29,033	27,844	1,189	
70 to 74 percent.....	44,551	42,646	1,905	8,228	7,307	921	...	9,645	9,645	...	26,680	25,696	985	
75 to 79 percent.....	44,768	41,526	3,242	10,458	9,459	999	...	11,800	11,332	468	22,508	20,735	1,774	
80 to 84 percent.....	48,791	42,656	6,135	15,380	13,538	1,280	561	15,361	14,850	511	18,050	14,267	3,784	
85 to 89 percent.....	45,531	39,693	5,838	15,417	13,552	1,584	281	16,229	15,218	1,011	13,886	10,922	2,963	
90 to 94 percent.....	28,213	25,933	2,280	6,935	5,244	1,630	60	13,789	13,668	121	7,491	7,023	468	
95 to 99 percent.....	10,867	5,115	5,752	5,181	281	4,900	...	3,250	2,969	281	2,436	1,864	571	
100 percent or more.....	36,306	24,777	11,529	10,397	890	9,506	...	15,047	14,584	463	10,864	9,304	1,560	
Purchase price not reported or property not acquired by purchase.....	12,010	11,827	183	548	425	123	...	474	474	...	10,987	10,927	60	
Median percent.....	73	71	89	84	81	...	...	84	84	...	64	63	...	
<b>VETERAN STATUS OF OWNER</b>														
Veteran of World War II.....	184,860	159,175	25,685	30,659	9,363	20,821	476	96,709	94,646	2,063	57,495	55,168	2,328	
Veteran of World War I only.....	69,993	66,361	3,632	6,825	6,825	...	...	1,544	1,544	...	61,624	59,992	1,632	
Other service or nonveteran.....	433,340	413,110	20,230	52,581	51,837	123	621	8,689	7,897	792	372,068	353,376	18,693	

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)		
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA								
Total.....	503,775	2,560,127	83,669	477,048	79,710	580,498	340,398	1,502,581
Average debt per property.....	...	5.1	...	5.7	...	7.3	...	4.4
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	23,257	22,603	146	161	427	498	22,684	21,944
\$2,000 to \$2,999.....	47,192	79,061	1,134	1,701	2,263	3,363	43,795	73,997
\$3,000 to \$3,999.....	64,860	155,889	6,059	13,867	1,892	5,015	56,910	137,077
\$4,000 to \$4,999.....	74,493	235,448	18,144	56,000	3,292	11,699	53,057	167,749
\$5,000 to \$5,999.....	61,197	247,801	11,841	42,477	5,007	22,952	44,349	182,372
\$6,000 to \$6,999.....	50,507	254,938	6,165	28,555	13,363	72,543	30,979	153,840
\$7,000 to \$7,999.....	44,120	277,462	9,751	66,026	10,117	65,703	24,253	145,733
\$8,000 to \$8,999.....	46,712	340,865	12,224	91,111	15,806	120,346	18,682	129,408
\$9,000 to \$9,999.....	30,789	265,809	9,421	87,114	9,421	79,221	11,896	99,474
\$10,000 to \$10,999.....	23,999	219,933	5,979	58,507	7,991	75,073	10,029	86,353
\$11,000 to \$11,999.....	9,219	93,898	1,926	19,994	3,694	38,881	3,599	35,033
\$12,000 to \$14,999.....	16,240	188,726	841	10,988	3,820	45,938	11,579	131,800
\$15,000 to \$19,999.....	8,903	129,752	36	547	...	39,266	6,300	89,939
\$20,000 or more.....	2,288	47,942	...	...	...	...	2,288	47,942
Median loan.....dollars..	5,600	...	6,700	...	8,200	...	4,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	85,744	100,553	6,954	9,224	3,312	4,428	75,479	86,941
\$2,000 to \$2,999.....	72,562	178,542	9,531	24,453	1,969	5,196	61,062	148,893
\$3,000 to \$3,999.....	71,843	247,252	17,483	61,050	4,031	14,375	50,330	171,827
\$4,000 to \$4,999.....	53,209	232,838	7,890	33,299	6,399	28,517	38,922	173,022
\$5,000 to \$5,999.....	44,287	238,970	3,295	18,081	10,468	57,483	30,524	163,406
\$6,000 to \$6,999.....	37,503	241,476	4,971	32,607	9,606	62,460	22,926	146,409
\$7,000 to \$7,999.....	39,873	297,244	9,775	73,890	11,728	88,122	18,369	135,232
\$8,000 to \$8,999.....	31,565	265,809	7,504	62,916	12,253	102,657	11,809	100,236
\$9,000 to \$9,999.....	30,257	284,303	11,485	108,363	9,237	86,242	9,536	89,698
\$10,000 to \$10,999.....	11,829	122,687	3,341	34,962	3,761	39,134	4,727	48,591
\$11,000 to \$11,999.....	7,096	81,383	707	8,202	2,754	31,365	3,636	41,816
\$12,000 to \$14,999.....	11,997	160,504	695	9,454	2,470	33,151	8,833	117,899
\$15,000 to \$19,999.....	5,172	86,421	36	547	1,725	27,368	3,411	58,506
\$20,000 or more.....	836	22,145	...	...	...	...	836	22,145
Median debt.....dollars..	4,400	...	4,900	...	7,300	...	3,600	...

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)													
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA													
Total outstanding debt.....	2,504,095	2,282,486	221,609	448,917	292,688	150,401	579,320	1,475,858	1,415,213	60,645	56,043	27,217	28,826
Average debt per mortgage.....	5.0	4.9	6.2	5.4	4.6	7.6	7.3	4.3	4.3	4.3	1.6	1.4	1.8
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	332,248	318,307	13,941	80,638	70,117	8,416	102,673	148,937	145,684	3,253	2,327	1,766	561
Mutual savings bank.....	924,580	769,827	154,753	285,684	153,465	128,496	230,822	408,074	388,318	19,756	22,683	22,389	254
Savings and loan association.....	615,065	595,947	19,118	25,719	23,645	2,074	180,577	408,769	393,515	15,254	1,287	715	572
Life insurance company.....	211,764	199,088	12,676	29,683	22,807	6,876	41,778	140,303	134,503	5,800	3,075	1,263	1,812
Mortgage company.....	27,752	24,700	3,052	17,570	15,107	2,463	2,279	7,903	7,314	589	635	635	...
Federal National Mortgage Association.....	14,898	14,898	...	...	...	...	14,898	...	...	...	...	...	...
Individual.....	325,433	309,440	15,993	...	...	...	...	325,433	309,440	15,993	20,726	...	20,726
Other.....	52,355	50,279	2,076	9,623	7,547	2,076	6,293	36,439	36,439	...	5,310	449	4,861
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	406,015	353,724	52,291	102,766	52,422	50,344	94,297	208,952	207,172	1,780	10,208	7,823	2,385
1949.....	616,364	532,761	83,603	125,683	60,076	61,257	152,711	337,970	322,752	15,218	24,224	11,666	12,538
1948.....	469,371	408,426	60,945	72,950	34,786	37,724	117,915	278,506	256,711	21,795	14,780	7,604	7,176
1947.....	360,679	350,978	9,701	20,031	19,657	374	134,096	206,552	197,225	9,327	2,775	36	2,739
1946.....	222,397	218,933	3,464	7,478	6,981	497	76,454	138,465	136,302	2,163	2,542	58	2,484
1942 to 1945.....	219,173	212,070	7,103	45,167	43,924	205	3,847	170,159	164,299	5,860	974	30	944
1940 to 1941.....	90,019	89,045	974	39,501	39,501	...	...	50,518	49,544	974	...	...	...
1935 to 1939.....	72,943	72,227	716	35,341	35,341	...	...	37,602	36,886	716	540	...	540
1930 to 1934.....	17,730	17,730	...	...	...	...	...	17,730	17,730	...	...	...	...
1929 or earlier.....	29,404	26,592	2,812	...	...	...	...	29,404	26,592	2,812	...	...	...

<sup>1</sup> Includes 5,828 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.....	503,775	468,215	35,560	183,669	62,964	19,802	79,710	340,398	326,370	14,028	35,925	19,803	16,124
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	70,625	68,420	2,205	19,385	17,874	1,231	16,731	34,509	33,852	657	1,974	1,231	743
Mutual savings bank.....	173,406	151,679	21,727	47,848	30,492	16,733	31,414	94,145	90,054	4,091	16,699	16,295	403
Savings and loan association.....	117,736	113,902	3,834	4,939	4,647	292	24,813	87,983	84,953	3,030	1,267	584	682
Life insurance company.....	33,983	32,389	1,594	6,129	5,193	937	3,807	24,047	23,389	658	1,448	937	511
Mortgage company.....	4,635	4,026	609	3,003	2,674	328	292	1,341	1,060	281	475	475	...
Federal National Mortgage Association.....	1,788	1,788	...	...	...	...	1,788	...	...	...	...	...	...
Individual.....	91,561	86,250	5,311	...	...	...	...	91,561	86,250	5,311	11,745	...	11,745
Other.....	10,042	9,761	281	2,365	2,085	281	865	6,811	6,811	...	2,320	281	2,040
FORM OF DEBT													
Mortgage or deed of trust.....	496,866	461,428	35,438	83,668	62,964	19,803	79,709	333,490	319,584	13,906	35,804	19,803	16,001
Contract to purchase.....	6,910	6,787	123	...	...	...	...	6,909	6,786	123	123	...	123
AMORTIZATION													
Fully amortized.....	387,870	357,193	30,677	83,668	62,964	19,803	79,710	224,493	215,348	9,145	28,275	19,803	8,473
Partially amortized.....	58,344	55,654	2,690	...	...	...	...	58,344	55,654	2,690	2,135	...	2,135
Not amortized.....	24,698	23,195	1,503	...	...	...	...	24,698	23,195	1,503	2,708	...	2,708
On demand.....	32,865	32,174	691	...	...	...	...	32,865	32,174	691	2,808	...	2,808
Regular principal payments required.....	10,891	10,406	485	...	...	...	...	10,891	10,406	485	561	...	561
No regular principal payments required.....	21,974	21,768	206	...	...	...	...	21,974	21,768	206	2,247	...	2,247
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	484,868	451,968	32,900	81,634	61,514	19,218	78,710	324,523	312,571	11,952	31,628	19,218	12,410
Delinquent:.....	427	281	146	2,034	1,450	584	999	427	281	146	269	...	269
Foreclosure in process.....	13,271	10,962	2,309	...	...	...	...	10,238	8,513	1,725	2,199	584	1,615
Foreclosure not in process.....	5,211	5,005	206	...	...	...	...	5,211	5,005	206	1,831	...	1,831
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	62,990	56,107	6,883	12,533	6,272	6,261	11,264	39,194	38,608	586	7,577	6,261	1,317
1949.....	93,676	82,621	11,055	16,575	8,125	7,888	17,379	59,722	57,397	2,325	12,466	8,011	4,396
1948.....	79,805	70,211	9,594	10,987	5,541	5,387	15,804	53,012	49,231	3,781	9,073	5,264	3,809
1947.....	62,346	59,992	2,354	2,935	2,875	60	19,894	39,518	37,224	2,294	2,494	60	2,316
1946.....	47,899	47,168	731	1,579	1,433	146	13,679	32,640	32,202	438	2,341	146	2,195
1942 to 1945.....	73,851	70,553	3,298	13,410	13,069	60	1,690	58,752	55,794	2,958	1,803	60	1,742
1940 to 1941.....	33,128	32,479	649	12,539	12,539	...	...	20,590	19,941	649	...	...	...
1935 to 1939.....	33,140	32,629	511	13,112	13,112	...	...	20,027	19,516	511	350	...	350
1930 to 1934.....	5,217	5,217	...	...	...	...	...	5,217	5,217	...	...	...	...
1929 or earlier.....	11,725	11,240	485	...	...	...	...	11,725	11,240	485	...	...	...
TERM OF MORTGAGE													
On demand.....	32,865	32,174	691	...	...	...	...	32,865	32,174	691	2,808	...	2,808
Less than 5 years.....	30,847	29,219	1,628	...	...	...	...	30,847	29,219	1,628	3,291	...	3,291
5 to 9 years.....	42,918	40,962	1,956	415	292	123	...	42,503	40,670	1,833	4,153	122	4,031
10 to 12 years.....	71,662	68,537	3,105	573	573	...	2,575	68,514	65,409	3,105	3,776	...	3,776
13 to 14 years.....	7,942	7,577	365	123	123	...	646	7,174	7,174	...	...	...	...
15 years.....	100,720	95,554	5,166	3,814	3,814	...	15,463	81,442	76,499	4,943	1,223	...	1,223
16 to 19 years.....	23,504	22,371	1,133	2,911	2,631	...	3,669	16,923	16,071	852	365	...	365
20 years.....	108,455	105,536	2,919	27,895	25,560	2,335	30,156	50,404	49,820	584	2,955	2,809	146
21 to 24 years.....	5,699	4,785	914	2,132	1,365	487	2,245	1,321	1,175	146	561	281	281
25 years.....	75,541	58,002	17,539	45,232	28,180	16,712	24,086	6,221	6,017	204	16,794	16,590	204
26 years or more.....	3,625	3,479	146	573	427	146	871	2,182	2,182	...	...	...	...
Median term.....years.....	15	15	25	25	20	...	20	15	15	...	25	...	...
YEAR MORTGAGE DUE													
On demand.....	32,865	32,174	691	...	...	...	...	32,865	32,174	691	2,808	...	2,808
Fully amortized.....	387,870	357,185	30,675	83,670	62,964	19,804	79,711	224,494	215,350	9,144	28,275	19,802	8,473
Past due.....	60	60	...	...	...	...	...	60	60	...	...	...	...
1950 to 1951.....	8,448	8,302	146	292	292	...	...	8,156	8,010	146	2,566	...	2,566
1952 to 1953.....	7,826	7,461	365	573	573	...	...	7,254	6,899	365	1,353	...	1,353
1954 to 1955.....	19,460	19,179	281	1,467	1,467	...	...	17,711	17,430	281	707	...	707
1956 to 1957.....	28,899	27,178	1,721	4,659	4,596	123	1,110	23,133	21,532	1,601	716	123	593
1958 to 1959.....	38,011	37,365	646	3,632	3,632	...	...	33,195	32,549	646	1,268	...	1,268
1960 to 1964.....	113,429	107,481	5,948	18,404	18,123	...	15,079	79,945	74,790	5,155	1,340	...	1,340
1965 to 1969.....	100,556	97,952	2,604	21,175	19,557	1,618	32,724	46,658	45,708	950	1,983	1,618	365
1970 to 1974.....	54,907	43,147	13,760	23,430	9,950	12,859	24,282	7,196	7,196	...	13,554	13,273	281
1975 or later.....	16,274	11,070	5,204	10,038	4,834	5,204	5,050	1,186	1,186	...	4,788	4,788	...
Partially or not amortized.....	83,041	78,848	4,193	...	...	...	...	83,041	78,848	4,193	4,843	...	4,843
Past due.....	1,555	1,555	...	...	...	...	...	1,555	1,555	...	...	...	...
1950 to 1951.....	30,194	27,729	2,465	...	...	...	...	30,194	27,729	2,465	1,625	...	1,625
1952 to 1953.....	22,480	22,042	438	...	...	...	...	22,480	22,042	438	642	...	642
1954 to 1955.....	11,572	10,486	1,086	...	...	...	...	11,572	10,486	1,086	159	...	159
1956 to 1957.....	6,484	6,484	...	...	...	...	...	6,484	6,484	...	350	...	350
1958 to 1959.....	5,061	5,061	...	...	...	...	...	5,061	5,061	...	702	...	702
1960 to 1964.....	4,521	4,521	...	...	...	...	...	4,521	4,521	...	1,161	...	1,161
1965 to 1969.....	766	766	...	...	...	...	...	766	766	...	...	...	...
1970 to 1974.....	204	204	204	...	...	...	...	204	204	204	204	...	204
1975 or later.....	204	204	...	...	...	...	...	204	204	...	...	...	...

<sup>1</sup> Includes 903 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													
<b>INTEREST RATE</b>													
Less than 4.0 percent.....	4,971	4,911	60	...	...	...	281	4,691	4,631	60	3,004	...	3,004
4.0 percent.....	151,973	142,551	9,422	22,257	15,020	6,335	79,429	50,287	48,931	1,356	21,720	19,803	1,917
4.1 to 4.4 percent.....	8,958	8,631	327	7,209	6,882	327	...	1,749	1,749	...	...	...	...
4.5 percent.....	157,196	140,577	16,619	48,075	35,057	13,018	...	109,122	105,521	3,601	402	...	402
4.6 to 5.0 percent.....	139,958	132,408	7,550	6,128	6,006	123	...	133,829	126,402	7,427	8,080	...	8,080
5.1 to 5.5 percent.....	12,907	12,907	...	...	...	...	...	12,907	12,907	...	...	...	...
5.6 to 6.0 percent.....	27,814	26,230	1,584	...	...	...	...	27,814	26,230	1,584	2,722	...	2,722
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	4.5	4.5	4.5	...	4.0	5.0	5.0	...	4.0	...	...
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	24,247	23,257	990	146	146	...	427	23,674	22,684	990	25,781	16,346	9,435
\$2,000 to \$2,999.....	47,946	46,643	1,303	1,134	1,012	123	2,263	44,549	43,369	1,180	6,205	3,274	2,931
\$3,000 to \$3,999.....	67,373	63,117	4,256	6,265	6,059	206	2,257	58,849	55,165	3,684	1,267	182	1,085
\$4,000 to \$4,999.....	74,435	71,333	3,102	18,365	17,938	146	3,329	52,742	50,103	2,639	1,397	...	1,397
\$5,000 to \$5,999.....	59,929	58,184	1,745	12,181	11,695	487	4,606	43,143	41,884	1,259	715	...	715
\$6,000 to \$6,999.....	51,807	49,480	2,327	7,141	5,824	1,317	13,510	31,158	30,293	865	281	...	281
\$7,000 to \$7,999.....	51,630	42,088	9,542	17,455	8,569	8,545	10,117	24,061	23,403	658	281	...	281
\$8,000 to \$8,999.....	48,365	40,100	8,265	13,633	6,342	7,010	15,659	19,073	18,098	975	...	...	...
\$9,000 to \$9,999.....	23,466	21,947	1,519	3,016	1,778	1,238	9,471	10,979	10,698	281	...	...	...
\$10,000 to \$10,999.....	21,976	20,000	1,976	3,017	2,320	695	8,272	10,687	9,688	999	...	...	...
\$11,000 to \$11,999.....	7,390	7,354	36	707	707	...	3,413	3,270	3,234	36	...	...	...
\$12,000 to \$14,999.....	14,655	14,302	353	609	573	36	3,820	10,226	9,909	317	...	...	...
\$15,000 to \$19,999.....	8,550	8,404	146	...	...	...	2,567	5,982	5,836	146	...	...	...
\$20,000 or more.....	2,007	2,007	...	...	...	...	...	2,007	2,007	...	...	...	...
Median loan.....dollars..	5,600	5,500	7,400	6,500	5,500	...	8,200	4,800	4,800	...	1,300	...	...
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	89,871	85,476	4,395	6,954	6,832	123	3,312	79,606	75,333	4,273	28,557	17,194	11,363
\$2,000 to \$2,999.....	71,069	69,389	1,680	9,531	9,531	...	2,334	59,204	57,889	1,315	4,012	2,572	1,440
\$3,000 to \$3,999.....	70,940	68,797	2,143	17,763	17,277	206	4,031	49,146	47,490	1,656	1,109	36	1,072
\$4,000 to \$4,999.....	53,271	50,434	2,837	7,755	7,609	146	6,069	39,447	36,792	2,655	1,320	...	1,320
\$5,000 to \$5,999.....	45,046	43,548	1,498	3,783	3,149	634	10,578	30,686	29,967	719	365	...	365
\$6,000 to \$6,999.....	40,794	36,821	3,973	7,886	4,571	3,316	9,606	23,303	22,645	658	561	...	561
\$7,000 to \$7,999.....	45,387	36,315	9,072	14,947	6,509	8,098	11,582	18,857	18,223	634	...	...	...
\$8,000 to \$8,999.....	31,857	25,071	6,786	8,530	2,791	5,458	12,253	11,075	10,027	1,048	...	...	...
\$9,000 to \$9,999.....	23,788	21,659	2,129	4,746	3,081	1,665	9,518	9,523	9,341	182	...	...	...
\$10,000 to \$10,999.....	9,384	8,835	549	1,165	1,042	123	3,761	4,460	4,033	427	...	...	...
\$11,000 to \$11,999.....	5,572	5,536	36	36	...	36	2,473	3,063	...	...	...	...	...
\$12,000 to \$14,999.....	11,534	11,071	463	573	573	...	2,470	8,491	8,028	463	...	...	...
\$15,000 to \$19,999.....	4,429	4,429	...	...	...	...	1,725	2,703	2,703	...	...	...	...
\$20,000 or more.....	836	836	...	...	...	...	...	836	836	...	...	...	...
Median debt.....dollars..	4,300	4,200	7,100	4,900	3,800	...	7,300	3,600	3,600	...	1,200	...	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT</b>													
Mortgages with payments which include both.....	456,633	422,781	33,852	83,668	62,963	19,802	79,710	293,250	280,932	12,318	31,047	19,802	11,245
Less than \$20.....	26,504	25,815	689	1,970	1,970	...	1,555	22,979	22,290	689	24,815	19,620	5,195
\$20 to \$24.....	33,748	33,055	693	8,325	8,119	206	1,686	23,737	23,250	487	1,133	182	951
\$25 to \$29.....	57,161	53,037	4,124	16,097	15,547	549	2,928	38,137	34,928	3,209	2,002	...	2,002
\$30 to \$34.....	51,146	48,687	2,459	10,055	9,275	499	5,209	35,882	34,202	1,680	427	...	427
\$35 to \$39.....	52,200	48,133	4,067	9,574	6,238	3,336	10,202	32,423	31,728	695	1,401	...	1,401
\$40 to \$44.....	59,358	48,792	10,566	17,796	8,650	8,805	12,573	28,989	27,569	1,420	146	...	146
\$45 to \$49.....	41,842	36,501	5,341	8,892	4,416	4,195	13,158	19,791	19,072	719	427	...	427
\$50 to \$54.....	36,900	35,050	1,850	5,338	4,427	912	11,258	20,303	19,645	658	123	...	123
\$55 to \$59.....	22,842	21,922	920	1,764	1,195	569	6,998	14,480	14,130	350	146	...	146
\$60 to \$64.....	18,569	17,021	1,548	1,968	1,273	695	4,356	12,244	11,392	852	...	...	...
\$65 to \$69.....	10,295	10,149	146	573	573	...	2,724	6,998	6,852	146	...	...	...
\$70 to \$79.....	14,849	14,544	305	463	427	36	2,767	11,619	11,350	269	...	...	...
\$80 to \$89.....	15,283	15,247	36	853	853	...	2,030	12,397	12,361	36	...	...	...
\$100 to \$119.....	11,691	10,619	1,072	...	...	...	1,684	10,008	8,936	1,072	427	...	427
\$120 or more.....	4,245	4,209	36	...	...	...	982	3,263	3,227	36	...	...	...
Median payment.....dollars..	40	40	42	37	33	...	47	38	39	...	12	...	...



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	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
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	94,556	94,287	269	10,936	10,814	123	...	1,810	1,810	...	81,810	81,664	146
20 to 39 percent.....	172,511	165,169	7,342	27,333	27,053	...	281	5,131	5,131	...	140,047	132,985	7,062
40 to 59 percent.....	115,684	110,703	4,981	7,704	7,218	487	...	24,023	23,512	511	83,956	79,973	3,983
60 to 69 percent.....	39,901	38,378	1,523	8,039	6,954	1,085	...	16,209	16,209	...	15,853	15,215	438
70 to 79 percent.....	34,045	30,267	3,778	9,126	6,958	1,828	341	16,069	16,069	...	8,850	7,240	1,610
80 to 84 percent.....	13,690	11,609	2,081	3,531	1,633	1,617	281	8,397	8,361	36	1,761	1,615	146
85 to 94 percent.....	7,497	4,245	3,252	1,440	1,440	2,960	...	2,514	2,514	...	584	292	292
90 to 94 percent.....	7,671	2,847	4,824	5,028	204	4,824	...	2,054	2,054	...	589	589	...
95 to 99 percent.....	6,876	2,860	4,016	3,735	...	3,735	...	2,654	2,373	281	487	487	...
100 percent or more.....	8,147	4,916	3,231	3,776	691	3,085	...	788	788	...	3,584	3,438	146
Market value not reported.....	3,199	2,935	264	60	...	60	...	60	60	...	3,079	2,875	204
Median percent.....	38	37	79	49	35	...	...	65	66	...	32	32	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	1,550	1,427	123	123	...	123	...	281	281	...	1,146	1,146	...
\$2.50 to \$4.99.....	5,752	5,050	702	1,271	569	702	...	830	830	...	3,651	3,651	...
\$5.00 to \$7.49.....	10,718	9,742	976	1,195	646	549	...	2,347	2,347	...	7,176	6,749	427
\$7.50 to \$9.99.....	26,111	23,353	2,758	3,856	1,985	1,870	...	5,315	5,315	...	16,942	16,053	889
\$10.00 to \$12.49.....	50,923	47,602	3,321	8,244	7,040	864	341	11,814	11,168	646	30,869	29,399	1,471
\$12.50 to \$14.99.....	72,064	68,260	3,804	12,742	11,804	939	...	10,569	10,533	36	48,752	45,924	2,830
\$15.00 to \$17.49.....	89,476	84,848	4,628	13,255	10,715	2,260	281	11,352	11,352	...	64,868	62,782	2,086
\$17.50 to \$19.99.....	60,457	58,911	1,546	8,131	7,219	912	...	7,439	7,439	...	44,866	44,232	634
\$20.00 to \$24.99.....	76,187	72,417	3,770	10,020	10,020	...	...	8,693	8,547	146	57,475	53,851	3,624
\$25.00 or more.....	54,120	53,097	1,023	2,698	2,625	73	...	6,561	6,561	...	44,862	43,912	950
Taxes not payable in 1949 <sup>1</sup> .....	48,394	36,272	12,122	21,795	10,342	11,172	281	13,356	13,356	...	13,242	12,574	670
Taxes or value not reported.....	8,027	7,237	790	341	...	341	...	1,133	1,133	...	6,534	6,105	449
Median taxes.....dollars..	16.58	16.68	14.76	15.63	16.00	...	...	15.32	15.38	...	17.00	17.03	...
<b>REAL ESTATE TAXES</b>													
Less than \$20.....	1,028	1,028	...	204	204	...	...	...	...	...	824	824	...
\$20 to \$39.....	1,859	1,859	...	...	...	...	...	561	561	...	1,297	1,297	...
\$40 to \$59.....	7,004	6,034	970	1,189	365	824	...	2,329	2,329	...	3,486	3,440	146
\$60 to \$79.....	9,666	9,093	573	939	365	573	...	1,354	1,354	...	7,374	7,374	...
\$80 to \$99.....	22,879	20,644	2,235	3,213	1,124	2,089	...	5,355	5,355	...	14,311	14,165	146
\$100 to \$119.....	25,711	24,556	1,155	2,583	2,095	206	281	4,856	4,820	36	18,272	17,642	631
\$120 to \$139.....	38,925	35,497	3,428	6,178	5,147	1,030	...	9,280	8,915	365	23,466	21,434	2,032
\$140 to \$159.....	47,959	44,921	3,039	6,261	5,189	1,012	60	6,689	6,408	281	35,009	33,324	1,685
\$160 to \$199.....	91,112	86,002	5,110	16,937	14,623	2,034	281	12,677	12,677	...	61,497	58,702	2,795
\$200 to \$249.....	79,089	76,614	2,475	11,293	10,943	350	...	11,401	11,401	...	56,395	54,270	2,125
\$250 to \$299.....	43,430	41,933	1,497	7,887	7,851	35	...	3,092	2,946	146	32,452	31,137	1,315
\$300 or more.....	81,589	79,278	2,311	4,789	4,716	73	...	7,685	7,685	...	69,116	66,877	2,238
Taxes not payable in 1949.....	48,516	36,272	12,244	21,917	10,342	11,295	281	13,356	13,356	...	13,242	12,574	670
Taxes or value not reported.....	5,010	4,484	526	281	...	281	...	1,072	1,072	...	3,657	3,412	245
Median taxes.....dollars..	186	188	155	179	187	...	...	162	163	...	193	193	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	365,145	334,848	30,297	78,028	57,323	19,803	902	77,747	76,918	829	209,371	200,606	8,764
Mortgage refinanced or renewed.....	108,948	104,951	3,997	5,032	5,032	...	...	1,965	1,965	...	101,953	97,958	3,997
To increase loan for improvements or repairs.....	17,608	17,608	...	1,645	1,645	...	...	573	573	...	15,391	15,391	...
To increase loan for other reasons.....	16,278	16,096	182	341	341	...	...	549	549	...	15,389	15,207	182
To secure better terms.....	34,885	32,887	1,998	2,389	2,389	...	...	562	562	...	31,934	29,938	1,998
To renew or extend loan without increasing amount.....	32,534	31,348	1,186	511	511	...	...	...	...	...	32,023	30,837	1,186
For other purpose.....	7,643	7,012	631	146	146	...	...	281	281	...	7,216	6,585	631
Mortgage placed later than acquisition of property.....	29,685	28,418	1,267	609	609	...	...	...	...	...	29,075	27,809	1,267
To make improvements or repairs.....	12,694	12,329	365	463	463	...	...	...	...	...	12,231	11,866	365
To invest in other properties.....	3,643	3,497	146	...	...	...	...	...	...	...	3,643	3,497	146
To invest in business other than real estate.....	1,629	1,434	195	...	...	...	...	...	...	...	1,628	1,434	195
For other purpose.....	11,719	11,158	561	146	146	...	...	...	...	...	11,373	11,012	561
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	108,948	104,951	3,997	5,032	5,032	...	...	1,965	1,965	...	101,953	97,958	3,997
Same lender.....	67,518	64,853	2,665	2,814	2,814	...	...	1,538	1,538	...	63,166	60,502	2,665
Different lender.....	41,430	40,098	1,332	2,218	2,218	...	...	427	427	...	38,787	37,456	1,332

<sup>1</sup> 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			
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	365,148	334,849	30,299	78,028	57,322	19,802	903	77,747	76,919	828	209,370	200,608	8,764
Less than 50 percent.....	52,495	50,292	2,203	1,134	1,134	...	...	1,621	1,621	...	49,739	47,537	2,203
50 to 59 percent.....	45,380	42,181	3,199	2,928	2,282	365	281	4,299	3,934	365	38,152	35,965	2,187
60 to 64 percent.....	31,937	29,666	2,271	3,150	2,285	865	...	3,707	3,707	...	25,079	23,674	1,406
65 to 69 percent.....	31,211	28,928	2,283	4,480	3,812	608	60	4,715	4,715	...	22,016	20,401	1,615
70 to 74 percent.....	37,310	35,199	2,111	8,710	7,015	1,415	281	7,658	7,658	...	20,942	20,528	415
75 to 79 percent.....	37,006	32,441	4,565	13,024	9,032	3,711	281	7,363	7,363	...	16,619	16,046	572
80 to 84 percent.....	39,885	33,768	6,117	19,339	13,257	6,080	...	11,312	11,276	36	9,234	9,234	...
85 to 89 percent.....	37,417	31,409	6,008	17,733	12,006	5,727	...	11,731	11,450	281	7,953	7,953	...
90 to 94 percent.....	19,270	19,064	206	5,170	4,963	206	...	9,950	9,950	...	4,151	4,151	...
95 to 99 percent.....	4,930	4,228	702	982	281	702	...	2,630	2,630	...	1,317	1,317	...
100 percent or more.....	20,629	20,118	511	890	890	...	...	12,433	12,287	146	7,307	6,941	365
Purchase price not reported or property not acquired by purchase.....	7,678	7,555	123	488	365	123	...	328	328	...	6,861	6,861	...
Median percent.....	72	72	78	81	81	...	...	84	84	...	63	63	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	365,148	334,849	30,299	78,028	57,322	19,802	903	77,747	76,919	828	209,370	200,608	8,764
Less than 50 percent.....	51,084	50,292	792	1,134	1,134	...	...	1,621	1,621	...	48,329	47,537	792
50 to 59 percent.....	42,754	42,181	573	2,282	2,282	...	...	3,934	3,934	...	35,965	35,965	...
60 to 64 percent.....	29,958	29,666	292	2,285	2,285	...	...	3,707	3,707	...	23,966	23,674	292
65 to 69 percent.....	29,415	28,928	487	3,812	3,812	...	...	4,715	4,715	...	20,888	20,401	487
70 to 74 percent.....	36,076	35,199	877	7,234	7,015	219	...	7,658	7,658	...	21,185	20,528	658
75 to 79 percent.....	34,728	32,441	2,287	9,885	9,032	853	...	7,363	7,363	...	17,479	16,046	1,433
80 to 84 percent.....	37,592	33,768	3,824	15,099	13,257	1,280	561	11,641	11,276	365	10,852	9,234	1,619
85 to 89 percent.....	34,682	31,409	3,273	13,725	12,006	1,438	281	11,450	11,450	...	9,508	7,953	1,555
90 to 94 percent.....	20,942	19,064	1,878	6,654	4,963	1,630	60	9,950	9,950	...	4,338	4,151	187
95 to 99 percent.....	9,774	4,228	5,546	5,035	281	4,754	...	2,911	2,630	281	1,828	1,317	511
100 percent or more.....	30,464	20,119	10,346	10,397	890	9,506	...	12,469	12,287	182	7,599	6,941	658
Purchase price not reported or property not acquired by purchase.....	7,678	7,555	123	488	365	123	...	328	328	...	6,861	6,861	...
Median percent.....	74	72	96	84	81	...	...	84	84	...	63	63	...
<b>VETERAN STATUS OF OWNER</b>													
Veteran of World War II.....	142,305	121,394	20,911	28,845	8,884	19,681	281	73,189	72,726	463	40,272	39,785	488
Veteran of World War I only.....	54,977	51,967	3,010	6,492	6,492	...	...	1,117	1,117	...	47,368	44,358	3,010
Other service or nonveteran.....	306,495	294,855	11,640	48,332	47,588	123	621	5,404	5,039	365	252,758	242,228	10,530
<b>COLOR OF OWNER</b>													
White.....	449,458	418,502	30,956	75,856	57,449	17,565	842	70,244	69,415	829	303,358	291,637	11,721
Nonwhites.....	7,873	6,423	1,450	877	731	146	...	631	631	...	6,365	5,063	1,304
Not reported.....	46,446	43,290	3,156	6,935	4,783	2,091	60	8,836	8,836	...	30,675	29,671	1,004
<b>SEX AND AGE OF OWNER</b>													
Male.....	401,795	370,888	30,907	72,809	54,684	17,285	843	71,433	70,605	828	257,554	245,602	11,953
Under 35 years.....	92,881	76,315	16,566	21,947	7,198	14,470	281	44,646	44,000	646	26,288	25,119	1,170
35 to 44 years.....	131,599	124,176	7,423	24,502	21,529	2,692	281	19,149	19,113	36	87,949	83,535	4,414
45 to 54 years.....	106,592	102,863	3,729	19,963	19,560	123	281	6,385	6,385	...	80,244	76,918	3,326
55 to 64 years.....	52,635	50,007	2,628	4,740	4,740	...	...	972	826	146	46,923	44,441	2,482
65 years and over.....	18,088	17,527	561	1,657	1,657	...	...	281	281	...	16,150	15,389	761
Female.....	66,929	65,283	1,646	5,217	4,790	427	...	842	842	...	60,871	59,652	1,219
Under 45 years.....	21,961	21,815	146	2,645	2,499	146	...	842	842	...	18,474	18,474	...
45 to 64 years.....	35,671	34,171	1,500	1,926	1,645	281	...	...	...	...	33,745	32,526	1,219
65 years and over.....	9,297	9,297	...	646	646	...	...	...	...	...	8,652	8,652	...
Sex or age not reported.....	35,055	32,045	3,010	5,644	3,493	2,091	60	7,437	7,437	...	21,975	21,117	858
<b>RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD</b>													
Owner is—													
Primary individual.....	9,042	8,761	281	1,049	1,049	...	...	561	561	...	7,431	7,151	281
Head of primary family.....	408,939	377,876	31,063	73,387	55,188	17,358	842	69,051	68,222	829	266,504	254,467	12,036
Not head but a member of primary family	47,231	46,097	1,134	2,858	2,577	281	...	2,311	2,311	...	42,062	41,209	853
One or more owners not in primary family.....	3,510	3,437	73	731	658	73	...	353	353	...	2,427	2,427	...
Not reported.....	35,055	32,045	3,010	5,644	3,493	2,091	60	7,437	7,437	...	21,975	21,117	858
Properties with owner who is head of household or related to head...	465,213	432,734	32,479	77,293	58,813	17,639	842	71,920	71,092	828	315,996	302,827	13,172
<b>PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS</b>													
Primary individual.....	9,042	8,761	281	1,049	1,049	...	...	561	561	...	7,431	7,151	281
Primary family:													
2 persons.....	82,566	77,122	5,444	15,224	11,560	3,664	...	12,746	12,465	281	54,596	53,096	1,500
3 persons.....	119,314	108,224	11,090	23,899	15,678	8,221	...	22,073	21,708	365	73,341	70,837	2,504
4 persons.....	133,681	125,637	8,044	22,037	17,002	4,754	281	24,798	24,762	36	86,845	83,873	2,972
5 persons.....	70,066	66,470	3,596	10,046	8,913	573	...	5,547	5,547	...	54,473	52,010	2,463
6 persons.....	30,510	27,380	3,130	3,758	3,612	146	...	3,325	3,325	...	23,426	20,443	2,984
7 persons or more.....	20,034	19,140	894	1,280	999	281	...	2,870	2,724	146	15,884	15,417	468

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
<b>CHILDREN UNDER 18 YEARS OF AGE</b>													
Primary individual or no child in family.....	165,982	156,944	9,038	24,627	20,462	4,165	...	15,622	15,341	281	125,735	121,141	4,594
1 child.....	120,294	108,699	11,595	22,909	14,482	8,427	...	24,513	24,148	365	72,872	70,069	2,803
2 children.....	120,368	111,654	8,714	21,584	16,402	4,620	561	26,141	26,105	36	72,645	69,148	3,496
3 children.....	37,956	35,982	1,974	6,091	5,383	427	281	3,548	3,548	...	28,316	27,051	1,267
4 children or more.....	20,611	19,454	1,157	2,084	2,084	...	...	2,098	1,952	146	16,430	15,419	1,011
<b>INCOME OF PRIMARY FAMILIES AND INDIVIDUALS</b>													
Less than \$2,000.....	22,440	21,648	792	1,792	1,365	427	...	1,888	1,888	...	18,761	18,395	365
\$2,000 to \$2,499.....	18,922	18,349	573	438	438	...	...	5,507	5,507	...	12,978	12,404	573
\$2,500 to \$2,999.....	23,572	21,294	2,278	3,358	1,949	1,128	281	3,735	3,735	...	16,480	15,610	870
\$3,000 to \$3,499.....	43,337	38,196	5,141	9,697	5,469	4,229	...	10,295	10,295	...	23,345	22,434	912
\$3,500 to \$3,999.....	39,393	36,260	3,133	9,156	6,450	2,707	...	8,303	8,303	...	21,934	21,508	427
\$4,000 to \$4,499.....	43,922	40,906	3,016	10,018	8,148	1,870	...	7,885	7,885	...	26,019	24,873	1,145
\$4,500 to \$4,999.....	24,247	22,979	1,268	4,351	3,644	707	...	5,100	4,819	281	14,796	14,515	281
\$5,000 to \$5,999.....	62,961	58,294	4,667	12,177	9,252	2,926	...	11,411	11,411	...	39,374	37,632	1,742
\$6,000 to \$7,999.....	58,442	55,224	3,218	11,392	9,551	1,560	281	5,918	5,553	365	41,132	40,120	1,012
\$8,000 to \$9,999.....	31,093	29,680	1,413	3,639	3,358	...	281	2,443	2,443	...	25,012	23,879	1,133
\$10,000 or more.....	48,926	46,721	2,205	5,781	5,635	146	...	1,976	1,976	...	41,167	39,111	2,059
Not reported.....	47,956	43,181	4,775	5,494	3,556	1,939	...	7,461	7,279	182	35,001	32,347	2,654
Median income.....dollars..	4,800	4,800	4,300	4,600	5,000	...	...	4,100	4,100	...	5,100	5,100	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME<sup>1</sup></b>													
Properties with both interest and principal in first mortgage payments	424,249	393,625	30,624	77,295	58,816	17,638	843	71,922	71,094	828	275,034	263,722	11,315
Less than 5 percent.....	29,498	29,206	292	4,744	4,744	...	...	609	609	...	24,146	23,854	292
5 to 9 percent.....	122,230	119,807	2,423	29,651	28,517	853	281	13,023	12,658	365	79,555	78,632	923
10 to 14 percent.....	93,852	85,314	8,538	17,871	11,599	5,991	281	22,072	22,072	...	53,910	51,644	2,267
15 to 19 percent.....	49,928	41,660	8,268	9,823	3,107	6,716	...	15,441	15,160	281	24,665	23,394	1,272
20 to 24 percent.....	15,446	12,623	2,823	1,847	146	1,420	281	6,349	6,349	...	7,250	6,128	1,122
25 to 29 percent.....	7,685	6,771	914	438	292	146	...	2,823	2,823	...	4,423	3,656	768
30 to 34 percent.....	3,250	2,238	1,012	561	281	281	...	...	...	...	2,689	1,958	731
35 to 39 percent.....	584	584	...	...	...	...	...	292	292	...	292	292	...
40 percent or more.....	13,546	13,035	511	1,085	939	146	...	1,876	1,876	...	10,586	10,221	365
Income \$10,000 or more.....	45,982	44,427	1,555	5,781	5,635	146	...	1,976	1,976	...	38,225	36,817	1,409
Income not reported.....	42,248	37,960	4,288	5,494	3,556	1,939	...	7,461	7,279	182	29,293	27,126	2,167
Median percent.....	11	10	16	10	9	...	...	14	14	...	10	10	...
Properties with owner who is head of household.....	417,982	386,635	31,347	74,436	56,237	17,356	843	69,612	68,784	828	273,934	261,619	12,317
<b>INCOME OF OWNER</b>													
Less than \$2,000.....	40,374	39,143	1,231	3,119	2,400	719	...	2,595	2,595	...	34,659	34,148	511
\$2,000 to \$2,499.....	21,264	20,325	939	1,876	1,511	365	...	5,384	5,384	...	14,003	13,431	573
\$2,500 to \$2,999.....	25,526	22,821	2,705	5,038	3,483	1,274	281	5,293	5,293	...	15,195	14,044	1,150
\$3,000 to \$3,499.....	54,248	48,158	6,090	12,301	6,988	5,313	...	12,361	12,361	...	29,587	28,810	777
\$3,500 to \$3,999.....	47,594	43,675	3,919	11,385	8,040	3,346	...	11,302	11,302	...	24,906	24,334	573
\$4,000 to \$4,499.....	44,319	42,162	2,157	10,126	9,272	853	...	8,216	8,216	...	25,978	24,676	1,304
\$4,500 to \$4,999.....	20,485	18,421	2,064	4,694	3,840	853	...	3,613	3,332	281	12,179	11,248	930
\$5,000 to \$5,999.....	47,762	43,338	4,424	9,044	7,057	1,987	...	7,236	7,236	...	31,480	29,044	2,436
\$6,000 to \$7,999.....	29,570	27,235	2,335	4,832	3,990	561	281	2,926	2,561	365	21,814	20,686	1,128
\$8,000 to \$9,999.....	15,178	14,897	281	2,482	2,201	...	281	1,871	1,871	...	10,825	10,825	...
\$10,000 or more.....	32,395	31,822	573	4,513	4,367	146	...	1,695	1,695	...	26,187	25,760	427
Not reported.....	39,267	34,638	4,629	5,026	3,088	1,939	...	7,120	6,938	182	27,121	24,613	2,508
Median income.....dollars..	4,000	4,000	3,800	4,000	4,200	...	...	3,700	3,700	...	4,000	4,000	...
<b>OCCUPATION OF OWNER</b>													
Professional, technical, and kindred workers:													
Salaried.....	54,499	50,839	3,660	10,661	8,960	1,701	...	9,064	8,699	365	34,774	33,181	1,594
Self-employed.....	9,087	8,295	792	1,560	1,414	146	...	1,706	1,706	...	5,819	5,173	646
Managers, officials, and proprietors, including farm:													
Salaried.....	52,751	49,932	2,819	7,118	5,569	1,268	281	8,106	8,106	...	37,528	36,258	1,270
Self-employed.....	38,282	36,739	1,543	4,832	4,536	281	...	4,211	4,211	...	29,256	27,993	1,263
Clerical and kindred workers.....	30,452	28,655	1,797	5,745	4,095	1,650	...	6,639	6,639	...	18,068	17,922	146
Sales workers.....	35,710	33,493	2,217	6,714	5,290	1,424	...	7,098	7,098	...	21,897	21,105	792
Craftsmen, foremen, and kindred workers, Operatives and kindred workers.....	88,966	80,787	8,179	18,298	13,610	4,126	561	18,314	18,132	182	52,354	49,245	3,309
Service workers, including private household.....	44,865	39,367	5,498	11,237	6,739	4,497	...	9,358	9,077	281	24,270	23,552	719
Laborers, except mine.....	19,899	19,192	707	3,195	2,768	427	...	2,182	2,182	...	14,523	14,243	281
Occupation not reported.....	9,385	8,055	1,330	2,811	2,768	427	...	427	427	...	8,250	7,348	902
Occupation not reported.....	34,086	31,282	2,804	4,383	2,974	1,409	...	2,507	2,507	...	27,195	25,799	1,396

<sup>1</sup> 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)		
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA								
Total.....	141,068	3,753,847	7,225	325,268	2,949	21,714	130,895	3,406,865
Average debt per property.....	...	26.6	...	45.0	...	7.4	...	26.0
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	4,893	5,406	...	...	...	...	4,893	5,406
\$2,000 to \$3,999.....	22,298	48,914	...	...	...	...	22,298	48,914
\$4,000 to \$5,999.....	20,808	80,933	144	534	659	2,953	20,006	77,446
\$6,000 to \$7,999.....	23,789	135,639	5,805	40,482	1,032	6,566	16,953	86,591
\$8,000 to \$9,999.....	10,987	77,867	508	3,416	482	3,768	9,999	70,683
\$10,000 to \$11,999.....	10,558	92,398	60	573	114	842	10,382	90,983
\$12,000 to \$14,999.....	7,175	81,557	36	510	627	7,013	74,034	77,034
\$15,000 to \$19,999.....	8,297	119,271	264	4,065	36	572	7,996	114,634
\$20,000 to \$24,999.....	4,635	92,089	...	...	...	...	4,635	92,089
\$25,000 to \$29,999.....	3,288	78,225	...	...	...	...	3,288	78,225
\$30,000 to \$49,999.....	7,264	230,475	5	180	...	...	7,259	230,295
\$50,000 to \$74,999.....	4,220	219,335	...	...	...	...	4,220	219,335
\$75,000 to \$99,999.....	3,277	245,359	...	...	...	...	3,277	245,359
\$100,000 to \$199,999.....	5,556	695,139	89	14,481	...	...	5,467	680,658
\$200,000 to \$499,999.....	3,204	770,941	84	24,937	...	...	3,121	746,014
\$500,000 or more.....	823	780,299	229	236,100	...	...	596	544,199
Median loan.....dollars..	7,900	...	7,500	...	7,500	...	8,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	14,565	17,470	36	40	...	...	14,529	17,430
\$2,000 to \$3,999.....	27,093	78,904	216	697	...	...	26,876	78,207
\$4,000 to \$5,999.....	20,106	97,151	168	875	999	4,774	18,938	91,502
\$6,000 to \$7,999.....	19,377	132,561	5,733	40,058	1,044	7,214	12,599	85,289
\$8,000 to \$9,999.....	10,637	93,680	364	3,335	241	2,141	10,033	88,204
\$10,000 to \$11,999.....	7,841	84,619	...	...	627	7,013	7,214	77,606
\$12,000 to \$14,999.....	5,600	74,719	97	1,306	...	...	5,504	73,413
\$15,000 to \$19,999.....	6,155	104,368	204	3,269	36	572	5,915	100,527
\$20,000 to \$24,999.....	5,657	125,928	...	...	...	...	5,657	125,928
\$25,000 to \$29,999.....	1,950	54,847	...	...	...	...	1,950	54,847
\$30,000 to \$49,999.....	6,995	264,805	5	180	...	...	6,990	264,625
\$50,000 to \$74,999.....	3,975	249,269	...	...	...	...	3,975	249,269
\$75,000 to \$99,999.....	2,627	225,885	...	...	...	...	2,627	225,885
\$100,000 to \$199,999.....	5,011	694,429	92	15,069	...	...	4,919	679,360
\$200,000 to \$499,999.....	2,775	725,783	86	27,179	...	...	2,689	698,604
\$500,000 or more.....	709	729,429	223	233,260	...	...	486	496,169
Median debt.....dollars..	6,800	...	7,300	...	6,900	...	6,600	...

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)										
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA										
Total outstanding debt.....	3,546,958	2,806,512	740,446	1,322,585	300,852	21,366	3,203,007	2,486,112	716,895	207,384
Average debt per mortgage.....	25.1	23.0	38.7	44.6	45.4	7.2	24.5	22.1	39.1	10.2
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	225,748	165,341	60,407	67,930	67,050	5,991	151,827	94,118	57,709	10,968
Mutual savings bank.....	1,992,136	1,589,810	402,326	183,448	180,635	7,037	1,801,651	1,402,138	399,513	4,725
Savings and loan association.....	88,096	77,676	10,420	7,692	7,692	7,661	72,743	62,323	10,420	370
Life insurance company.....	696,913	525,616	171,297	48,984	30,944	...	647,929	494,672	153,257	2,670
Mortgage company.....	44,459	39,103	5,357	4,271	4,271	...	40,188	34,831	5,357	3,818
Federal National Mortgage Association.....	677	677	...	...	...	677	...	...	...	...
Individual.....	308,219	256,505	51,714	...	...	...	308,219	256,505	51,714	145,938
Other.....	190,710	151,785	38,925	10,260	10,260	...	180,450	141,525	38,925	38,895
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	532,071	414,584	117,487	49,938	49,090	5,718	476,415	359,776	116,639	55,165
1949.....	800,827	634,297	166,530	140,713	125,165	6,277	653,837	502,855	150,982	39,339
1948.....	619,654	482,723	136,931	82,546	82,112	4,839	532,269	397,590	134,679	35,583
1947.....	498,138	370,195	127,943	27,463	26,619	2,576	468,099	341,000	127,099	23,694
1946.....	369,324	289,206	80,118	7,969	4,380	1,956	359,399	282,870	76,529	16,529
1942 to 1945.....	472,814	389,710	83,104	10,836	10,836	...	461,978	378,874	83,104	18,189
1940 to 1941.....	139,225	131,053	8,172	1,320	1,320	...	137,435	129,733	7,702	6,143
1935 to 1939.....	56,547	48,415	8,132	1,330	1,330	...	55,217	47,085	8,132	3,347
1930 to 1934.....	37,314	27,910	9,404	...	...	...	37,314	27,910	9,404	5,425
1929 or earlier.....	21,044	18,419	2,625	...	...	...	21,044	18,419	2,625	3,970

<sup>1</sup> Includes 3,223 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 18,510 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.....	141,068	121,929	19,139	17,225	6,616	2,949	130,895	112,568	18,326	20,432
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	10,441	8,943	1,498	737	616	836	8,867	7,694	1,173	348
Mutual savings bank.....	63,530	53,298	10,232	6,310	5,827	1,168	56,051	46,301	9,750	743
Savings and loan association.....	10,007	9,157	850	58	834	58	9,118	8,268	850	26
Life insurance company.....	5,593	4,837	756	92	85	...	5,500	4,751	749	26
Mortgage company.....	828	804	24	...	20	...	808	784	24	700
Federal National Mortgage Association.....	108	108	...	...	...	108	...	...	...	...
Individual.....	44,042	40,018	4,024	...	...	...	44,042	40,018	4,024	15,668
Other.....	6,520	4,764	1,756	10	10	...	6,510	4,754	1,756	2,921
FORM OF DEBT										
Mortgage or deed of trust.....	140,303	121,387	18,916	7,225	6,616	2,948	130,131	112,029	18,102	20,207
Contract to purchase.....	765	543	222	...	...	...	765	543	222	224
AMORTIZATION										
Fully amortized.....	40,358	35,373	4,985	7,225	6,616	2,948	30,187	26,015	4,172	5,507
Partially amortized.....	73,266	61,419	11,847	...	...	...	73,266	61,419	11,847	9,437
Not amortized.....	11,089	9,794	1,295	...	...	...	11,089	9,794	1,295	2,879
On demand.....	16,355	15,342	1,013	...	...	...	16,355	15,342	1,013	2,609
Regular principal payments required.....	8,808	8,091	717	...	...	...	8,808	8,091	717	373
No regular principal payments required.....	7,547	7,251	296	...	...	...	7,547	7,251	296	2,236
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	135,328	116,793	18,535	7,127	6,579	2,950	125,255	107,473	17,782	18,013
Delinquent:										
Foreclosure in process.....	390	387	3	...	...	...	390	387	3	1
Foreclosure not in process.....	3,017	2,476	541	98	38	...	2,919	2,438	481	1,186
No regular payments required.....	2,337	2,276	61	...	...	...	2,337	2,276	61	1,234
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	23,458	20,129	3,329	504	408	774	22,178	18,947	3,231	4,819
1949.....	21,235	18,327	2,912	382	315	715	20,136	17,291	2,845	3,738
1948.....	27,237	23,427	3,810	4,078	4,017	753	22,408	18,862	3,546	4,241
1947.....	19,109	15,694	3,415	1,868	1,748	427	16,814	13,520	3,294	2,895
1946.....	14,580	12,732	1,848	67	6	280	14,233	12,447	1,786	1,374
1942 to 1945.....	19,754	17,469	2,285	77	77	280	19,677	17,392	2,285	1,696
1940 to 1941.....	5,929	5,268	663	248	44	...	5,681	5,222	459	417
1935 to 1939.....	3,652	3,575	77	1	1	...	3,651	3,574	77	124
1930 to 1934.....	2,059	1,507	552	...	...	...	2,059	1,507	552	470
1929 or earlier.....	4,060	3,810	250	...	...	...	4,060	3,810	250	659
TERM OF MORTGAGE										
On demand.....	16,354	15,342	1,012	...	...	...	16,354	15,342	1,012	2,609
Less than 5 years.....	20,166	16,125	4,041	...	...	...	20,166	16,125	4,041	6,564
5 to 9 years.....	43,098	36,730	6,368	...	...	...	43,098	36,730	6,368	7,072
10 to 12 years.....	35,991	31,526	4,465	48	48	163	35,780	31,315	4,465	3,220
13 to 14 years.....	1,364	1,340	24	...	...	...	1,364	1,340	24	15
15 years.....	7,776	6,472	1,304	...	...	1,191	6,584	5,280	1,304	147
16 to 19 years.....	1,214	1,200	14	3	3	...	1,211	1,197	14	212
20 years.....	5,757	4,866	891	736	434	1,074	3,949	3,563	386	153
21 to 24 years.....	639	186	453	37	37	60	542	89	453	5
25 years.....	6,852	6,544	308	6,012	5,710	460	383	376	7	301
26 years or more.....	1,856	1,598	258	390	383	...	1,466	1,215	251	130
Median term.....years..	9	10	8	25	25	20	9	9	8	6
YEAR MORTGAGE DUE										
On demand.....	16,354	15,342	1,012	...	...	...	16,354	15,342	1,012	2,610
Fully amortized.....	40,364	35,377	4,987	7,226	6,616	2,948	30,191	26,018	4,173	5,507
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	2,124	1,797	327	...	...	...	2,124	1,797	327	1,358
1952 to 1953.....	3,276	2,316	960	36	36	...	3,239	2,279	960	2,172
1954 to 1955.....	2,798	2,766	32	12	12	...	2,786	2,754	32	294
1956 to 1957.....	4,782	4,169	613	...	...	90	4,691	4,078	613	343
1958 to 1959.....	4,393	3,973	420	60	60	72	4,261	3,841	420	354
1960 to 1964.....	9,474	8,445	1,029	204	...	864	8,406	7,581	825	246
1965 to 1969.....	4,063	3,201	862	220	220	1,014	2,832	2,174	658	213
1970 to 1974.....	8,402	7,797	605	6,208	5,809	908	1,287	1,081	206	404
1975 or later.....	1,052	913	139	486	479	...	565	433	139	123
Partially or not amortized.....	84,355	71,216	13,139	...	...	...	84,355	71,216	13,139	12,316
Past due.....	1,153	1,025	128	...	...	...	1,153	1,025	128	269
1950 to 1951.....	21,836	18,539	3,297	...	...	...	21,836	18,539	3,297	3,182
1952 to 1953.....	24,692	21,878	2,814	...	...	...	24,692	21,878	2,814	3,187
1954 to 1955.....	15,779	12,846	2,933	...	...	...	15,779	12,846	2,933	2,222
1956 to 1957.....	7,619	5,889	1,730	...	...	...	7,619	5,889	1,730	1,628
1958 to 1959.....	7,795	6,377	1,418	...	...	...	7,795	6,377	1,418	1,314
1960 to 1964.....	4,625	3,830	795	...	...	...	4,625	3,830	795	501
1965 to 1969.....	761	739	22	...	...	...	761	739	22	13
1970 to 1974.....	87	87	...	...	...	...	87	87	...	...
1975 or later.....	8	6	2	...	...	...	8	6	2	...

<sup>1</sup> Includes 399 FHA-insured first mortgages with VA-guaranteed second mortgage and 210 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.....	1,076	1,075	1	...	...	...	1,076	1,075	1	638
3.0 percent.....	1,072	859	213	...	...	...	1,072	859	213	570
3.1 to 3.5 percent.....	3,421	3,185	236	32	32	...	3,389	3,153	236	12
3.6 to 3.9 percent.....	371	326	45	1	1	...	370	325	45	1
4.0 percent.....	36,520	31,924	4,596	5,705	5,395	2,948	27,867	23,784	4,083	2,141
4.1 to 4.4 percent.....	1,832	1,427	405	534	330	...	1,298	1,097	201	15
4.5 percent.....	37,143	31,016	6,127	952	856	...	36,191	30,160	6,031	1,704
4.6 to 5.0 percent.....	49,470	42,754	6,716	...	...	...	49,470	42,754	6,716	10,015
5.1 to 5.5 percent.....	3,285	3,221	64	...	...	...	3,285	3,221	64	51
5.6 to 6.0 percent.....	6,823	6,086	737	...	...	...	6,823	6,086	737	5,272
6.1 percent or more.....	62	62	...	...	...	...	62	62	...	15
Median interest rate.....percent..	4.5	4.5	4.5	4.0	4.0	4.0	4.5	4.5	4.5	5.0
MORTGAGE LOAN										
Less than \$2,000.....	5,157	4,893	264	...	...	...	5,157	4,893	264	3,079
\$2,000 to \$3,999.....	23,440	21,299	2,141	...	...	...	23,440	21,299	2,141	4,970
\$4,000 to \$5,999.....	21,547	19,154	2,393	144	144	659	20,745	18,352	2,393	2,425
\$6,000 to \$7,999.....	25,134	22,471	2,663	6,130	5,745	1,032	17,973	15,695	2,278	2,671
\$8,000 to \$9,999.....	11,475	9,816	1,659	244	123	482	10,749	9,211	1,538	962
\$10,000 to \$11,999.....	10,261	8,722	1,539	36	...	318	9,906	8,607	1,299	1,524
\$12,000 to \$14,999.....	5,866	4,828	1,038	60	...	423	5,384	4,406	978	612
\$15,000 to \$19,999.....	7,386	6,382	1,004	204	204	36	7,146	6,142	1,004	1,116
\$20,000 to \$24,999.....	4,722	3,762	960	...	...	...	4,722	3,762	960	601
\$25,000 to \$29,999.....	2,967	2,633	334	...	...	...	2,967	2,633	334	358
\$30,000 to \$49,999.....	6,775	5,981	794	5	5	...	6,770	5,976	794	1,206
\$50,000 to \$74,999.....	4,269	2,765	1,504	...	...	...	4,269	2,765	1,504	577
\$75,000 to \$99,999.....	3,172	2,453	719	...	...	...	3,172	2,453	719	105
\$100,000 to \$199,999.....	5,296	3,875	1,421	89	89	...	5,207	3,786	1,421	169
\$200,000 to \$499,999.....	2,855	2,279	576	84	84	...	2,195	1,928	267	51
\$500,000 or more.....	753	623	130	229	222	...	524	401	123	9
Median loan.....dollars..	7,600	7,400	10,300	7,500	7,500	7,500	7,700	7,300	10,400	5,800
OUTSTANDING DEBT										
Less than \$2,000.....	15,566	14,034	1,532	36	36	...	15,530	13,998	1,532	5,673
\$2,000 to \$3,999.....	27,299	25,282	2,017	216	12	...	27,083	25,270	1,813	3,778
\$4,000 to \$5,999.....	21,185	18,796	2,429	168	168	999	20,018	17,589	2,429	2,408
\$6,000 to \$7,999.....	21,133	18,195	2,938	5,974	5,673	1,044	14,113	11,477	2,636	2,743
\$8,000 to \$9,999.....	11,084	9,116	1,968	123	123	445	10,516	8,752	1,764	794
\$10,000 to \$11,999.....	5,663	5,296	407	96	...	423	5,432	4,832	311	1,111
\$12,000 to \$14,999.....	5,108	4,319	789	...	...	...	5,108	4,319	789	475
\$15,000 to \$19,999.....	5,844	4,999	845	204	204	36	5,604	4,759	845	1,042
\$20,000 to \$24,999.....	5,615	4,280	1,335	...	...	...	5,615	4,280	1,335	230
\$25,000 to \$29,999.....	1,574	1,444	130	5	5	...	1,574	1,444	130	309
\$30,000 to \$49,999.....	6,390	5,586	804	...	...	...	6,386	5,582	804	1,345
\$50,000 to \$74,999.....	3,713	2,566	1,147	...	...	...	3,713	2,566	1,147	277
\$75,000 to \$99,999.....	3,149	2,317	832	...	...	...	3,149	2,317	832	96
\$100,000 to \$199,999.....	4,545	3,216	1,329	92	92	...	4,453	3,124	1,329	99
\$200,000 to \$499,999.....	2,534	2,015	519	86	86	...	2,447	1,928	519	44
\$500,000 or more.....	673	553	120	223	216	...	450	337	113	5
Median debt.....dollars..	6,600	6,300	8,600	7,300	7,300	6,900	6,300	5,900	9,100	4,600
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	122,345	104,861	17,484	7,224	6,615	2,949	112,173	95,501	16,672	14,944
Less than \$20.....	84,668	71,081	13,587	234	137	668	83,768	70,277	13,491	13,483
\$20 to \$24.....	7,978	7,330	648	67	67	183	7,728	7,080	648	564
\$25 to \$29.....	5,563	5,089	474	26	26	341	5,196	4,722	474	144
\$30 to \$34.....	3,271	2,347	924	94	94	484	2,694	1,974	720	216
\$35 to \$39.....	5,275	4,813	462	1,901	1,632	...	3,374	3,180	194	288
\$40 to \$44.....	6,653	6,450	203	4,500	4,317	240	1,912	1,893	19	205
\$45 to \$49.....	1,442	1,340	102	195	135	493	753	711	42	2
\$50 to \$54.....	1,274	1,065	209	3	3	213	1,058	849	209	2
\$55 to \$59.....	1,062	1,054	8	...	...	...	1,062	1,054	8	...
\$60 to \$64.....	1,687	834	853	...	...	...	1,360	507	853	...
\$65 to \$69.....	636	630	6	...	...	...	636	630	6	1
\$70 to \$79.....	1,809	1,803	6	...	...	...	1,809	1,803	6	3
\$80 to \$99.....	677	676	1	204	204	...	473	472	1	36
\$100 to \$119.....	67	67	...	...	...	...	67	67	...	...
\$120 or more.....	283	282	1	...	...	...	283	282	1	...
Median payment.....dollars..	14	14	12	41	41	32	13	13	12	11

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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage					
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA											
Total properties.....	141,068	121,929	19,139	7,225	6,616	399	2,949	130,895	112,568	18,326	
STRUCTURES ON PROPERTY											
1 structure.....	130,098	112,918	17,180	6,925	6,323	399	2,939	120,235	103,861	16,373	
2 structures or more.....	10,969	9,010	1,959	300	293	...	9	10,660	8,707	1,952	
DWELLING UNITS ON PROPERTY											
1 dwelling unit.....	28,062	25,806	2,256	6,566	6,060	302	1,330	20,166	18,417	1,750	
2 to 4 dwelling units.....	34,450	30,551	3,899	206	109	97	1,521	32,723	29,126	3,598	
5 to 49 dwelling units.....	71,666	60,992	11,074	181	181	...	97	71,387	60,314	11,074	
50 to 99 dwelling units.....	5,773	4,127	1,646	159	159	...	...	5,614	3,968	1,646	
100 dwelling units or more.....	1,120	854	266	114	107	...	...	1,006	747	259	
BUSINESS FLOOR SPACE ON PROPERTY											
None.....	105,216	92,178	13,038	7,211	6,602	399	2,912	95,096	82,870	12,225	
Less than half.....	35,851	29,751	6,100	14	14	...	36	35,800	29,701	6,100	
YEAR STRUCTURE BUILT <sup>2</sup>											
1950 (part).....	720	719	1	146	146	...	264	310	309	1	
1949.....	949	933	16	162	155	...	...	787	778	9	
1948.....	5,269	5,192	77	4,022	3,962	60	327	920	903	17	
1947.....	2,935	2,744	191	1,965	1,784	181	337	633	623	10	
1946.....	379	309	70	67	7	60	...	312	302	10	
1942 to 1945.....	355	221	134	67	67	...	...	288	154	134	
1940 to 1941.....	2,501	2,205	296	419	214	...	...	2,082	1,991	92	
1930 to 1939.....	10,376	8,974	1,402	220	124	96	368	9,787	8,483	1,305	
1929 or earlier.....	111,700	95,864	15,836	120	120	...	1,580	110,000	94,367	15,632	
Not reported.....	5,886	4,770	1,116	37	37	...	72	5,776	4,660	1,116	
YEAR STRUCTURE ACQUIRED <sup>2</sup>											
1950 (part).....	10,016	7,778	2,238	552	456	96	652	8,811	6,671	2,141	
1949.....	9,830	8,281	1,549	367	299	60	777	8,685	7,205	1,481	
1948.....	17,107	14,639	2,468	4,079	4,018	60	729	12,300	10,096	2,203	
1947.....	14,116	11,408	2,708	1,868	1,748	121	415	11,832	9,245	2,587	
1946.....	11,700	9,881	1,819	65	5	60	340	11,295	9,536	1,758	
1942 to 1945.....	21,687	18,678	3,009	76	76	...	36	21,575	18,566	3,009	
1940 to 1941.....	10,480	9,406	1,074	213	9	...	...	10,267	9,397	870	
1930 to 1939.....	19,341	17,297	2,044	3	3	...	...	19,339	17,294	2,044	
1929 or earlier.....	25,796	23,576	2,220	...	...	...	...	25,795	23,576	2,220	
Not reported.....	1,002	989	13	1	1	...	...	1,001	988	13	
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED <sup>2</sup>											
New.....	17,649	16,457	1,192	6,340	6,008	120	724	10,586	9,725	861	
Previously occupied.....	123,417	105,473	17,944	885	608	277	2,224	120,311	102,848	17,463	
PURCHASE PRICE											
Less than \$2,000.....	806	806	...	...	...	...	...	806	806	...	
\$2,000 to \$3,999.....	5,310	4,840	470	...	...	...	...	5,310	4,840	470	
\$4,000 to \$5,999.....	10,602	9,800	802	36	36	...	132	10,433	9,632	802	
\$6,000 to \$7,999.....	17,274	16,330	944	5,854	5,588	60	975	10,446	9,766	679	
\$8,000 to \$9,999.....	12,221	10,226	1,995	96	36	60	626	11,500	9,564	1,935	
\$10,000 to \$11,999.....	9,179	8,090	1,089	341	220	121	467	8,374	7,406	968	
\$12,000 to \$14,999.....	13,122	11,324	1,798	60	60	...	96	12,964	11,227	1,737	
\$15,000 to \$19,999.....	13,418	11,153	2,265	157	60	97	652	12,609	10,646	1,964	
\$20,000 to \$24,999.....	9,315	8,498	817	204	204	...	...	9,110	8,294	817	
\$25,000 to \$29,999.....	5,002	4,202	800	...	...	...	...	5,001	4,202	800	
\$30,000 to \$49,999.....	11,538	9,842	1,696	...	...	...	...	11,539	9,842	1,696	
\$50,000 to \$74,999.....	5,303	4,241	1,062	5	5	...	...	5,298	4,237	1,062	
\$75,000 to \$99,999.....	3,689	2,702	987	...	...	...	...	3,689	2,702	987	
\$100,000 to \$199,999.....	7,416	5,614	1,802	33	33	...	...	7,382	5,581	1,802	
\$200,000 to \$499,999.....	4,269	2,902	1,367	86	86	...	...	4,184	2,817	1,367	
\$500,000 or more.....	1,483	1,219	264	221	214	...	...	1,263	1,006	257	
Property not acquired by purchase.....	4,498	4,406	92	36	36	...	...	4,462	4,370	92	
Not reported.....	6,632	5,740	892	98	98	...	...	6,533	5,641	892	
Median purchase price.....dollars..	14,100	13,500	19,300	7,500	7,500	...	9,000	15,000	14,400	20,700	
MARKET VALUE											
Less than \$2,000.....	204	204	...	...	...	...	...	204	204	...	
\$2,000 to \$3,999.....	1,264	1,264	...	...	...	...	...	1,264	1,264	...	
\$4,000 to \$5,999.....	4,521	4,113	408	...	...	...	96	4,425	4,016	408	
\$6,000 to \$7,999.....	8,819	8,662	157	300	300	...	363	8,152	7,994	157	
\$8,000 to \$9,999.....	17,269	16,153	1,116	5,517	5,396	120	863	10,887	9,893	996	
\$10,000 to \$11,999.....	11,712	10,608	1,104	508	183	120	590	10,617	9,837	779	
\$12,000 to \$14,999.....	11,814	10,737	1,077	121	60	60	409	11,287	10,269	1,017	
\$15,000 to \$19,999.....	18,706	16,032	2,674	97	...	...	264	18,344	15,972	2,373	
\$20,000 to \$24,999.....	11,029	8,987	2,042	...	...	...	327	10,702	8,660	2,042	
\$25,000 to \$29,999.....	6,827	5,986	841	240	240	...	...	6,586	5,745	841	
\$30,000 to \$49,999.....	9,994	8,258	1,736	...	...	...	...	9,993	8,258	1,736	
\$50,000 to \$74,999.....	6,993	5,766	1,227	...	...	...	...	6,993	5,766	1,227	

<sup>1</sup> Table total includes 211 properties which have FHA-insured first mortgage with conventional second mortgage.  
<sup>2</sup> 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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>MARKET VALUE—Con.</b>										
\$75,000 to \$99,999.....	3,842	2,872	970	5	5	...	...	3,838	2,868	970
\$100,000 to \$199,999.....	6,433	4,528	1,905	33	33	...	...	6,401	4,495	1,905
\$200,000 to \$499,999.....	3,899	2,752	1,147	77	77	...	...	3,823	2,675	1,147
\$500,000 or more.....	1,652	1,393	259	215	208	...	...	1,438	1,186	252
Not reported.....	16,092	13,616	2,476	113	113	...	36	15,941	13,465	2,476
Median market value.....dollars..	16,800	15,700	24,300	8,500	8,500	...	10,300	17,800	16,800	25,700
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>										
Less than 20 percent.....	15,156	14,310	846	36	36	...	...	15,118	14,273	846
20 to 39 percent.....	37,170	34,842	2,328	216	12	...	60	36,895	34,770	2,124
40 to 59 percent.....	38,315	34,282	4,033	335	335	...	1,017	36,961	32,929	4,033
60 to 69 percent.....	14,090	10,700	3,390	161	100	60	591	13,338	10,009	3,330
70 to 79 percent.....	7,974	4,756	2,044	144	144	60	606	7,165	4,212	2,953
80 to 84 percent.....	6,752	5,062	1,690	4,047	3,950	96	97	2,607	1,015	1,593
85 to 89 percent.....	2,256	1,624	432	1,258	1,132	121	469	529	223	306
90 to 94 percent.....	1,194	1,044	150	774	773	...	...	420	271	149
95 to 99 percent.....	412	116	294	16	16	...	72	324	130	234
100 percent or more.....	1,661	1,379	282	65	5	60	...	1,595	1,374	221
Market value not reported.....	16,091	13,615	2,476	113	113	...	36	15,940	13,464	2,476
Median percent.....	45	43	63	83	83	...	66	43	40	63
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	76,031	64,040	11,991	7,155	6,546	398	2,731	66,149	54,970	11,178
Less than 50 percent.....	17,806	13,556	4,250	61	61	...	...	17,746	13,495	4,250
50 to 59 percent.....	12,918	10,997	1,921	...	...	...	...	12,918	10,997	1,921
60 to 64 percent.....	6,005	4,919	1,086	97	36	60	60	5,849	4,823	1,026
65 to 69 percent.....	7,652	5,788	1,864	266	206	62	204	7,179	5,582	1,597
70 to 74 percent.....	6,529	5,782	747	108	12	96	500	5,921	5,271	651
75 to 79 percent.....	4,116	3,755	361	128	127	...	304	3,684	3,324	360
80 to 84 percent.....	4,069	3,444	625	147	22	120	522	3,402	2,902	500
85 to 89 percent.....	3,338	2,709	451	473	207	60	601	2,868	2,101	166
90 to 94 percent.....	713	474	205	80	80	...	407	226	222	4
95 to 99 percent.....	679	474	205	113	113	...	...	565	360	205
100 percent or more.....	7,035	6,997	38	5,549	5,549	...	133	1,353	1,315	38
Purchase price not reported or property not acquired by purchase.....	5,171	4,712	459	133	133	...	...	5,038	4,578	459
Median percent.....	64	65	58	100+	100+	...	...	60	61	56
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	76,031	64,040	11,991	7,155	6,546	398	2,731	66,149	54,970	11,178
Less than 50 percent.....	14,173	13,556	617	61	61	...	...	14,112	13,495	617
50 to 59 percent.....	11,522	10,997	525	...	...	...	...	11,522	10,997	525
60 to 64 percent.....	5,635	4,919	716	36	36	60	60	5,539	4,823	716
65 to 69 percent.....	6,554	5,788	766	206	206	...	...	6,346	5,582	766
70 to 74 percent.....	6,727	5,782	945	12	12	...	...	6,217	5,271	945
75 to 79 percent.....	5,636	3,755	1,881	127	127	...	304	5,205	3,324	1,881
80 to 84 percent.....	5,068	3,444	1,624	144	22	121	726	4,200	2,902	1,298
85 to 89 percent.....	4,354	2,709	1,447	209	207	...	601	3,546	2,101	1,445
90 to 94 percent.....	1,186	709	477	180	80	96	407	597	222	376
95 to 99 percent.....	750	474	276	113	113	...	...	636	360	276
100 percent or more.....	9,258	6,997	2,261	5,934	5,549	181	133	3,190	1,315	1,876
Purchase price not reported or property not acquired by purchase.....	5,171	4,712	459	133	133	...	...	5,038	4,578	459
Median percent.....	68	65	81	100+	100+	...	...	64	61	80
<b>TYPE OF OWNER</b>										
Individual.....	95,226	83,670	11,556	1,341	739	399	2,948	90,938	80,188	10,750
Partnership.....	7,160	5,853	1,307	21	21	...	...	7,140	5,832	1,307
Corporation.....	38,680	32,406	6,274	5,863	5,856	...	...	32,818	26,550	6,267
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>										
Mortgage made or assumed at time property acquired.....	76,037	64,039	11,998	7,156	6,548	399	2,728	66,151	54,967	11,183
Mortgage refinanced or renewed.....	55,170	48,596	6,574	67	67	...	219	54,887	48,309	6,574
To increase loan for improvements or repairs.....	2,667	2,169	498	1	1	...	...	2,667	2,168	498
To increase loan for other reasons.....	3,050	2,816	234	...	...	...	60	2,990	2,755	234
To secure better terms.....	15,556	13,820	1,736	65	65	...	123	15,371	13,633	1,736
To renew or extend loan without increasing amount.....	31,229	27,807	3,422	1	1	...	36	31,192	27,769	3,422
For other purpose.....	2,668	1,984	684	...	...	...	...	2,667	1,984	684
Mortgage placed later than acquisition of property.....	9,859	9,293	566	1	1	...	...	9,858	9,292	566
To make improvements or repairs.....	4,289	4,111	178	1	1	...	...	4,288	4,110	178
To invest in other properties.....	1,123	1,086	37	...	...	...	...	1,123	1,086	37
To invest in business other than real estate.....	913	913	...	...	...	...	...	913	913	...
For other purpose.....	3,534	3,183	351	...	...	...	...	3,534	3,183	351

<sup>1</sup> Table total includes 211 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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>										
Total refinanced or renewed mortgages.....	55,170	48,596	6,574	67	67	...	219	54,887	48,309	6,574
Same lender.....	41,468	36,916	4,552	63	63	...	72	41,334	36,779	4,552
Different lender.....	13,702	11,680	2,022	4	4	...	147	13,553	11,530	2,022
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>2</sup> reported.....										
	117,155	101,244	15,911	6,565	6,114	241	1,677	108,912	93,658	15,255
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>										
Less than \$2.50.....	1,178	1,043	135	61	1	60	36	1,082	1,006	75
\$2.50 to \$4.99.....	551	545	6	...	...	...	...	551	545	6
\$5.00 to \$7.49.....	639	630	9	1	1	...	...	638	629	9
\$7.50 to \$9.99.....	417	414	3	16	16	...	...	401	398	3
\$10.00 to \$12.49.....	1,334	741	593	67	7	60	60	1,207	673	533
\$12.50 to \$14.99.....	2,552	2,018	534	216	216	...	264	2,072	1,538	534
\$15.00 to \$17.49.....	8,628	7,938	690	3,891	3,891	...	280	4,457	3,768	690
\$17.50 to \$19.99.....	5,737	5,465	272	1,570	1,570	...	...	4,170	3,897	272
\$20.00 to \$24.99.....	18,322	15,588	2,734	570	305	60	274	17,476	15,007	2,469
\$25.00 or more.....	61,487	52,475	9,012	125	65	60	78	60,633	51,887	8,747
Taxes not payable in 1949 <sup>3</sup> .....	1,343	1,331	12	22	16	...	...	1,321	1,315	6
Taxes or value not reported.....	14,965	13,055	1,910	27	27	...	36	14,901	12,992	1,910
Median taxes.....dollars..	25.00+	25.00+	25.00+	16.86	16.80	...	...	25.00+	25.00+	25.00+
<b>MONTHLY TOTAL RENTAL RECEIPTS<sup>2</sup> PER DWELLING UNIT</b>										
Less than \$20.....	11,909	10,684	1,225	...	...	...	...	11,909	10,684	1,225
\$20 to \$29.....	25,529	23,373	2,156	36	36	...	475	25,016	22,861	2,156
\$30 to \$39.....	27,037	21,829	5,208	65	5	60	307	26,665	21,517	5,147
\$40 to \$49.....	16,674	13,701	2,973	58	58	...	60	16,596	13,583	2,973
\$50 to \$59.....	11,069	9,832	1,237	78	78	...	219	10,772	9,593	1,237
\$60 to \$69.....	4,574	3,671	903	74	14	60	219	4,282	3,439	843
\$70 to \$79.....	8,317	7,724	593	4,965	4,964	...	325	3,028	2,639	388
\$80 to \$89.....	3,640	3,210	430	426	30	121	36	3,176	2,870	308
\$90 to \$99.....	2,865	2,832	33	44	40	...	...	2,822	2,793	29
\$100 or more.....	5,541	4,388	1,153	819	615	...	36	4,686	3,737	949
Median receipts.....dollars..	37	37	38	75	75	...	...	36	36	38
<b>MONTHLY RESIDENTIAL RENTAL RECEIPTS<sup>2</sup> PER DWELLING UNIT</b>										
Less than \$20.....	15,043	13,479	1,564	...	...	...	...	15,043	13,479	1,564
\$20 to \$29.....	28,419	25,907	2,512	36	36	...	475	27,908	25,396	2,512
\$30 to \$39.....	29,667	24,020	5,647	65	5	60	307	29,294	23,708	5,586
\$40 to \$49.....	15,096	12,412	2,684	58	58	...	120	14,918	12,233	2,684
\$50 to \$59.....	9,129	7,760	1,369	78	78	...	219	8,833	7,464	1,369
\$60 to \$69.....	3,412	2,759	653	78	18	60	219	3,116	2,523	593
\$70 to \$79.....	7,573	7,101	472	4,966	4,965	...	264	2,343	2,075	267
\$80 to \$89.....	3,553	3,256	297	422	300	121	36	3,094	2,920	175
\$90 to \$99.....	1,850	1,822	28	44	40	...	...	1,806	1,782	24
\$100 or more.....	3,409	2,728	681	818	614	...	36	2,555	2,078	477
Median receipts.....dollars..	35	34	36	75	75	...	...	33	33	36
<b>TOTAL RENTAL RECEIPTS<sup>2</sup> AS PERCENT OF MARKET VALUE</b>										
Less than 5 percent.....	5,861	5,298	563	1	1	...	403	5,456	4,894	563
5 to 9 percent.....	29,352	26,397	2,955	3,637	3,453	181	914	24,804	22,032	2,770
10 to 14 percent.....	39,765	34,916	4,849	2,278	2,215	60	264	37,222	32,640	4,582
15 to 19 percent.....	17,954	14,026	3,928	...	...	...	60	17,893	13,966	3,928
20 to 24 percent.....	6,953	6,039	914	12	12	...	...	6,942	6,027	914
25 to 29 percent.....	1,546	1,043	503	204	...	...	...	1,342	1,043	299
30 to 34 percent.....	980	776	204	...	...	...	...	981	776	204
35 to 39 percent.....	307	102	205	...	...	...	...	307	102	205
40 percent or more.....	907	904	3	409	409	...	...	498	495	3
Market value not reported.....	13,529	11,745	1,784	26	26	...	36	13,466	11,683	1,784
Median percent.....	12	12	14	9	9	...	...	12	12	14
<b>RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup></b>										
Less than 50 percent.....	5,357	4,706	651	...	...	...	...	5,355	4,706	651
50 to 79 percent.....	14,148	12,268	1,880	4	4	...	60	14,086	12,204	1,880
80 to 89 percent.....	5,869	4,779	1,090	...	...	...	...	5,869	4,779	1,090
90 to 99 percent.....	3,604	2,902	702	13	13	...	...	3,591	2,889	702
100 percent.....	88,181	76,592	11,589	6,550	6,097	241	1,617	80,013	69,080	10,933

<sup>1</sup> Table total includes 211 properties which have FHA-insured first mortgage with conventional second mortgage.<sup>2</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.<sup>3</sup> 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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>										
Properties with at least 90 percent of their revenues from residential units.....	91,847	79,497	12,350	6,562	6,111	241	1,617	83,664	71,973	11,695
Less than \$20.....	215	213	2	...	...	...	...	215	213	2
\$20 to \$39.....	3,319	2,942	377	1	1	...	...	3,318	2,941	377
\$40 to \$59.....	15,468	12,888	2,580	2	2	...	...	15,466	12,886	2,580
\$60 to \$79.....	14,435	12,552	1,883	3	3	...	9	14,424	12,541	1,883
\$80 to \$99.....	16,502	14,312	2,190	115	55	60	403	15,984	13,854	2,130
\$100 to \$119.....	8,886	7,346	1,540	81	21	60	254	8,550	7,071	1,480
\$120 to \$139.....	7,321	6,772	549	833	833	...	285	6,202	5,654	549
\$140 to \$159.....	10,188	8,898	1,290	4,620	4,620	...	305	5,262	3,973	1,290
\$160 to \$199.....	4,079	3,775	306	336	336	...	121	3,622	3,317	306
\$200 to \$299.....	6,196	5,208	988	343	18	121	240	5,612	5,153	459
\$300 or more.....	3,830	3,326	504	204	204	...	...	3,625	3,121	504
Taxes not payable in 1949.....	42	30	12	22	16	...	...	20	14	6
Taxes not reported.....	1,366	1,297	129	2	2	...	...	1,364	1,235	129
Median taxes.....dollars..	89	90	87	145	144	...	...	85	85	84
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup></b>										
Properties with both interest and principal in first mortgage payments.....	101,630	86,818	14,812	6,564	6,114	240	1,676	93,391	79,231	14,158
Less than 30 percent.....	33,990	32,568	1,422	410	410	...	...	33,582	32,158	1,422
30 to 39 percent.....	22,906	19,857	3,049	66	66	...	...	22,841	19,791	3,049
40 to 49 percent.....	13,325	10,175	3,150	379	374	96	12,849	9,705	3,145	
50 to 59 percent.....	9,901	7,619	2,282	1,485	1,484	...	264	8,151	5,870	2,281
60 to 69 percent.....	8,980	7,062	1,918	3,631	3,571	60	147	5,204	3,346	1,858
70 to 79 percent.....	3,320	2,290	1,030	120	...	120	324	2,876	2,170	706
80 to 89 percent.....	2,243	1,730	513	268	4	60	169	1,804	1,556	249
90 to 99 percent.....	1,243	600	643	...	...	60	60	1,182	540	643
100 percent or more.....	5,722	4,917	805	205	205	...	616	4,902	4,095	805
Median percent.....	37	35	49	63	62	...	...	36	34	48
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup> LESS REAL ESTATE TAXES</b>										
Properties with both interest and principal in first mortgage payments.....	101,630	86,818	14,812	6,564	6,114	240	1,676	93,391	79,231	14,158
Less than 30 percent.....	16,258	15,516	742	409	409	...	...	15,850	15,108	742
30 to 39 percent.....	19,839	18,782	1,057	1	1	...	...	19,839	18,781	1,057
40 to 49 percent.....	17,783	15,266	2,517	90	90	...	60	17,632	15,115	2,517
50 to 59 percent.....	9,292	7,071	2,221	334	334	...	36	8,922	6,701	2,221
60 to 69 percent.....	8,223	6,519	1,704	822	822	...	219	7,183	5,478	1,704
70 to 79 percent.....	10,464	8,045	2,419	4,102	4,102	...	45	6,318	3,898	2,419
80 to 89 percent.....	4,279	3,210	1,069	193	72	121	123	3,962	3,016	948
90 to 99 percent.....	3,328	2,377	991	264	60	...	264	2,798	2,216	582
100 percent or more.....	11,263	9,306	1,957	325	205	120	931	10,005	8,171	1,836
Taxes not payable in 1949 or not reported.....	907	766	141	24	19	...	...	882	747	135
Median percent.....	48	46	65	74	73	...	...	46	44	63

<sup>1</sup> Table total includes 211 properties which have FHA-insured first mortgage and conventional second mortgage.

<sup>2</sup> 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 mortgages		Properties with conventional first mortgages	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA						
Total.....	6,891	1,833,010	273	250,520	6,619	1,582,490
Average debt per property.....	...	266.0	...	917.7	...	239.1
TOTAL MORTGAGE LOAN ON PROPERTY						
Less than \$50,000.....	109	3,340	...	...	109	3,340
\$50,000 to \$99,999.....	643	42,390	...	...	643	42,390
\$100,000 to \$149,999.....	1,250	141,130	...	...	1,250	141,130
\$150,000 to \$199,999.....	1,321	207,070	4	660	1,317	206,410
\$200,000 to \$299,999.....	1,535	317,610	11	2,370	1,524	315,240
\$300,000 to \$499,999.....	1,214	346,090	29	11,390	1,185	334,700
\$500,000 to \$699,999.....	386	202,380	114	59,460	272	142,920
\$700,000 to \$999,999.....	214	160,280	45	35,990	169	124,290
\$1,000,000 or more.....	220	412,720	70	140,650	152	272,070
Median loan.....dollars..	207,000	...	662,000	...	199,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY						
Less than \$50,000.....	142	4,510	...	...	142	4,510
\$50,000 to \$99,999.....	870	63,850	...	...	870	63,850
\$100,000 to \$149,999.....	1,496	186,820	...	...	1,496	186,820
\$150,000 to \$199,999.....	1,324	228,990	4	660	1,320	228,330
\$200,000 to \$299,999.....	1,387	289,040	13	2,900	1,374	286,140
\$300,000 to \$499,999.....	966	334,830	33	13,700	933	321,130
\$500,000 to \$699,999.....	332	188,370	111	58,670	221	129,700
\$700,000 to \$999,999.....	181	149,220	48	39,870	133	109,350
\$1,000,000 or more.....	194	387,380	64	134,720	130	252,660
Median debt.....dollars..	185,000	...	655,000	...	180,000	...

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							
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA													
Total outstanding debt.....	1,747,870	1,325,080	421,790	248,770	1,499,100	85,620	Total mortgages.....	6,891	4,980	1,911	273	6,618	2,153
Average debt per mortgage..	253.6	266.3	220.7	911.2	226.5	39.8	TYPE OF MORTGAGE HOLDER						
TYPE OF MORTGAGE HOLDER						FORM OF DEBT							
Commercial bank or trust company.	113,420	89,600	23,820	61,990	51,430	1,040	Commercial bank or trust company.	256	161	95	99	157	19
Mutual savings bank.....	981,630	771,770	209,860	122,650	858,980	2,060	Mutual savings bank.....	4,609	3,356	1,253	137	4,472	50
Savings and loan association....	11,460	9,230	2,230	3,330	8,130	340	Savings and loan association....	55	43	12	4	51	14
Life insurance company.....	550,900	392,100	158,800	48,550	502,350	2,630	Life insurance company.....	1,497	1,058	439	20	1,477	25
Mortgage company.....	17,880	12,650	5,230	1,990	15,890	1,610	Mortgage company.....	68	45	23	3	65	45
Federal National Mortgage Assn..	...	...	...	...	...	...	Federal National Mortgage Assn..	...	...	...	...	...	...
Individual.....	10,160	5,430	4,730	...	10,160	52,750	Individual.....	61	29	32	...	61	1,420
Other.....	62,420	45,300	17,120	10,260	52,160	25,190	Other.....	345	288	57	10	335	580
YEAR MORTGAGE MADE OR ASSUMED						AMORTIZATION							
1950 (part).....	216,620	140,450	76,170	35,960	180,660	19,640	Fully amortized.....	424	381	43	273	151	319
1949.....	493,660	390,060	103,600	130,870	362,790	17,360	Partially amortized.....	6,258	4,441	1,817	...	6,258	1,295
1948.....	295,890	239,390	56,500	47,600	248,290	9,390	Not amortized.....	127	100	27	...	127	190
1947.....	230,630	159,630	77,000	14,620	216,010	8,710	On demand.....	82	58	24	...	82	349
1946.....	163,010	111,470	51,540	7,330	155,680	7,580	Regular principal payments required.....	76	53	23	...	76	40
1942 to 1945.....	234,200	188,690	45,510	9,960	224,240	11,300	No regular principal payments required.....	6	5	1	...	6	309
1940 to 1941.....	73,270	68,550	4,720	1,100	72,170	2,520							
1935 to 1939.....	35,950	31,480	4,470	1,330	34,620	2,390							
1930 to 1934.....	1,020	810	210	...	1,020	3,460							
1929 or earlier.....	3,620	1,550	2,070	...	3,620	3,270							

<sup>1</sup> Second mortgages are on properties with conventional first mortgage, except 7 on properties with FHA-insured first mortgage. The outstanding debt on the 7 mortgages amounts to 230,730 thousand dollars.

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					Total junior mortgages	Subject	Total first mortgages					Total junior mortgages
	Total	With no second mortgage	With second mortgage <sup>1</sup>	FHA-insured first mortgages	Conventional first mortgages			Total	With no second mortgage	With second mortgage <sup>1</sup>	FHA-insured first mortgages	Conventional first mortgages	
CURRENT STATUS OF PAYMENTS						INTEREST RATE							
Ahead or up-to-date in scheduled payments.....	6,859	4,963	1,896	271	6,588	1,902	Less than 3.0 percent.....	9	8	1	...	9	80
Delinquent:							3.0 percent.....	94	78	16	...	94	37
Foreclosure in process.....	3	...	3	...	3	1	3.1 to 3.5 percent.....	689	591	98	32	657	12
Foreclosure not in process.....	29	17	12	2	27	40	3.6 to 3.9 percent.....	287	249	38	1	286	...
No regular payments required.....	1	1	...	...	1	210	4.0 percent.....	3,645	2,580	1,065	235	3,411	270
YEAR MORTGAGE MADE OR ASSUMED						MORTGAGE LOAN							
1950 (part).....	807	440	367	24	783	400	4.1 to 4.4 percent.....	206	144	62	3	203	6
1949.....	1,347	1,229	318	151	1,396	531	4.5 percent.....	1,770	1,214	556	2	1,768	223
1948.....	1,123	882	241	48	1,075	227	4.6 to 5.0 percent.....	170	106	64	...	170	943
1947.....	1,108	692	414	14	1,092	287	5.1 to 5.5 percent.....	6	2	4	...	6	49
1946.....	739	526	213	7	732	213	5.6 to 6.0 percent.....	14	7	7	...	14	519
1942 to 1945.....	1,166	837	309	23	1,141	311	6.1 percent or more.....	1	1	...	...	1	14
1940 to 1941.....	317	284	33	3	314	29	Median interest rate...percent..	4.0	4.0	4.0	4.0	4.0	5.0
1935 to 1939.....	65	53	12	1	64	55	OUTSTANDING DEBT						
1930 to 1934.....	6	5	1	...	6	39	Less than \$50,000.....	117	40	77	...	117	1,510
1929 or earlier.....	16	13	3	...	16	61	\$50,000 to \$99,999.....	825	596	229	...	825	422
TERM OF MORTGAGE						MORTGAGE LOAN							
On demand.....	82	58	24	...	82	349	\$100,000 to \$149,999.....	1,411	858	553	...	1,411	137
Less than 5 years.....	569	342	227	...	569	524	\$150,000 to \$199,999.....	1,245	891	354	4	1,241	26
5 to 9 years.....	1,651	998	653	...	1,651	880	\$200,000 to \$299,999.....	1,345	981	364	11	1,334	32
10 to 12 years.....	3,761	2,889	872	...	3,761	318	\$300,000 to \$499,999.....	1,199	995	204	29	1,170	18
13 to 14 years.....	89	65	24	...	89	15	\$500,000 to \$699,999.....	337	279	58	114	223	5
15 years.....	341	271	70	...	341	23	\$700,000 to \$999,999.....	195	168	27	45	150	2
16 to 19 years.....	24	12	12	3	21	8	\$1,000,000 or more.....	218	173	45	70	148	2
20 years.....	63	56	7	1	62	26	Median loan.....dollars..	193,000	210,000	163,000	662,000	188,000	32,000
21 to 24 years.....	9	5	4	1	8	4	MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT						
25 years.....	20	14	6	1	14	...	Mortgages with payments which include both.....						
25 years or more.....	283	271	12	262	21	6	Less than \$20.....	5,064	3,473	1,591	12	5,052	1,593
Median term.....years..	10	11	10	26+	10	7	\$20 to \$24.....	686	578	108	24	662	26
YEAR MORTGAGE DUE						MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT							
On demand.....	82	58	24	...	82	349	\$25 to \$29.....	237	180	57	14	223	2
Fully amortized.....	424	381	43	273	151	320	\$30 to \$34.....	155	115	40	34	121	11
Past due.....	...	...	...	...	...	...	\$35 to \$39.....	316	279	37	95	221	6
1950 to 1951.....	2	2	...	...	2	174	\$40 to \$44.....	155	133	22	91	64	1
1952 to 1953.....	4	3	1	...	4	69	\$45 to \$49.....	45	40	5	...	45	2
1954 to 1955.....	20	17	3	...	20	26	\$50 to \$69.....	71	54	17	3	68	3
1956 to 1957.....	20	13	7	...	20	10	\$70 or more.....	28	22	6	...	28	2
1958 to 1959.....	23	15	8	...	23	11	Median payment.....dollars..	13	14	11	37	12	10
1960 to 1964.....	39	35	4	...	39	18							
1965 to 1969.....	29	25	4	9	20	9							
1970 to 1974.....	36	35	1	25	11	3							
1975 or later.....	251	236	15	239	12	...							
Partially or not amortized.....	6,385	4,542	1,843	...	6,385	1,485							
Past due.....	5	...	5	...	5	22							
1950 to 1951.....	681	517	164	...	681	307							
1952 to 1953.....	1,220	955	265	...	1,220	392							
1954 to 1955.....	1,137	628	509	...	1,137	247							
1956 to 1957.....	1,137	748	389	...	1,137	277							
1958 to 1959.....	1,429	1,114	315	...	1,429	147							
1960 to 1964.....	723	551	172	...	723	80							
1965 to 1969.....	43	21	22	...	43	13							
1970 to 1974.....	2	2	...	...	2	...							
1975 or later.....	8	6	2	...	8	...							

<sup>1</sup>All second mortgages are on properties with conventional first mortgages.

RESIDENTIAL FINANCING

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

(Number of mortgaged properties)

Subject	Total mortgaged properties			Propert-ies with FHA-insured first mortgage	Propert-ies with conven-tional first mortgage	Subject	Total mortgaged properties			Propert-ies with FHA-insured first mortgage	Propert-ies with Conven-tional first mortgage
	Total	With no second mort-gage	With second mort-gage <sup>1</sup>				Total	With no second mort-gage	With second mort-gage <sup>1</sup>		
NEW YORK-NORTHEASTERN NEW JERSEY STANDARD METROPOLITAN AREA						TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE					
Total properties.....	6,891	4,980	1,911	273	6,619	Less than 20 percent.....	52	47	5	...	52
STRUCTURES ON PROPERTY						20 to 39 percent.....	532	516	16	...	533
1 structure.....	5,776	4,215	1,561	71	5,706	40 to 59 percent.....	1,443	1,216	227	5	1,438
2 structures or more.....	1,115	765	350	202	913	60 to 69 percent.....	1,686	1,255	431	13	1,673
DWELLING UNITS ON PROPERTY						70 to 79 percent.....	989	486	503	14	974
50 to 74 dwelling units.....	4,556	3,212	1,344	129	4,427	80 to 84 percent.....	586	282	304	33	552
75 to 99 dwelling units.....	1,217	915	302	30	1,187	85 to 89 percent.....	184	92	92	43	141
100 to 199 dwelling units.....	922	703	219	75	847	90 to 94 percent.....	180	138	42	115	65
200 dwelling units or more.....	198	151	47	39	159	95 to 99 percent.....	35	15	20	4	31
BUSINESS FLOOR SPACE ON PROPERTY						100 percent or more.....	69	32	37	5	64
None.....	5,174	3,800	1,374	259	4,915	Market value not reported.....	1,137	903	234	41	1,096
Less than half.....	1,718	1,180	538	14	1,704	Median percent.....	65	62	73	90	64
YEAR STRUCTURE BUILT <sup>2</sup>						FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1950 (part).....	13	12	1	9	4	Properties with first mortgage made or assumed at time of purchase.....					
1949.....	186	170	16	138	48	2,575	1,596	979	265	2,310	
1948.....	130	113	17	65	65	Less than 50 percent.....	63	38	25	1	62
1947.....	49	39	10	21	28	50 to 59 percent.....	134	47	87	...	134
1946.....	16	8	8	7	9	60 to 64 percent.....	327	84	243	...	327
1942 to 1945.....	67	56	11	24	43	65 to 69 percent.....	377	103	274	2	375
1940 to 1941.....	481	423	58	5	476	70 to 74 percent.....	453	333	120	...	453
1930 to 1939.....	1,364	1,081	283	3	1,361	75 to 79 percent.....	305	229	76	2	303
1929 or earlier.....	4,422	2,943	1,479	...	4,422	80 to 84 percent.....	269	166	103	22	247
Not reported.....	165	136	29	1	164	85 to 89 percent.....	191	166	25	49	142
YEAR STRUCTURE ACQUIRED <sup>2</sup>						90 to 94 percent.....	96	92	4	42	54
1950 (part).....	363	94	269	23	339	95 to 99 percent.....	118	117	1	89	29
1949.....	599	414	185	150	449	100 percent or more.....	59	57	2	33	26
1948.....	340	206	134	49	291	Purchase price not reported or property not acquired by purchase..					
1947.....	483	264	219	14	469	183	164	19	25	158	
1946.....	447	290	157	5	442	Median percent.....	73	77	67	95	72
1942 to 1945.....	1,234	896	338	24	1,210	TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1940 to 1941.....	702	619	83	4	698	Properties with first mortgage made or assumed at time of purchase.....					
1930 to 1939.....	1,648	1,373	275	3	1,645	2,575	1,596	979	265	2,310	
1929 or earlier.....	1,022	784	238	...	1,023	Less than 50 percent.....	42	38	4	1	41
Not reported.....	54	41	13	1	53	50 to 59 percent.....	50	47	3	...	50
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED <sup>2</sup>						60 to 64 percent.....	85	84	1	...	85
New.....	1,807	1,555	252	255	1,552	65 to 69 percent.....	111	103	8	2	109
Previously occupied.....	5,085	3,426	1,659	18	5,067	70 to 74 percent.....	407	333	74	...	407
PURCHASE PRICE						75 to 79 percent.....	465	229	236	1	464
Less than \$50,000.....	66	5	61	...	66	80 to 84 percent.....	502	166	336	18	484
\$50,000 to \$99,999.....	78	49	29	...	78	85 to 89 percent.....	293	166	127	50	243
\$100,000 to \$149,999.....	572	371	201	...	572	90 to 94 percent.....	144	92	52	46	98
\$150,000 to \$199,999.....	962	721	241	...	962	95 to 99 percent.....	142	117	25	89	53
\$200,000 to \$299,999.....	1,894	1,291	603	9	1,885	100 percent or more.....	151	57	94	33	118
\$300,000 to \$399,999.....	1,435	982	453	17	1,418	Purchase price not reported or property not acquired by purchase..					
\$400,000 to \$499,999.....	907	783	124	107	801	183	164	19	25	158	
\$500,000 to \$699,999.....	233	177	56	38	195	Median percent.....	80	77	82	95	79
\$700,000 to \$999,999.....	235	177	56	38	195	TYPE OF OWNER					
\$1,000,000 or more.....	325	249	76	76	249	Individual.....	1,103	836	267	2	1,101
Property not acquired by purchase..	53	47	6	...	53	Partnership.....	707	436	271	...	707
Not reported.....	367	306	61	26	341	Corporation.....	5,081	3,708	1,373	271	4,810
Median purchase price.....dollars..	282,000	290,000	264,000	682,000	276,000	ORIGIN AND PURPOSE OF FIRST MORTGAGE					
MARKET VALUE						Mortgage made or assumed at time property acquired.....					
Less than \$50,000.....	...	...	...	...	...	2,579	1,596	983	265	2,314	
\$50,000 to \$99,999.....	130	44	86	...	130	Mortgage refinanced or renewed.....	3,775	2,898	877	7	3,768
\$100,000 to \$149,999.....	421	346	75	...	421	To increase loan for improvements or repairs.....	161	134	27	1	160
\$150,000 to \$199,999.....	710	399	311	...	710	To increase loan for other reasons	255	187	68	...	255
\$200,000 to \$299,999.....	1,788	1,240	548	...	1,788	To secure better terms.....	1,799	1,417	382	5	1,794
\$300,000 to \$399,999.....	1,283	878	405	17	1,267	To renew or extend loan without increasing amount.....	1,467	1,094	373	1	1,466
\$400,000 to \$499,999.....	907	782	125	111	797	For other purpose.....	93	66	27	...	93
\$500,000 to \$699,999.....	214	161	53	34	180	Mortgage placed later than acquisition of property.....					
\$700,000 to \$999,999.....	301	227	74	70	231	538	487	51	1	537	
\$1,000,000 or more.....	1,137	903	234	41	1,096	To make improvements or repairs...	191	176	15	1	190
Not reported.....	...	...	...	...	...	To invest in other properties....	213	212	1	...	213
Median market value.....dollars..	290,000	302,000	266,000	678,000	283,000	To invest in business other than real estate.....	8	8	...	...	8
						For other purpose.....					
						126	91	35	...	126	

<sup>1</sup> Second mortgages are on properties with conventional first mortgage, except 7 on properties with FHA-insured first mortgage.

<sup>2</sup> For properties with more than one structure, reported for structures 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 <sup>1</sup>				Total	With no second mortgage	With second mortgage <sup>1</sup>		
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>						<b>RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup></b>					
Total refinanced or renewed mortgages.....	3,775	2,898	877	7	3,768	Less than 50 percent.....	20	19	1	...	20
Same lender.....	2,039	1,616	423	3	2,036	50 to 79 percent.....	238	179	59	4	234
Different lender.....	1,736	1,282	454	4	1,732	80 to 89 percent.....	377	240	137	...	377
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>2</sup> reported.....	6,027	4,413	1,614	121	5,906	90 to 99 percent.....	678	522	156	13	665
						100 percent.....	4,715	3,453	1,262	104	4,611
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>						<b>REAL ESTATE TAXES PER DWELLING UNIT</b>					
Less than \$2.50.....	353	338	15	1	352	Properties with at least 90 percent of their revenues from residential units.....	5,393	3,976	1,417	117	5,276
\$2.50 to \$4.99.....	19	13	6	...	19	Less than \$20.....	10	8	2	...	10
\$5.00 to \$7.49.....	10	2	8	1	9	\$20 to \$39.....	83	12	71	1	82
\$7.50 to \$9.99.....	6	4	2	1	5	\$40 to \$59.....	67	53	14	2	65
\$10.00 to \$12.49.....	28	26	2	7	21	\$60 to \$79.....	495	437	58	3	492
\$12.50 to \$14.99.....	43	39	4	12	31	\$80 to \$99.....	964	557	407	4	960
\$15.00 to \$17.49.....	66	37	29	9	57	\$100 to \$119.....	1,031	733	298	16	1,015
\$17.50 to \$19.99.....	180	173	7	14	166	\$120 to \$139.....	1,040	854	186	16	1,024
\$20.00 to \$24.99.....	531	352	179	17	514	\$140 to \$159.....	610	433	177	13	597
\$25.00 or more.....	3,764	2,623	1,141	10	3,755	\$160 to \$199.....	510	437	73	32	478
Taxes not payable in 1949 <sup>3</sup> .....	42	30	12	22	21	\$200 to \$299.....	385	295	90	6	379
Taxes or value not reported.....	985	775	210	27	958	\$300 or more.....	131	108	23	...	131
Median taxes.....dollars..	25.00+	25.00+	25.00+	18.39	25.00+	Taxes not payable in 1949.....	41	29	12	22	19
						Taxes not reported.....	26	20	6	2	24
<b>MONTHLY TOTAL RENTAL RECEIPTS<sup>2</sup> PER DWELLING UNIT</b>						<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup></b>					
Less than \$20.....	113	26	87	...	113	Properties with both interest and principal in first mortgage payments.....	5,903	4,307	1,596	121	5,783
\$20 to \$29.....	194	105	49	...	154	Less than 30 percent.....	1,913	1,791	122	1	1,913
\$30 to \$39.....	1,140	817	323	5	1,135	30 to 39 percent.....	2,480	1,875	605	18	2,462
\$40 to \$49.....	1,471	980	491	5	1,466	40 to 49 percent.....	912	454	458	89	823
\$50 to \$59.....	1,349	1,022	327	11	1,338	50 to 59 percent.....	289	121	168	7	282
\$60 to \$69.....	668	540	128	14	654	60 to 69 percent.....	97	20	77	1	96
\$70 to \$79.....	420	360	60	14	406	70 to 79 percent.....	60	16	44	...	60
\$80 to \$89.....	220	163	57	41	179	80 percent or more.....	152	30	122	5	147
\$90 to \$99.....	189	165	24	29	160	Median percent.....	34	32	42	45	34
\$100 or more.....	303	235	68	2	301	<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup> LESS REAL ESTATE TAXES</b>					
Median receipts.....dollars..	51	52	47	82	50	Properties with both interest and principal in first mortgage payments.....	5,903	4,307	1,596	121	5,783
						Less than 30 percent.....	698	624	74	...	698
<b>MONTHLY RESIDENTIAL RENTAL RECEIPTS<sup>2</sup> PER DWELLING UNIT</b>						<b>TOTAL RENTAL RECEIPTS<sup>2</sup> AS PERCENT OF MARKET VALUE</b>					
Less than \$20.....	125	38	87	...	125	30 to 39 percent.....	1,929	1,821	108	1	1,928
\$20 to \$29.....	178	126	52	...	178	40 to 49 percent.....	1,575	1,115	460	27	1,548
\$30 to \$39.....	1,226	858	368	5	1,221	50 to 59 percent.....	852	401	451	59	793
\$40 to \$49.....	1,558	1,041	517	5	1,553	60 to 69 percent.....	300	126	174	5	295
\$50 to \$59.....	1,291	999	292	11	1,280	70 to 79 percent.....	180	87	93	4	176
\$60 to \$69.....	604	498	106	18	586	80 percent or more.....	301	83	218	...	300
\$70 to \$79.....	415	352	63	15	400	Taxes not payable in 1949 or not reported.....	68	50	18	24	45
\$80 to \$89.....	193	149	44	37	156	Median percent.....	42	38	53	53	42
\$90 to \$99.....	188	166	22	29	159						
\$100 or more.....	249	186	63	1	248						
Median receipts.....dollars..	49	51	45	81	49						

<sup>1</sup>Second mortgages are on properties with conventional first mortgage, except 7 on properties with FHA-insured first mortgage.

<sup>2</sup>Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

<sup>3</sup>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 1a.—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)		
<b>NEW YORK PORTION</b>								
Total.....	576,375	5,671,068	56,227	486,471	72,789	555,252	447,362	4,629,345
Average debt per property.....	...	9.8	...	8.7	...	7.6	...	10.3
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>								
Less than \$4,000.....	147,569	297,626	3,753	7,779	4,647	9,041	139,170	280,806
\$4,000 to \$5,999.....	146,615	530,094	16,756	55,272	7,277	30,654	122,584	444,168
\$6,000 to \$7,999.....	102,477	566,807	15,241	93,706	18,810	110,083	68,427	363,018
\$8,000 to \$9,999.....	71,775	548,475	14,409	121,787	20,512	160,725	36,857	265,963
\$10,000 to \$11,999.....	37,112	340,639	5,254	51,952	11,176	108,798	20,682	179,889
\$12,000 to \$14,999.....	21,190	245,477	403	5,582	6,019	71,425	14,770	168,470
\$15,000 to \$19,999.....	18,773	273,516	204	3,269	4,349	64,526	14,220	205,721
\$20,000 to \$49,999.....	14,631	379,162	...	...	...	...	14,631	379,162
\$50,000 to \$99,999.....	7,090	435,044	...	...	...	...	7,090	435,044
\$100,000 or more.....	9,146	2,054,228	208	147,124	...	...	8,940	1,907,104
Median loan.....dollars..	5,900	...	7,300	...	8,500	...	5,300	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY</b>								
Less than \$4,000.....	249,140	584,015	20,597	59,697	8,330	20,445	220,215	503,873
\$4,000 to \$5,999.....	108,417	517,691	5,476	24,313	14,100	70,656	88,844	422,722
\$6,000 to \$7,999.....	78,373	540,110	12,669	90,356	16,815	117,981	48,888	331,773
\$8,000 to \$9,999.....	60,970	540,686	13,803	125,617	19,109	167,185	28,061	247,884
\$10,000 to \$11,999.....	22,581	243,720	2,869	30,513	7,451	80,952	12,263	132,255
\$12,000 to \$14,999.....	18,080	242,682	403	5,582	5,302	71,628	12,375	165,472
\$15,000 to \$19,999.....	11,349	190,110	204	3,269	1,683	26,405	9,461	160,436
\$20,000 to \$49,999.....	13,359	410,780	...	...	...	...	13,359	410,780
\$50,000 to \$99,999.....	6,104	437,969	...	...	...	...	6,104	437,969
\$100,000 or more.....	8,006	1,963,305	208	147,124	...	...	7,798	1,816,181
Median debt.....dollars..	4,500	...	6,400	...	7,600	...	4,000	...

Table 2a.—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
<b>NEW YORK PORTION</b>													
Total properties.....	576,375	527,659	48,716	56,227	41,485	13,690	1,053	72,789	70,574	2,215	447,362	415,601	31,760
<b>DWELLING UNITS ON PROPERTY</b>													
1 dwelling unit.....	349,801	326,284	23,517	51,930	37,896	12,988	1,046	53,839	53,558	281	244,034	234,832	9,203
2 to 4 dwelling units.....	158,055	144,774	13,281	4,089	3,388	702	...	18,949	17,014	1,935	135,018	124,372	10,648
5 to 49 dwelling units.....	61,980	51,917	10,063	73	73	...	...	...	...	...	61,906	51,844	10,063
50 dwelling units or more.....	6,539	4,685	1,854	135	128	...	7	...	...	...	6,404	4,557	1,847
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>													
None.....	530,130	488,700	41,430	55,753	41,011	13,690	1,053	71,823	69,608	2,215	402,554	378,081	24,473
Less than half.....	46,248	38,961	7,287	474	474	...	...	965	965	...	44,808	37,522	7,287
<b>YEAR STRUCTURE BUILT</b>													
1950 (part).....	10,823	7,592	3,231	6,610	3,380	3,230	...	2,115	2,115	...	2,098	2,097	1
1949.....	26,870	20,436	6,434	11,054	4,910	5,857	288	6,816	6,816	...	9,001	8,711	290
1948.....	22,131	17,858	4,273	8,659	4,962	3,696	...	4,098	3,817	281	9,375	9,080	296
1947.....	21,333	20,840	493	2,999	2,514	204	281	9,311	9,311	...	9,023	9,015	8
1946.....	12,199	11,915	284	562	562	...	...	6,173	5,892	281	5,464	5,461	3
1942 to 1945.....	7,612	7,480	132	1,824	1,824	...	...	1,730	1,730	...	4,059	3,927	132
1940 to 1941.....	28,647	27,672	972	9,363	8,877	...	485	3,010	3,010	...	16,273	15,784	490
1930 to 1939.....	87,482	84,467	3,015	12,501	12,501	...	...	11,065	10,878	187	63,914	61,088	2,828
1929 or earlier.....	349,850	320,917	28,933	2,658	1,956	702	...	27,285	25,818	1,467	319,908	293,143	26,765
Not reported.....	9,436	8,487	949	...	...	...	...	1,186	1,186	...	8,250	7,301	949
<b>MARKET VALUE</b>													
Less than \$4,000.....	5,443	5,443	...	204	204	...	...	281	281	...	4,959	4,959	...
\$4,000 to \$5,999.....	20,671	19,702	969	771	771	...	...	2,029	2,029	...	17,873	16,903	969
\$6,000 to \$7,999.....	44,420	42,906	1,514	1,993	1,993	...	...	5,920	5,920	...	36,508	34,994	1,514
\$8,000 to \$9,999.....	90,016	80,818	9,198	14,532	8,851	5,682	...	17,193	16,912	281	58,289	55,054	3,238
\$10,000 to \$11,999.....	97,814	88,087	9,727	15,426	9,206	5,736	485	12,945	12,103	842	69,445	66,780	2,665
\$12,000 to \$14,999.....	111,558	105,772	5,786	15,268	12,836	1,871	561	16,269	15,988	281	80,023	76,949	3,074
\$15,000 to \$19,999.....	89,032	82,591	6,441	5,517	5,114	403	...	11,712	10,900	812	71,801	66,577	5,226
\$20,000 to \$49,999.....	77,878	70,437	7,441	1,607	1,607	...	...	6,441	6,441	...	69,830	62,390	7,441
\$50,000 to \$99,999.....	11,748	9,628	2,120	702	702	...	...	...	...	...	11,048	8,927	2,120
\$100,000 or more.....	11,409	8,235	3,174	200	193	...	7	...	...	...	11,212	8,043	3,167
Not reported.....	16,389	14,040	2,349	9	9	...	...	...	...	...	16,379	14,031	2,349
Median market value.....dollars..	12,500	12,500	12,900	10,900	11,900	10,200	...	11,600	11,500	...	13,000	12,800	18,100

Table 3a.—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)		
<b>NEW YORK PORTION</b>								
Total.....	458,330	2,289,925	49,972	295,705	70,772	540,536	337,588	1,453,684
Average debt per property.....	...	5.0	...	5.9	...	7.6	...	4.3
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>								
Less than \$2,000.....	17,899	20,788	...	...	281	337	17,618	20,451
\$2,000 to \$2,999.....	45,406	80,195	684	1,411	2,917	4,737	41,806	74,047
\$3,000 to \$3,999.....	63,978	153,768	3,069	6,368	1,449	3,967	59,460	143,433
\$4,000 to \$4,999.....	68,676	218,758	9,320	28,325	2,636	9,345	56,720	181,038
\$5,000 to \$5,999.....	62,011	249,307	7,436	26,947	4,115	18,976	50,462	203,334
\$6,000 to \$6,999.....	45,398	221,432	3,770	13,870	11,124	60,083	30,504	147,479
\$7,000 to \$7,999.....	36,482	226,914	5,955	41,220	6,848	44,509	23,680	141,185
\$8,000 to \$8,999.....	34,697	246,821	5,821	43,006	10,755	80,315	18,122	123,500
\$9,000 to \$9,999.....	28,123	239,035	8,261	77,024	9,634	79,442	10,229	82,569
\$10,000 to \$10,999.....	20,941	187,939	4,132	40,644	7,780	72,993	9,030	74,302
\$11,000 to \$11,999.....	7,275	73,586	1,122	11,308	3,396	35,805	2,756	26,473
\$12,000 to \$14,999.....	14,732	171,893	403	5,582	5,488	65,501	8,842	100,810
\$15,000 to \$19,999.....	11,075	162,384	...	...	4,349	64,526	6,726	97,858
\$20,000 or more.....	1,637	37,105	...	...	...	...	1,637	37,105
Median loan.....dollars..	5,500	...	7,100	...	8,500	...	4,800	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY</b>								
Less than \$2,000.....	76,325	94,092	3,396	4,609	3,759	5,551	69,171	83,932
\$2,000 to \$2,999.....	74,088	183,039	6,194	16,084	1,526	4,148	66,369	162,807
\$3,000 to \$3,999.....	66,883	230,004	10,803	38,350	3,045	10,746	53,036	180,908
\$4,000 to \$4,999.....	56,154	246,665	4,652	19,674	6,202	27,984	45,202	199,007
\$5,000 to \$5,999.....	36,390	194,567	824	4,639	7,249	39,653	28,317	150,275
\$6,000 to \$6,999.....	32,771	210,955	2,648	17,513	8,374	54,909	21,750	138,533
\$7,000 to \$7,999.....	29,203	217,127	4,505	34,227	7,604	57,299	17,092	125,611
\$8,000 to \$8,999.....	26,107	218,654	4,243	38,304	11,019	91,683	10,846	91,667
\$9,000 to \$9,999.....	25,761	241,898	9,437	89,210	8,090	75,502	8,235	77,186
\$10,000 to \$10,999.....	9,432	97,830	2,308	23,947	3,787	39,413	3,338	34,470
\$11,000 to \$11,999.....	6,090	69,760	561	6,566	3,133	35,615	2,397	27,579
\$12,000 to \$14,999.....	13,058	175,448	403	5,582	5,302	71,628	7,353	98,238
\$15,000 to \$19,999.....	5,676	93,856	...	...	1,683	26,405	3,992	67,451
\$20,000 or more.....	391	16,030	...	...	...	...	391	16,030
Median debt.....dollars..	4,200	...	4,900	...	7,600	...	3,600	...

Table 4a.—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)													
<b>NEW YORK PORTION</b>													
Total outstanding debt.....	2,235,911	2,047,376	188,535	275,750	163,614	106,748	536,022	1,424,139	1,362,560	61,579	54,022	19,147	34,875
Average debt per mortgage.....	4.9	4.8	6.0	5.5	4.6	7.8	7.6	4.2	4.2	4.1	1.7	1.4	1.9
<b>TYPE OF MORTGAGE HOLDER</b>													
Commercial bank or trust company.....	178,264	173,349	4,915	12,389	9,095	1,189	60,916	104,959	103,338	1,621	825	306	519
Mutual savings bank.....	981,976	830,559	151,417	227,028	120,262	103,483	230,856	524,092	492,068	32,024	18,686	18,392	294
Savings and loan association.....	576,894	567,509	9,385	8,428	8,428	...	221,016	347,450	340,258	7,192	855	...	855
Life insurance company.....	92,114	92,114	...	5,771	5,771	...	20,316	66,027	...	...	...	...	...
Mortgage company.....	19,081	18,492	589	13,721	13,721	...	...	5,360	4,771	589	673	...	673
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	348,820	329,955	18,865	...	...	...	...	348,820	329,955	18,865	26,786	...	26,786
Other.....	38,762	35,398	3,364	8,413	6,337	2,076	2,918	27,431	26,143	1,288	6,197	449	5,748
<b>YEAR MORTGAGE MADE OR ASSUMED</b>													
1950 (part).....	361,008	317,193	43,815	82,665	39,622	43,043	56,674	221,669	220,897	772	9,344	6,881	2,463
1949.....	520,914	449,215	71,699	74,070	27,081	42,639	139,371	307,473	290,652	16,821	26,675	7,617	19,058
1948.....	404,562	360,861	43,701	34,447	13,381	21,066	126,486	243,629	224,221	19,408	10,781	4,649	6,132
1947.....	310,525	294,784	15,741	7,942	7,942	...	125,477	177,100	165,069	12,037	2,551	...	2,551
1946.....	226,385	225,153	1,232	3,928	3,928	...	84,927	137,530	136,298	1,232	1,002	...	1,002
1942 to 1945.....	198,759	190,318	8,441	15,632	14,594	...	3,087	160,040	172,637	7,403	1,500	...	1,500
1940 to 1941.....	81,320	81,320	...	27,103	27,103	...	...	54,217	54,217	...	...	...	...
1935 to 1939.....	67,354	67,354	...	29,963	29,963	...	...	37,391	37,391	...	...	...	...
1930 to 1934.....	25,949	25,949	...	...	...	...	...	25,949	25,949	...	...	...	...
1929 or earlier.....	39,135	35,229	3,906	...	...	...	...	39,135	35,229	3,906	1,684	...	1,684

Table 4a.—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.....	458,330	426,882	31,448	49,972	35,441	13,690	70,772	337,588	322,681	14,907	31,732	13,690	18,042
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	38,019	36,886	1,133	2,968	2,443	245	10,960	24,091	23,484	607	1,228	245	983
Mutual savings bank.....	191,627	170,224	21,403	38,621	24,896	13,164	30,705	122,302	116,307	5,995	13,568	13,164	403
Savings and loan association.....	101,184	98,846	2,338	2,152	2,152	...	27,284	71,748	69,738	2,010	824	...	824
Life insurance company.....	16,959	16,959	...	2,058	2,058	...	1,543	13,358	13,358	...	...	...	...
Mortgage company.....	3,789	3,508	281	2,245	2,245	...	...	1,544	1,263	281	281	...	281
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	95,165	89,975	5,190	...	...	...	...	95,165	89,975	5,190	13,119	...	13,119
Other.....	11,590	10,485	1,105	1,929	1,649	281	281	9,381	8,557	824	2,712	281	2,432
FORM OF DEBT													
Mortgage or deed of trust.....	452,436	421,110	31,326	49,972	35,441	13,690	70,771	331,694	316,910	14,784	31,607	13,690	17,917
Contract to purchase.....	5,895	5,772	123	...	...	...	...	5,895	5,772	123	123	...	123
AMORTIZATION													
Fully amortized.....	317,172	292,023	25,149	49,972	35,441	13,690	70,772	196,430	187,823	8,607	22,783	13,690	9,095
Partially amortized.....	75,183	71,460	3,723	...	...	...	...	75,183	71,460	3,723	2,598	...	2,598
Not amortized.....	24,228	23,182	1,046	...	...	...	...	24,228	23,182	1,046	2,309	...	2,309
On demand.....	41,750	40,218	1,532	...	...	...	...	41,750	40,218	1,532	4,039	...	4,039
Regular principal payments required.....	19,251	18,000	1,251	...	...	...	...	19,251	18,000	1,251	684	...	684
No regular principal payments required.....	22,499	22,218	281	...	...	...	...	22,499	22,218	281	3,355	...	3,355
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	444,568	414,101	30,467	49,692	35,160	13,690	69,929	324,947	311,022	13,925	28,953	13,690	15,265
Delinquent:													
Foreclosure in process.....	468	468	...	...	...	...	...	468	468	...	123	...	123
Foreclosure not in process.....	7,066	6,364	702	281	281	...	842	5,943	5,241	702	702	...	702
No regular payments required.....	6,231	5,950	281	...	...	...	...	6,231	5,950	281	1,952	...	1,952
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	57,427	51,959	5,468	10,018	4,796	5,223	6,626	40,783	40,538	245	6,730	5,223	1,508
1949.....	82,903	73,305	9,598	10,136	4,120	5,454	16,321	56,446	54,033	2,413	11,824	5,577	6,248
1948.....	67,844	59,767	8,177	4,900	1,888	3,013	15,209	47,834	43,231	4,603	6,090	2,890	3,200
1947.....	56,267	52,976	3,291	1,123	1,123	...	16,876	38,269	35,259	3,010	2,794	...	2,794
1946.....	47,946	47,262	684	702	702	...	14,196	33,049	32,365	684	1,514	...	1,514
1942 to 1945.....	65,954	62,489	3,465	4,622	4,342	...	1,544	59,789	56,604	3,185	1,731	...	1,731
1940 to 1941.....	28,609	28,609	...	8,202	8,202	...	...	20,409	20,409	...	...	...	...
1935 to 1939.....	27,910	27,910	...	10,271	10,271	...	...	17,638	17,638	...	204	...	204
1930 to 1934.....	7,686	7,686	...	...	...	...	...	7,686	7,686	...	281	...	281
1929 or earlier.....	15,686	14,920	766	...	...	...	...	15,686	14,920	766	561	...	561
TERM OF MORTGAGE													
On demand.....	41,749	40,218	1,531	...	...	...	...	41,749	40,218	1,531	4,039	...	4,039
Less than 5 years.....	32,067	30,401	1,666	187	187	...	...	31,880	30,214	1,666	5,089	...	5,089
5 to 9 years.....	55,350	51,296	4,054	123	...	123	281	54,946	51,296	3,650	5,634	122	5,512
10 to 12 years.....	65,339	62,412	2,927	928	928	...	3,168	61,244	58,504	2,740	2,355	...	2,355
13 to 14 years.....	8,182	7,901	281	123	123	...	562	7,498	7,217	281	...	...	...
15 years.....	100,003	94,747	5,256	3,324	2,623	702	21,785	74,894	71,322	3,572	983	...	281
16 to 19 years.....	19,223	17,960	1,263	2,741	2,461	...	3,770	12,711	11,729	982	888	607	281
20 years.....	74,449	73,683	766	11,118	10,633	486	21,017	42,314	42,033	281	561	281	281
21 to 24 years.....	5,285	4,724	561	1,122	561	281	2,526	1,637	1,637	...	12,182	11,978	204
25 years.....	54,391	41,244	13,147	30,025	17,645	12,100	17,256	7,108	6,904	204	...	...	...
26 years or more.....	2,296	2,296	...	281	281	...	409	1,607	1,607	...	...	...	...
Median term..... years..	15	15	18	25	25	...	20	12	13	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	41,749	40,218	1,531	...	...	...	...	41,749	40,218	1,531	4,039	...	4,039
Fully amortized.....	317,172	292,023	25,149	49,975	35,442	13,691	70,773	196,432	187,825	8,607	22,785	13,690	9,096
Past due.....													
1950 to 1951.....	7,347	7,347	...	281	281	...	...	7,066	7,066	...	2,525	...	2,525
1952 to 1953.....	9,123	8,214	909	468	468	...	...	8,656	7,747	909	2,911	...	2,911
1954 to 1955.....	17,871	17,590	281	1,114	1,114	...	281	16,476	16,195	281	964	...	964
1956 to 1957.....	23,708	21,715	1,993	3,333	3,210	123	953	19,424	17,834	1,590	608	123	485
1958 to 1959.....	34,865	33,620	1,245	3,695	3,695	...	1,047	30,125	28,880	1,245	1,368	...	1,368
1960 to 1964.....	100,294	95,525	4,769	9,299	9,018	...	21,996	68,999	65,680	3,319	281	...	281
1965 to 1969.....	73,852	71,888	1,964	9,365	8,663	702	25,377	39,112	37,849	1,263	982	702	281
1970 to 1974.....	40,321	30,089	10,232	14,704	5,033	9,110	19,325	6,293	6,293	...	9,513	9,232	281
1975 or later.....	9,791	6,035	3,756	7,716	3,960	3,756	1,794	281	281	...	3,633	3,633	...
Partially or not amortized.....	99,412	94,642	4,770	...	...	...	...	99,412	94,642	4,770	4,906	...	4,906
Past due.....	2,835	2,835	...	...	...	...	...	2,835	2,835	...	...	...	...
1950 to 1951.....	28,796	26,739	2,057	...	...	...	...	28,796	26,739	2,057	2,487	...	2,487
1952 to 1953.....	34,940	33,677	1,263	...	...	...	...	34,940	33,677	1,263	1,046	...	1,046
1954 to 1955.....	15,097	14,132	965	...	...	...	...	15,097	14,132	965	263	...	263
1956 to 1957.....	6,705	6,705	...	...	...	...	...	6,705	6,705	...	204	...	204
1958 to 1959.....	6,046	5,765	281	...	...	...	...	6,046	5,765	281	702	...	702
1960 to 1964.....	3,538	3,538	...	...	...	...	...	3,538	3,538	...	...	...	...
1965 to 1969.....	1,047	1,047	...	...	...	...	...	1,047	1,047	...	...	...	...
1970 to 1974.....	204	204	...	...	...	...	...	204	204	...	204	...	204
1975 or later.....	204	204	...	...	...	...	...	204	204	...	...	...	...

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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.....	3,706	3,425	281	187	187	...	281	3,239	2,958	281	2,029	...	2,029
4.0 percent.....	128,210	120,129	8,081	15,826	9,944	5,041	70,491	41,894	41,707	187	15,121	13,690	1,432
4.1 to 4.4 percent.....	9,241	8,914	327	7,698	7,371	...	...	1,543	1,543	...	...	...	...
4.5 percent.....	139,783	127,506	12,277	21,807	13,608	8,199	...	117,976	113,898	4,078	1,047	...	1,047
4.6 to 5.0 percent.....	137,648	129,193	8,455	4,454	4,332	123	...	133,193	124,861	8,332	8,129	...	8,129
5.1 to 5.5 percent.....	16,692	16,411	281	...	...	...	...	16,692	16,411	281	...	...	...
5.6 to 6.0 percent.....	23,052	21,305	1,747	...	...	...	...	23,052	21,305	1,747	5,404	...	5,404
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
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.....	18,180	17,414	766	...	...	...	281	17,899	17,133	766	21,110	11,621	9,489
\$2,000 to \$2,999.....	47,604	45,003	2,601	684	562	123	2,917	44,004	41,526	2,478	4,868	2,069	2,799
\$3,000 to \$3,999.....	66,083	62,389	3,694	3,069	3,069	...	1,449	61,564	57,870	3,694	1,263	...	1,263
\$4,000 to \$4,999.....	67,891	64,702	3,189	9,601	9,320	...	2,917	55,373	52,745	2,628	2,555	...	2,555
\$5,000 to \$5,999.....	62,553	60,057	2,496	7,716	7,436	281	4,583	50,254	48,506	1,748	1,092	...	1,092
\$6,000 to \$6,999.....	45,859	44,369	1,490	4,015	3,489	526	11,405	30,439	29,755	684	562	...	562
\$7,000 to \$7,999.....	41,593	34,988	6,605	11,877	5,271	6,325	6,848	22,868	22,868	...	281	...	281
\$8,000 to \$8,999.....	36,324	30,419	5,905	8,010	2,788	4,941	10,194	18,122	17,718	404	...	...	...
\$9,000 to \$9,999.....	22,182	19,967	2,215	2,383	1,291	1,092	9,494	10,306	9,323	983	...	...	...
\$10,000 to \$10,999.....	18,802	17,154	1,648	1,777	1,373	403	7,873	9,153	8,189	964	...	...	...
\$11,000 to \$11,999.....	6,152	6,152	...	561	561	...	3,115	2,476	2,476	...	...	...	...
\$12,000 to \$14,999.....	13,804	12,962	842	281	281	...	5,628	7,896	7,334	562	...	...	...
\$15,000 to \$19,999.....	9,952	9,952	...	...	...	...	4,069	5,884	5,884	...	...	...	...
\$20,000 or more.....	1,356	1,356	...	...	...	...	...	1,356	1,356	...	...	...	...
Median loan.....dollars..	5,400	5,300	7,200	6,900	5,600	...	8,400	4,800	4,800	...	1,500	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	78,477	75,017	3,460	3,396	3,274	123	3,759	71,223	67,985	3,338	23,768	12,323	11,446
\$2,000 to \$2,999.....	73,799	71,376	2,423	6,134	6,134	...	1,526	66,080	63,657	2,423	2,630	1,367	1,263
\$3,000 to \$3,999.....	68,537	65,275	3,262	11,083	10,803	...	3,326	54,128	51,428	2,700	2,507	...	2,507
\$4,000 to \$4,999.....	56,198	52,785	3,413	4,371	4,371	...	6,482	45,344	42,212	3,132	1,496	...	1,496
\$5,000 to \$5,999.....	36,776	35,625	1,151	1,105	824	281	7,717	27,956	27,552	404	485	...	485
\$6,000 to \$6,999.....	33,455	31,526	1,929	4,016	2,368	1,648	8,093	21,346	21,065	281	842	...	842
\$7,000 to \$7,999.....	34,163	26,790	7,373	9,406	3,338	5,988	7,324	17,433	16,608	825	...	...	...
\$8,000 to \$8,999.....	27,463	22,326	5,137	6,084	1,648	4,156	10,878	10,501	9,940	561	...	...	...
\$9,000 to \$9,999.....	19,083	17,026	2,057	3,103	1,730	1,373	8,184	7,796	7,393	403	...	...	...
\$10,000 to \$10,999.....	7,515	7,112	403	935	812	123	3,787	2,795	2,514	281	...	...	...
\$11,000 to \$11,999.....	5,109	4,828	281	...	...	...	2,712	2,397	2,116	281	...	...	...
\$12,000 to \$14,999.....	12,534	11,972	562	281	281	...	5,302	6,951	6,670	281	...	...	...
\$15,000 to \$19,999.....	4,834	4,834	...	...	...	...	1,683	3,151	3,151	...	...	...	...
\$20,000 or more.....	391	391	...	...	...	...	...	391	391	...	...	...	...
Median debt.....dollars..	4,100	4,000	7,000	4,900	3,700	...	7,600	3,500	3,500	...	1,300	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....													
Less than \$20.....	411,326	381,203	30,123	49,974	35,442	13,690	70,771	290,582	277,001	13,581	26,489	13,690	12,799
\$20 to \$24.....	85,652	80,305	5,347	4,061	4,061	...	5,849	75,743	70,957	4,786	21,782	13,690	8,092
\$25 to \$29.....	38,255	37,291	964	3,209	3,209	...	4,161	30,885	30,201	684	964	...	964
\$30 to \$34.....	51,280	46,162	5,118	9,523	8,418	1,105	4,086	37,671	33,845	3,826	2,215	...	2,215
\$35 to \$39.....	40,381	38,230	2,151	4,213	3,932	...	5,039	31,130	29,680	1,450	281	...	281
\$40 to \$44.....	39,829	36,392	3,437	6,131	3,659	2,472	9,521	24,177	23,493	684	562	...	562
\$45 to \$49.....	40,766	33,656	7,110	11,370	5,242	5,847	10,066	19,329	18,347	982	...	...	...
\$50 to \$54.....	26,992	23,538	3,454	5,570	2,396	2,893	8,154	13,269	12,988	281	281	...	281
\$55 to \$59.....	21,834	20,888	1,046	2,916	2,151	766	6,610	12,407	12,407	...	123	...	123
\$60 to \$64.....	17,022	16,613	409	1,046	842	204	5,735	10,241	10,037	204	...	...	...
\$65 to \$69.....	11,754	11,351	403	812	409	403	3,554	7,388	7,388	...	...	...	...
\$70 to \$79.....	7,108	7,108	...	281	281	...	1,993	4,834	4,834	...	...	...	...
\$80 to \$89.....	9,722	9,599	123	281	281	...	1,964	7,477	7,354	123	...	...	...
\$90 to \$99.....	10,168	10,168	...	561	561	...	1,373	8,233	8,233	...	...	...	...
\$100 to \$119.....	7,423	6,862	561	...	...	...	1,684	5,740	5,179	561	281	...	281
\$120 or more.....	3,040	3,040	...	...	...	...	982	2,058	2,058	...	...	...	...
Median payment.....dollars..	33	33	37	38	32	...	43	30	30	...	...	...	...

Table 5a.—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
NEW YORK PORTION													
Total properties.....	458,330	426,882	31,448	49,972	35,441	13,690	842	70,772	68,761	2,011	337,588	322,681	14,907
STRUCTURES ON PROPERTY													
1 structure.....	452,531	421,485	31,046	49,887	35,355	13,690	842	70,563	68,552	2,011	332,081	317,578	14,503
2 structures or more.....	5,800	5,397	403	85	85	...	...	208	208	...	5,506	5,104	403
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	326,982	305,263	21,719	45,883	32,053	12,988	842	52,858	52,577	281	228,243	220,634	7,609
2 dwelling units.....	92,057	85,230	6,827	3,817	3,116	702	...	12,702	11,252	1,450	75,538	70,862	4,676
3 dwelling units.....	26,959	25,828	1,131	272	272	...	...	3,481	3,200	281	23,206	22,356	851
4 dwelling units.....	12,330	10,560	1,770	...	...	...	...	1,730	1,730	...	10,600	8,830	1,770
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	444,100	414,195	29,905	49,504	34,973	13,690	842	69,807	67,796	2,011	324,789	311,426	13,363
Less than half.....	14,232	12,688	1,544	468	468	...	...	965	965	...	12,799	11,255	1,544
YEAR STRUCTURE BUILT													
1950 (part).....	10,170	6,940	3,230	6,471	3,241	3,230	...	1,911	1,911	...	1,788	1,788	...
1949.....	26,190	19,772	6,418	10,941	4,804	5,857	281	6,816	6,816	...	8,434	8,153	281
1948.....	17,000	12,742	4,258	4,743	1,046	3,696	...	3,771	3,490	281	8,487	8,207	281
1947.....	18,898	18,413	485	1,327	842	204	281	9,107	9,107	...	8,464	8,464	...
1946.....	11,990	11,709	281	561	561	...	...	6,173	5,892	281	5,256	5,256	...
1942 to 1945.....	7,388	7,388	...	1,824	1,824	...	...	1,730	1,730	...	3,835	3,835	...
1940 to 1941.....	26,326	25,642	684	8,950	8,669	...	281	3,010	3,010	...	14,365	13,962	403
1930 to 1939.....	79,352	77,447	1,905	12,498	12,498	...	...	10,697	10,510	187	56,156	54,439	1,718
1929 or earlier.....	255,670	241,482	14,188	2,658	1,956	702	...	26,372	25,109	1,263	226,642	214,418	12,224
Not reported.....	3,349	3,349	...	...	...	...	...	1,186	1,186	...	4,163	4,163	...
YEAR STRUCTURE ACQUIRED													
1950 (part).....	30,745	25,277	5,468	9,551	4,328	5,223	...	6,626	6,626	...	14,569	14,324	245
1949.....	51,561	43,290	8,271	10,135	4,120	5,454	561	15,059	13,889	1,170	26,367	25,281	1,087
1948.....	47,097	40,829	6,268	4,901	1,888	3,013	...	16,191	15,630	561	26,005	23,310	2,695
1947.....	43,256	40,666	2,590	1,123	1,123	...	...	16,876	16,595	281	25,257	22,949	2,309
1946.....	42,685	41,517	1,168	702	702	...	...	14,196	14,196	...	27,788	26,620	1,168
1942 to 1945.....	74,059	70,788	3,271	4,809	4,529	...	281	1,543	1,543	...	67,706	64,717	2,990
1940 to 1941.....	38,458	38,177	281	8,482	8,482	...	...	281	281	...	29,695	29,414	281
1930 to 1939.....	55,025	54,183	842	9,710	9,710	...	...	...	...	...	45,314	44,473	842
1929 or earlier.....	75,025	71,734	3,291	562	562	...	...	...	...	...	74,464	71,174	3,291
Not reported.....	423	423	...	...	...	...	...	...	...	...	423	423	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	161,790	144,639	17,151	41,710	29,049	12,381	281	24,568	24,006	562	95,514	91,586	3,928
Previously occupied.....	296,540	282,242	14,298	8,263	6,392	1,309	561	46,204	44,754	1,450	242,074	231,096	10,978
PURCHASE PRICE													
Less than \$2,000.....	2,694	2,694	...	...	...	...	...	281	281	...	2,414	2,414	...
\$2,000 to \$2,999.....	4,584	4,380	204	...	...	...	...	...	...	...	4,585	4,380	204
\$3,000 to \$3,999.....	20,469	20,469	...	403	403	...	...	1,186	1,186	...	18,880	18,880	...
\$4,000 to \$4,999.....	33,684	31,655	2,029	3,238	3,238	...	...	3,180	3,180	...	27,266	25,238	2,029
\$5,000 to \$5,999.....	39,773	37,817	1,956	6,669	6,669	...	...	2,356	2,356	...	30,748	28,792	1,956
\$6,000 to \$6,999.....	51,204	49,473	1,731	8,528	8,528	...	...	5,957	5,957	...	36,718	34,987	1,731
\$7,000 to \$7,999.....	38,239	36,405	1,834	3,130	3,007	123	...	6,177	6,177	...	28,934	27,282	1,712
\$8,000 to \$8,999.....	40,541	37,507	3,034	5,401	2,490	2,630	281	6,904	6,904	...	28,237	28,114	123
\$9,000 to \$9,999.....	34,460	28,855	5,605	7,002	2,724	4,278	...	4,694	4,133	561	22,764	21,999	766
\$10,000 to \$10,999.....	42,920	36,710	6,210	6,799	2,255	4,263	281	10,417	10,136	281	25,704	24,319	1,385
\$11,000 to \$11,999.....	25,101	22,962	2,139	3,957	3,069	607	281	5,764	5,202	562	15,380	14,691	689
\$12,000 to \$14,999.....	52,940	50,105	2,835	3,273	1,608	1,666	...	12,626	12,299	327	37,040	36,159	882
\$15,000 to \$19,999.....	33,331	30,701	2,630	889	889	...	...	7,399	7,118	281	25,044	22,695	2,350
\$20,000 to \$24,999.....	12,097	12,097	...	281	281	...	...	3,274	3,274	...	8,543	8,543	...
\$25,000 or more.....	10,728	10,167	561	281	281	...	...	561	561	...	9,886	9,324	561
Property not acquired by purchase.....	8,892	8,331	561	...	...	...	...	...	...	...	8,892	8,331	561
Not reported.....	6,679	6,556	123	123	...	123	...	...	...	...	6,556	6,556	...
Median purchase price.....dollars..	8,700	8,600	9,800	8,500	6,800	...	...	10,400	10,400	...	8,400	8,400	...
MARKET VALUE													
Less than \$2,000.....	1,263	1,263	...	...	...	...	...	281	281	...	983	983	...
\$2,000 to \$2,999.....	730	730	...	...	...	...	...	...	...	...	730	730	...
\$3,000 to \$3,999.....	2,307	2,307	...	204	204	...	...	...	...	...	2,103	2,103	...
\$4,000 to \$4,999.....	6,248	5,687	561	403	403	...	...	485	485	...	5,360	4,799	561
\$5,000 to \$5,999.....	11,503	11,503	...	368	368	...	...	1,544	1,544	...	9,592	9,592	...
\$6,000 to \$6,999.....	12,911	12,086	825	1,105	1,105	...	...	1,871	1,871	...	9,936	9,111	825
\$7,000 to \$7,999.....	24,608	23,919	684	684	684	...	...	3,722	3,722	...	20,202	19,513	689
\$8,000 to \$8,999.....	43,212	39,332	3,880	4,015	1,666	2,350	...	10,194	10,194	...	29,002	27,471	1,531
\$9,000 to \$9,999.....	32,683	28,265	4,418	5,205	1,871	3,332	...	6,208	5,927	281	21,271	20,464	807
\$10,000 to \$10,999.....	64,962	57,180	7,782	10,832	5,622	5,210	...	7,614	7,053	561	46,516	44,505	2,011
\$11,000 to \$11,999.....	24,014	22,927	1,087	4,267	3,461	281	...	5,085	4,804	281	14,662	14,662	...
\$12,000 to \$14,999.....	102,547	97,748	4,799	15,268	12,836	1,871	561	16,146	15,865	281	71,134	69,048	2,087
\$15,000 to \$19,999.....	72,729	68,576	4,153	5,517	5,114	403	...	11,508	10,900	608	55,703	52,562	3,142
\$20,000 to \$24,999.....	28,764	27,958	806	1,122	1,122	...	...	3,121	3,121	...	24,521	23,715	806
\$25,000 or more.....	26,257	24,012	2,245	983	983	...	...	2,993	2,993	...	22,282	20,038	2,245
Not reported.....	3,594	3,390	204	...	...	...	...	...	...	...	3,594	3,390	204
Median market value.....dollars..	12,000	12,100	10,600	11,500	12,500	...	...	11,600	11,600	...	12,200	12,200	...

RESIDENTIAL FINANCING

Table 5a.—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 guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	83,433	82,328	1,105	6,997	6,875	123	...	1,543	1,543	...	74,891	73,909	982
20 to 39 percent.....	170,866	164,732	6,134	16,126	15,846	...	281	5,113	5,113	...	148,626	143,773	5,854
40 to 59 percent.....	103,391	98,436	4,955	2,349	2,069	281	...	22,083	22,083	...	78,958	74,284	4,675
60 to 69 percent.....	35,179	32,747	2,432	3,950	3,669	281	...	15,004	14,115	889	16,226	14,963	1,263
70 to 79 percent.....	29,074	26,199	2,875	5,909	4,401	1,228	281	15,666	15,385	281	7,499	6,412	1,087
80 to 84 percent.....	9,300	7,728	1,572	1,536	806	449	281	6,314	6,033	281	1,450	889	561
85 to 89 percent.....	5,587	3,734	1,853	2,659	1,087	1,572	...	1,947	1,666	281	982	982	...
90 to 94 percent.....	6,688	2,167	4,521	4,444	204	4,240	...	1,495	1,495	...	749	468	281
95 to 99 percent.....	3,835	842	2,993	2,712	...	2,712	...	842	561	281	281	281	...
100 percent or more.....	7,388	4,382	2,806	3,291	485	2,806	...	766	766	...	3,332	3,332	...
Market value not reported.....	3,594	3,390	204	...	...	...	...	...	...	...	3,594	3,390	204
Median percent.....	37	36	73	56	34	...	...	64	64	...	32	32	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	1,930	1,526	404	123	...	123	...	281	281	...	1,525	1,245	281
\$2.50 to \$4.99.....	4,536	3,834	702	906	204	702	...	684	684	...	2,946	2,946	...
\$5.00 to \$7.49.....	6,992	6,308	684	684	281	403	...	689	689	...	5,519	5,338	281
\$7.50 to \$9.99.....	14,395	13,329	1,066	1,628	561	1,066	...	2,479	2,479	...	10,289	10,289	...
\$10.00 to \$12.49.....	32,504	31,254	1,250	2,385	2,105	...	281	7,764	7,483	281	22,356	21,667	689
\$12.50 to \$14.99.....	58,379	55,929	2,450	6,127	5,846	281	...	8,528	8,528	...	43,723	41,555	2,169
\$15.00 to \$17.49.....	76,745	71,264	5,481	7,839	6,454	1,105	281	12,290	11,542	748	56,615	53,269	3,346
\$17.50 to \$19.99.....	58,211	56,481	1,730	5,283	4,518	766	...	9,242	8,961	281	43,686	43,002	684
\$20.00 to \$24.99.....	86,508	81,709	4,799	6,548	5,846	702	...	11,223	11,223	...	68,738	64,641	4,097
\$25.00 or more.....	74,114	71,063	3,051	1,582	1,582	...	...	7,324	6,903	421	65,208	62,579	2,630
Taxes not payable in 1949.....	35,537	26,712	8,825	16,589	8,045	8,283	281	8,726	8,726	...	10,221	9,941	281
Taxes or value not reported.....	8,486	7,475	1,011	281	...	281	...	1,544	1,263	281	6,661	6,212	449
Median taxes.....dollars..	18.00	18.07	...	16.50	...	...	...	17.00	17.00	...	18.49	18.49	...
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>													
Less than \$20.....	1,590	1,309	281	204	204	...	...	...	...	...	1,385	1,105	281
\$20 to \$39.....	2,274	2,274	...	...	...	...	...	561	561	...	1,712	1,712	...
\$40 to \$59.....	8,588	7,437	1,151	824	...	824	...	1,786	1,786	...	5,977	5,651	327
\$60 to \$79.....	24,177	22,353	1,824	749	468	281	...	3,537	3,256	281	19,893	18,630	1,263
\$80 to \$99.....	40,266	38,434	1,832	1,432	366	1,066	...	7,388	7,388	...	31,446	30,680	766
\$100 to \$119.....	42,292	39,214	3,078	1,964	1,683	...	281	5,659	5,378	281	34,669	32,153	2,517
\$120 to \$139.....	40,409	38,229	2,180	3,209	2,385	824	...	7,388	7,201	187	29,811	28,643	1,169
\$140 to \$159.....	41,922	38,946	2,976	2,853	1,871	983	...	5,144	4,582	562	33,926	32,494	1,432
\$160 to \$199.....	70,764	66,707	4,057	8,587	7,465	842	281	10,271	9,990	281	51,906	49,252	2,653
\$200 to \$249.....	60,509	58,417	2,092	6,143	5,939	204	...	9,306	9,166	140	45,059	43,311	1,748
\$250 to \$299.....	26,689	26,408	281	4,162	4,162	...	...	2,215	2,215	...	20,312	20,031	281
\$300 or more.....	58,182	56,236	1,946	2,853	2,853	...	...	7,248	7,248	...	48,081	46,135	1,946
Taxes not payable in 1949.....	35,659	26,712	8,947	16,711	8,045	8,386	281	8,726	8,726	...	10,221	9,941	281
Taxes not reported.....	5,014	4,207	807	281	...	281	...	1,544	1,263	281	3,189	2,944	255
Median taxes.....dollars..	159	161	...	179	...	...	...	150	152	...	157	158	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	309,533	283,394	26,139	47,821	33,289	13,690	842	67,655	65,644	2,011	194,057	184,460	9,596
Mortgage refinanced or renewed.....	122,515	117,970	4,545	1,685	1,685	...	...	3,117	3,117	...	117,715	113,172	4,545
To increase loan for improvements or repairs.....	16,217	16,132	85	842	842	...	...	562	562	...	14,815	14,730	85
To increase loan for other reasons.....	14,311	14,311	...	...	...	...	...	590	590	...	13,721	13,721	...
To secure better terms.....	38,587	36,762	1,825	843	843	...	...	1,684	1,684	...	36,060	34,237	1,825
To renew or extend loan without increasing amount.....	43,285	41,538	1,747	...	...	...	...	...	...	...	43,285	41,538	1,747
For other purpose.....	10,115	9,227	888	...	...	...	...	281	281	...	9,834	8,946	888
Mortgage placed later than acquisition of property.....	26,284	25,519	765	468	468	...	...	...	...	...	25,816	25,051	765
To make improvements or repairs.....	12,421	12,217	204	468	468	...	...	...	...	...	11,953	11,749	204
To invest in other properties.....	2,998	2,998	...	...	...	...	...	...	...	...	2,998	2,998	...
To invest in business other than real estate.....	1,216	1,216	...	...	...	...	...	...	...	...	1,216	1,216	...
For other purpose.....	9,649	9,088	561	...	...	...	...	...	...	...	9,649	9,088	561
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	122,515	117,970	4,545	1,685	1,685	...	...	3,117	3,117	...	117,715	113,172	4,545
Same lender.....	77,663	74,167	3,496	842	842	...	...	2,555	2,555	...	74,265	70,771	3,496
Different lender.....	44,852	43,803	1,049	843	843	...	...	562	562	...	43,450	42,401	1,049

<sup>1</sup> 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 5a.—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				
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>														
Properties with first mortgage made or assumed at time of purchase.....	309,538	283,395	26,143	47,824	33,291	13,691	843	67,657	65,644	2,013	194,058	184,461	9,598	
Less than 50 percent.....	51,280	47,247	4,033	842	842	...	...	1,590	1,122	468	48,847	45,283	3,565	
50 to 59 percent.....	36,864	34,070	2,794	2,134	1,151	702	281	3,109	2,828	281	31,621	30,090	1,531	
60 to 64 percent.....	28,837	26,282	2,555	1,105	824	281	...	4,500	4,079	421	23,232	21,379	1,853	
65 to 69 percent.....	26,488	24,524	1,964	1,769	1,769	...	...	4,337	4,337	...	20,383	18,418	1,964	
70 to 74 percent.....	31,908	30,137	1,771	5,558	4,191	1,087	281	7,138	7,138	...	19,212	18,809	404	
75 to 79 percent.....	31,570	27,893	3,677	7,961	4,846	2,834	281	8,703	8,422	281	14,906	14,625	281	
80 to 84 percent.....	31,059	26,597	4,462	10,863	6,681	4,181	...	10,850	10,569	281	9,346	9,346	...	
85 to 89 percent.....	28,698	24,636	4,062	13,249	9,468	3,781	...	8,616	8,335	281	6,833	6,833	...	
90 to 94 percent.....	17,799	17,799	...	2,554	2,554	...	...	9,587	9,587	...	5,659	5,659	...	
95 to 99 percent.....	4,008	3,306	702	982	281	702	...	1,730	1,730	...	1,295	1,295	...	
100 percent or more.....	12,212	12,212	...	684	684	...	...	7,497	7,497	...	4,032	4,032	...	
Purchase price not reported or property not acquired by purchase.....	8,815	8,692	123	123	...	123	...	...	...	...	8,692	8,692	...	
Median percent.....	71	71	...	82	82	...	...	82	82	...	63	63	...	
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>														
Properties with first mortgage made or assumed at time of purchase.....	309,538	283,395	26,143	47,824	33,291	13,691	843	67,657	65,644	2,013	194,058	184,461	9,598	
Less than 50 percent.....	47,931	47,247	684	842	842	...	...	1,122	1,122	...	45,967	45,283	684	
50 to 59 percent.....	34,632	34,070	562	1,151	1,151	...	...	2,828	2,828	...	30,651	30,090	562	
60 to 64 percent.....	26,563	26,282	281	824	824	...	...	4,079	4,079	...	21,660	21,379	281	
65 to 69 percent.....	25,507	24,524	983	1,769	1,769	...	...	4,337	4,337	...	19,401	18,418	983	
70 to 74 percent.....	31,165	30,137	1,028	4,893	4,191	702	...	7,138	7,138	...	19,136	18,809	327	
75 to 79 percent.....	30,015	27,893	2,122	5,407	4,846	561	...	8,890	8,422	468	15,717	14,625	1,092	
80 to 84 percent.....	30,115	26,597	3,518	7,646	6,681	403	561	10,569	10,569	...	11,900	9,346	2,554	
85 to 89 percent.....	28,669	24,636	4,033	10,433	9,468	684	281	9,317	8,335	982	8,920	6,833	2,087	
90 to 94 percent.....	18,875	17,799	1,076	3,162	2,554	607	...	9,587	9,587	...	6,127	5,659	468	
95 to 99 percent.....	7,610	3,306	4,304	4,304	281	4,023	281	2,011	1,730	281	1,295	1,295	...	
100 percent or more.....	19,641	12,212	7,429	7,271	684	6,587	...	7,778	7,497	281	4,593	4,032	561	
Purchase price not reported or property not acquired by purchase.....	8,815	8,692	123	123	...	123	...	...	...	...	8,692	8,692	...	
Median percent.....	73	71	...	86	82	...	...	83	82	...	64	63	...	
<b>VETERAN STATUS OF OWNER</b>														
Veteran of World War II.....	122,902	106,518	16,384	19,867	6,019	13,568	281	64,675	62,944	1,731	38,362	37,555	807	
Veteran of World War I only.....	49,354	46,063	3,291	3,648	3,648	...	...	766	766	...	44,940	41,649	3,291	
Other service or nonveteran.....	286,076	274,302	11,774	26,458	25,774	123	561	5,332	5,051	281	254,286	243,477	10,809	



RESIDENTIAL FINANCING

Table 6a.—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)		
NEW YORK PORTION								
Total.....	326,982	1,665,414	45,883	277,856	52,858	389,608	228,243	997,950
Average debt per property.....	...	5.1	...	6.1	...	7.4	...	4.4
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	12,699	14,123	...	...	281	337	12,418	13,786
\$2,000 to \$2,999.....	32,856	56,696	403	738	1,935	2,871	30,518	53,087
\$3,000 to \$3,999.....	44,424	107,857	2,414	5,320	1,449	3,967	40,561	98,570
\$4,000 to \$4,999.....	47,012	148,478	8,393	25,755	2,355	8,138	36,264	114,585
\$5,000 to \$5,999.....	41,347	167,851	7,155	25,853	3,291	15,145	30,902	126,853
\$6,000 to \$6,999.....	29,482	145,719	2,648	9,436	8,552	45,538	18,283	90,745
\$7,000 to \$7,999.....	29,239	184,390	5,955	41,220	5,360	34,835	17,925	108,335
\$8,000 to \$8,999.....	27,660	199,272	5,821	43,006	9,025	67,861	12,814	88,405
\$9,000 to \$9,999.....	22,213	191,227	7,559	70,219	6,407	52,279	8,247	68,729
\$10,000 to \$10,999.....	15,921	143,829	4,009	39,419	5,582	52,729	6,330	51,681
\$11,000 to \$11,999.....	6,091	62,625	1,122	11,308	3,256	34,542	1,713	16,775
\$12,000 to \$14,999.....	10,211	118,175	403	5,582	2,980	35,280	6,828	77,313
\$15,000 to \$19,999.....	6,518	96,521	...	...	2,385	36,086	4,133	60,435
\$20,000 or more.....	1,310	28,651	...	...	...	...	1,310	28,651
Median loan.....dollars..	5,600	...	7,300	...	8,300	...	4,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	53,345	64,515	2,835	4,048	2,777	3,685	47,734	56,782
\$2,000 to \$2,999.....	50,839	125,963	5,173	13,504	1,526	4,148	44,140	108,311
\$3,000 to \$3,999.....	47,689	164,783	9,400	33,440	3,045	10,746	35,245	120,597
\$4,000 to \$4,999.....	35,672	156,127	4,652	19,674	4,536	20,224	26,485	116,229
\$5,000 to \$5,999.....	26,208	141,006	824	4,639	6,220	34,116	19,164	102,251
\$6,000 to \$6,999.....	23,748	153,293	2,367	15,745	5,342	35,161	16,039	102,387
\$7,000 to \$7,999.....	23,893	177,977	4,505	34,227	6,155	46,528	13,232	97,222
\$8,000 to \$8,999.....	20,358	170,966	4,243	35,304	7,932	65,980	8,184	69,682
\$9,000 to \$9,999.....	20,647	193,655	8,735	82,405	6,173	57,426	5,739	53,824
\$10,000 to \$10,999.....	7,375	76,614	2,185	22,722	3,226	33,548	1,964	20,344
\$11,000 to \$11,999.....	4,845	55,687	561	6,566	2,572	29,232	1,713	19,889
\$12,000 to \$14,999.....	8,183	110,052	403	5,582	1,812	24,626	5,968	79,844
\$15,000 to \$19,999.....	3,992	66,918	...	...	1,543	24,188	2,449	42,730
\$20,000 or more.....	187	7,858	...	...	...	...	187	7,858
Median debt.....dollars..	4,300	...	6,000	...	7,400	...	3,600	...

Table 7a.—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)													
NEW YORK PORTION													
Total outstanding debt.....	1,632,553	1,491,005	141,548	259,234	152,570	101,276	389,299	984,020	951,914	32,106	32,866	17,814	15,092
Average debt per mortgage.....	5.0	4.9	6.5	5.7	4.8	7.8	7.4	4.3	4.3	4.2	1.5	1.4	1.7
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	132,949	129,128	3,821	11,921	8,627	1,189	51,642	69,386	68,859	527	474	306	168
Mutual savings bank.....	775,902	652,279	123,623	216,349	115,055	98,011	189,077	370,476	350,925	19,551	17,353	17,059	294
Savings and loan association.....	385,461	382,335	4,126	7,502	7,502	...	125,346	249,487	249,487	4,126	112	...	112
Life insurance company.....	86,315	86,315	...	5,303	5,303	...	20,316	60,696	60,696	...	...	...	...
Mortgage company.....	15,629	15,040	589	10,971	10,971	...	...	4,658	4,069	589	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	211,958	204,645	7,313	...	...	...	...	211,958	204,645	7,313	9,924	...	9,924
Other.....	23,339	21,263	2,076	7,188	5,112	2,076	2,918	13,233	13,233	...	5,003	449	4,554
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	261,620	223,277	38,343	75,500	37,929	37,571	44,913	141,207	140,435	772	5,695	5,548	147
1949.....	397,086	338,811	58,275	73,397	26,408	42,639	109,916	213,773	205,265	8,508	18,535	7,617	10,918
1948.....	309,379	278,396	30,983	34,447	13,381	21,066	86,729	188,203	178,286	9,917	6,331	4,649	1,682
1947.....	218,696	212,706	5,990	6,174	6,174	...	90,588	121,934	115,944	5,990	456	...	456
1946.....	149,869	149,869	...	3,928	3,928	...	54,066	91,875	91,875	...	818	...	818
1942 to 1945.....	140,312	135,167	5,145	14,044	13,006	...	3,087	123,181	119,074	4,107	827	...	827
1940 to 1941.....	61,215	61,215	...	24,269	24,269	...	...	36,946	36,946	...	...	...	...
1935 to 1939.....	56,070	56,070	...	27,475	27,475	...	...	28,595	28,595	...	204	...	204
1930 to 1934.....	12,760	12,760	...	...	...	...	...	12,760	12,760	...	...	...	...
1929 or earlier.....	25,546	22,734	2,812	...	...	...	...	25,546	22,734	2,812	...	...	...

Table 7a.—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.....	326,982	305,263	21,719	45,883	32,053	12,988	52,858	228,243	220,634	7,609	21,719	12,988	8,793
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	28,777	28,129	648	2,781	2,256	245	8,855	17,141	17,019	122	526	245	281
Mutual savings bank.....	144,308	127,059	17,249	35,870	22,846	12,462	25,421	83,018	79,073	3,945	12,866	12,462	403
Savings and loan association.....	70,565	69,519	1,046	1,871	1,871	...	16,759	51,935	50,889	1,046	281	...	...
Life insurance company.....	15,369	15,369	...	1,871	1,871	...	1,543	11,955	11,955	...	...	...	...
Mortgage company.....	2,526	2,245	281	1,684	1,684	...	...	842	561	281	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	59,050	56,835	2,215	...	...	...	...	59,050	56,835	2,215	6,020	...	6,020
Other.....	6,389	6,108	281	1,806	1,526	281	281	4,302	4,302	...	2,028	281	1,748
FORM OF DEBT													
Mortgage or deed of trust.....	322,383	300,786	21,597	45,882	32,053	12,988	52,857	223,644	216,157	7,487	21,597	12,988	8,609
Contract to purchase.....	4,600	4,477	123	...	...	...	...	4,600	4,477	123	123	...	123
AMORTIZATION													
Fully amortized.....	245,676	226,779	18,897	45,882	32,053	12,988	52,858	146,937	142,150	4,787	17,225	12,988	4,238
Partially amortized.....	42,220	40,443	1,777	...	...	...	...	42,220	40,443	1,777	1,624	...	1,624
Not amortized.....	14,851	14,290	561	...	...	...	...	14,851	14,290	561	561	...	561
On demand.....	24,237	23,752	485	...	...	...	...	24,237	23,752	485	2,309	...	2,309
Regular principal payments required.....	9,821	9,336	485	...	...	...	...	9,821	9,336	485	561	...	561
No regular principal payments required.....	14,416	14,416	...	...	...	...	...	14,416	14,416	...	1,748	...	1,748
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	318,022	297,004	21,018	45,602	31,772	12,988	52,296	220,124	213,216	6,908	19,709	12,988	6,722
Delinquent:													
Foreclosure in process.....	281	281	...	...	...	...	...	281	281	...	123	...	123
Foreclosure not in process.....	5,490	4,788	702	281	281	...	561	4,648	3,946	702	702	...	702
No regular payments required.....	3,191	3,191	...	...	...	...	...	3,191	3,191	...	1,186	...	1,186
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	39,549	34,783	4,766	9,007	4,486	4,521	5,317	25,226	24,981	245	4,766	4,521	245
1949.....	61,636	53,891	7,745	9,855	3,839	5,454	12,083	39,698	38,249	1,449	9,206	5,577	3,630
1948.....	51,650	46,609	5,041	4,900	1,888	3,013	10,972	35,777	33,749	2,028	3,936	2,890	1,046
1947.....	37,352	35,885	1,467	842	842	...	13,181	23,329	21,862	1,467	766	...	766
1946.....	31,646	31,646	...	702	702	...	9,761	21,183	21,183	...	1,391	...	1,391
1942 to 1945.....	47,125	44,910	2,215	3,975	3,695	...	1,544	41,607	39,672	1,935	1,450	...	1,450
1940 to 1941.....	21,482	21,482	...	7,360	7,360	...	...	14,123	14,123	...	...	...	...
1935 to 1939.....	22,997	22,997	...	9,242	9,242	...	...	13,754	13,754	...	204	...	204
1930 to 1934.....	3,196	3,196	...	...	...	...	...	3,196	3,196	...	...	...	...
1929 or earlier.....	10,350	9,865	485	...	...	...	...	10,350	9,865	485	...	...	...
TERM OF MORTGAGE													
On demand.....	24,237	23,752	485	...	...	...	...	24,237	23,752	485	2,309	...	2,309
Less than 5 years.....	20,269	19,006	1,263	...	...	...	...	20,269	19,006	1,263	1,526	...	1,526
5 to 9 years.....	26,764	25,648	1,116	123	...	123	...	26,641	25,648	993	2,583	122	2,461
10 to 12 years.....	45,597	44,505	1,092	281	281	...	1,718	43,598	42,506	1,092	1,671	...	1,671
13 to 14 years.....	5,641	5,641	...	123	123	...	281	5,238	5,238	...	...	...	...
15 years.....	70,503	66,931	3,572	1,939	1,939	...	12,526	56,038	52,466	3,572	281	...	281
16 to 19 years.....	13,977	13,696	281	2,180	1,900	...	2,367	9,429	9,429	...	...	...	...
20 years.....	64,415	63,930	485	10,597	10,072	485	18,424	35,434	35,434	...	607	...	607
21 to 24 years.....	4,396	3,835	561	1,122	561	281	2,245	1,029	1,029	...	561	...	561
25 years.....	49,451	36,585	12,866	29,277	16,897	12,100	14,889	5,284	5,080	204	12,182	11,978	204
26 years or more.....	1,735	1,735	...	281	281	...	409	1,046	1,046	...	...	...	...
Median term.....years..	15	15	...	25	25	...	20	15	15	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	24,237	23,752	485	...	...	...	...	24,237	23,752	485	2,309	...	2,309
Fully amortized.....	245,676	226,780	18,896	45,885	32,054	12,989	52,859	146,938	142,151	4,787	17,226	12,988	4,238
Part due.....	4,494	4,494	...	...	...	...	...	4,494	4,494	...	1,543	...	1,543
1950 to 1951.....	4,845	4,845	...	281	281	...	...	4,565	4,565	...	684	...	684
1952 to 1953.....	13,425	13,144	281	1,029	1,029	...	281	12,115	11,834	281	561	...	561
1954 to 1955.....	17,679	16,249	1,430	3,052	2,929	123	672	13,957	12,648	1,309	327	123	204
1956 to 1957.....	26,311	26,030	281	2,853	2,853	...	766	22,412	22,412	281	684	...	684
1958 to 1959.....	72,170	68,973	3,197	8,551	8,270	...	12,316	51,303	48,387	2,916	281	...	281
1960 to 1964.....	61,036	61,036	...	7,699	7,699	...	20,353	32,985	32,985	...	...	...	...
1965 to 1969.....	35,925	25,974	9,951	14,704	5,033	9,110	16,677	4,545	4,545	...	9,513	9,232	281
1970 to 1974.....	9,791	6,035	3,756	7,716	3,960	...	1,794	281	281	...	3,633	3,633	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Partially or not amortized.....	57,070	54,732	2,338	...	...	...	...	57,070	54,732	2,338	2,185	...	2,185
Part due.....	1,263	1,263	...	...	...	...	...	1,263	1,263	...	...	...	...
1950 to 1951.....	19,359	17,909	1,450	...	...	...	...	19,359	17,909	1,450	748	...	748
1952 to 1953.....	16,343	16,343	...	...	...	...	...	16,343	16,343	...	204	...	204
1954 to 1955.....	6,359	6,359	684	...	...	...	...	6,359	5,675	684	123	...	123
1956 to 1957.....	5,255	5,255	...	...	...	...	...	5,255	5,255	...	204	...	204
1958 to 1959.....	4,184	4,184	...	...	...	...	...	4,184	4,184	...	702	...	702
1960 to 1964.....	3,133	3,133	...	...	...	...	...	3,133	3,133	...	...	...	...
1965 to 1969.....	766	766	...	...	...	...	...	766	766	...	...	...	...
1970 to 1974.....	204	204	...	...	...	...	...	204	204	...	204	...	204
1975 or later.....	204	204	...	...	...	...	...	204	204	...	...	...	...

RESIDENTIAL FINANCING

Table 7a.—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													
<b>INTEREST RATE</b>													
Less than 4.0 percent.....	2,022	2,022	...	...	...	...	281	1,742	1,742	...	906	...	906
4.0 percent.....	96,482	91,114	5,930	14,844	9,663	4,339	52,577	29,342	29,155	187	13,736	12,988	748
4.1 to 4.4 percent.....	8,399	8,072	327	6,856	6,529	327	...	1,543	1,543	...	...	...	...
4.5 percent.....	105,854	95,269	10,023	20,196	11,997	8,199	...	85,377	83,272	2,105	281	...	281
4.6 to 5.0 percent.....	86,406	81,527	4,879	3,986	3,864	123	...	82,419	77,663	4,756	4,769	...	4,769
5.1 to 5.5 percent.....	11,264	11,264	...	...	...	...	...	11,264	11,264	...	...	...	...
5.6 to 6.0 percent.....	16,597	15,996	561	...	...	...	...	16,597	15,996	561	2,028	...	2,028
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	...	4.5	4.4	...	4.0	4.5	4.5	...	...	...	...
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	12,699	12,699	...	...	...	...	281	12,418	12,418	...	16,471	10,919	5,552
\$2,000 to \$2,999.....	33,464	32,453	1,011	403	281	123	1,935	31,126	30,238	888	3,098	2,069	1,029
\$3,000 to \$3,999.....	46,126	43,817	2,309	2,414	2,414	...	1,449	42,262	39,953	2,309	281	...	281
\$4,000 to \$4,999.....	47,124	44,862	2,262	8,674	8,393	...	2,356	36,094	34,113	1,981	1,105	...	1,105
\$5,000 to \$5,999.....	40,786	39,600	1,186	7,435	7,155	281	3,291	30,060	29,154	906	204	...	204
\$6,000 to \$6,999.....	29,820	29,014	806	2,893	2,367	526	8,552	18,376	18,095	281	281	...	281
\$7,000 to \$7,999.....	33,974	28,071	5,903	11,175	5,271	5,623	5,360	17,440	17,440	...	281	...	281
\$8,000 to \$8,999.....	29,971	24,627	5,344	8,010	2,788	4,941	9,025	12,937	12,814	123	...	...	...
\$9,000 to \$9,999.....	16,412	15,039	1,373	2,383	1,291	1,092	6,407	7,622	7,341	281	...	...	...
\$10,000 to \$10,999.....	14,408	13,163	1,245	1,654	1,250	403	5,863	6,891	6,330	561	...	...	...
\$11,000 to \$11,999.....	5,249	5,249	...	561	561	...	2,975	1,713	1,713	...	...	...	...
\$12,000 to \$14,999.....	9,686	9,405	281	281	281	...	2,980	6,425	6,144	281	...	...	...
\$15,000 to \$19,999.....	6,237	6,237	...	...	...	...	2,385	3,852	3,852	...	...	...	...
\$20,000 or more.....	1,029	1,029	...	...	...	...	...	1,029	...	...	...	...	...
Median loan.....dollars..	5,500	5,400	...	7,100	5,600	...	8,300	4,700	4,800	...	...	...	...
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	55,993	53,223	1,870	2,835	2,713	123	2,777	49,482	47,734	1,748	18,201	11,621	6,580
\$2,000 to \$2,999.....	49,837	48,688	1,169	5,173	5,173	...	1,526	43,159	41,990	1,169	1,367	...	...
\$3,000 to \$3,999.....	48,081	46,643	1,438	9,680	9,400	...	3,045	35,356	34,199	1,157	561	...	561
\$4,000 to \$4,999.....	35,825	33,615	2,010	4,371	4,371	...	4,536	26,718	24,708	2,010	1,029	...	1,029
\$5,000 to \$5,999.....	26,565	26,004	561	1,105	824	281	6,220	19,241	18,960	281	...	...	...
\$6,000 to \$6,999.....	24,835	23,187	1,648	3,735	2,087	1,648	5,342	15,758	15,758	...	561	...	561
\$7,000 to \$7,999.....	28,215	22,526	5,689	8,704	3,138	5,286	6,155	13,355	13,292	123	...	...	...
\$8,000 to \$8,999.....	21,855	16,858	4,997	6,084	1,648	4,156	7,932	7,839	7,278	561	...	...	...
\$9,000 to \$9,999.....	15,296	13,642	1,654	3,103	1,730	1,373	6,454	5,739	5,739	...	...	...	...
\$10,000 to \$10,999.....	6,282	5,879	403	812	689	123	3,226	2,245	1,964	281	...	...	...
\$11,000 to \$11,999.....	3,723	3,723	...	...	...	...	2,291	1,432	1,432	...	...	...	...
\$12,000 to \$14,999.....	7,939	7,658	281	281	281	...	1,812	5,846	5,565	281	...	...	...
\$15,000 to \$19,999.....	3,431	3,431	...	...	...	...	1,543	1,888	1,888	...	...	...	...
\$20,000 or more.....	187	187	...	...	...	...	...	187	187	...	...	...	...
Median debt.....dollars..	4,200	4,100	...	5,700	3,800	...	7,400	3,600	3,600	...	...	...	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT</b>													
Mortgages with payments which include both.....	297,436	276,277	21,159	45,884	32,033	12,988	52,858	198,695	191,646	7,049	19,413	12,988	6,425
Less than \$20.....	19,459	18,770	689	1,824	1,824	...	1,263	16,372	15,683	689	16,296	12,988	3,308
\$20 to \$24.....	20,645	20,645	...	2,648	2,648	...	1,151	16,846	16,846	...	403	...	403
\$25 to \$29.....	39,737	36,417	3,320	8,354	7,950	403	2,356	29,028	26,111	2,917	1,467	...	1,467
\$30 to \$34.....	33,468	32,019	1,449	4,213	3,932	...	2,794	26,462	25,293	1,169	281	...	281
\$35 to \$39.....	33,943	31,348	2,595	6,008	3,536	2,472	5,845	22,090	21,967	123	281	...	281
\$40 to \$44.....	38,155	31,045	7,110	11,370	5,242	5,847	8,523	18,262	17,280	982	...	...	...
\$45 to \$49.....	26,028	22,574	3,454	5,570	2,396	2,893	7,312	13,146	12,865	281	281	...	281
\$50 to \$54.....	21,653	20,607	1,046	2,916	2,151	766	6,610	12,126	12,126	...	123	...	123
\$55 to \$59.....	16,320	15,911	409	1,045	842	204	5,735	9,539	9,335	204	...	...	...
\$60 to \$64.....	11,473	11,070	403	812	409	403	3,273	7,388	7,388	...	...	...	...
\$65 to \$69.....	7,108	7,108	...	281	281	...	1,993	4,834	4,834	...	...	...	...
\$70 to \$79.....	9,020	8,897	123	281	281	...	1,964	6,775	6,652	123	...	...	...
\$80 to \$99.....	9,964	9,964	...	561	561	...	1,373	8,029	8,029	...	...	...	...
\$100 to \$119.....	7,423	6,862	561	...	...	...	1,684	5,740	5,179	561	281	...	281
\$120 or more.....	3,040	3,040	...	...	...	...	982	2,058	2,058	...	...	...	...
Median payment.....dollars..	40	39	...	39	34	...	48	37	37	...	...	...	...

Table 8a.—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			
<b>NEW YORK PORTION</b>													
Total properties.....	326,982	305,263	21,719	45,883	32,053	12,988	842	52,858	52,577	281	228,243	220,634	7,609
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>													
None.....	321,126	299,687	21,439	45,602	31,772	12,988	842	52,174	51,893	281	223,350	216,022	7,328
Less than half.....	5,858	5,577	281	281	281	...	...	684	684	...	4,893	4,612	281
<b>TYPE OF STRUCTURE</b>													
Detached.....	280,309	260,396	19,913	41,534	27,704	12,988	842	46,416	46,135	281	192,360	186,557	5,803
Semidetached and attached.....	46,673	44,867	1,806	4,349	4,349	...	...	6,442	6,442	...	35,883	34,077	1,806
<b>NUMBER OF ROOMS</b>													
Less than 4 rooms.....	7,818	7,614	204	123	123	...	...	672	672	...	7,024	6,820	204
4 rooms.....	40,386	32,013	8,373	14,888	6,720	7,607	561	9,896	9,896	...	15,601	15,396	204
5 rooms.....	55,573	50,858	4,715	13,220	9,551	3,669	...	16,736	16,455	281	25,618	24,852	766
6 rooms.....	112,135	106,898	5,237	11,738	10,072	1,385	281	14,770	14,770	...	85,628	82,056	3,572
7 rooms or more.....	100,669	97,928	2,741	4,893	4,770	123	...	9,651	9,651	...	86,125	83,506	2,618
Not reported.....	10,402	9,953	449	1,021	817	204	...	1,133	1,133	...	8,248	8,003	245
<b>YEAR STRUCTURE BUILT</b>													
1950 (part).....	9,889	6,659	3,230	6,471	3,241	3,230	...	1,911	1,911	...	1,507	1,507	...
1949.....	24,647	18,229	6,418	10,941	4,804	5,837	281	6,535	6,535	...	7,171	6,890	281
1948.....	16,176	12,199	3,977	4,743	1,046	3,696	...	3,508	3,227	281	7,925	7,925	...
1947.....	18,617	18,132	485	1,327	842	204	281	8,826	8,826	...	8,464	8,464	...
1946.....	9,885	9,885	...	561	561	...	...	4,249	4,249	...	4,975	4,975	...
1942 to 1945.....	6,342	6,342	...	1,824	1,824	...	...	1,526	1,526	...	2,993	2,993	...
1940 to 1941.....	24,017	23,333	684	8,389	8,108	...	281	3,010	3,010	...	12,617	12,214	403
1930 to 1939.....	66,121	64,526	1,595	10,785	10,785	...	...	7,938	7,938	...	47,397	45,802	1,595
1929 or earlier.....	149,215	143,885	5,330	842	842	...	...	15,051	15,051	...	133,323	127,993	5,330
Not reported.....	2,075	2,075	...	...	...	...	...	204	204	...	1,871	1,871	...
<b>YEAR STRUCTURE ACQUIRED</b>													
1950 (part).....	25,135	20,369	4,766	8,727	4,205	4,521	...	5,317	5,317	...	11,092	10,847	245
1949.....	41,203	34,504	6,699	10,135	4,120	5,454	561	11,803	11,522	281	19,265	18,862	403
1948.....	36,674	32,896	3,778	4,901	1,888	3,013	...	10,972	10,972	...	20,802	20,036	766
1947.....	29,759	28,993	766	842	842	...	...	13,181	13,181	...	15,735	14,970	766
1946.....	28,916	28,712	204	702	702	...	...	9,761	9,761	...	18,453	18,249	204
1942 to 1945.....	50,949	48,453	2,496	3,975	3,695	...	281	1,543	1,543	...	45,430	43,215	2,215
1940 to 1941.....	29,174	28,893	281	7,640	7,640	...	...	281	281	...	21,253	20,972	281
1930 to 1939.....	40,405	40,124	281	8,681	8,681	...	...	...	...	...	31,723	31,443	281
1929 or earlier.....	44,490	42,041	2,449	281	281	...	...	...	...	...	44,210	41,761	2,449
Not reported.....	281	281	...	...	...	...	...	...	...	...	281	281	...
<b>STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED</b>													
New.....	139,562	123,814	15,748	40,681	28,020	12,381	281	22,200	21,919	281	76,682	73,876	2,806
Previously occupied.....	1,87,421	1,81,449	5,972	5,202	4,033	607	561	30,658	30,658	...	151,561	146,758	4,803
<b>PURCHASE PRICE</b>													
Less than \$2,000.....	2,694	2,694	...	...	...	...	...	281	281	...	2,414	2,414	...
\$2,000 to \$2,999.....	4,295	4,295	...	...	...	...	...	...	...	...	4,295	4,295	...
\$3,000 to \$3,999.....	14,734	14,734	...	403	403	...	...	1,186	1,186	...	13,145	13,145	...
\$4,000 to \$4,999.....	25,396	24,630	766	3,051	3,051	...	...	2,198	2,198	...	20,147	19,382	766
\$5,000 to \$5,999.....	31,437	29,867	1,570	6,108	6,108	...	...	2,075	2,075	...	23,274	21,684	1,590
\$6,000 to \$6,999.....	36,780	35,751	1,029	7,406	7,406	...	...	4,975	4,975	...	24,399	23,370	1,029
\$7,000 to \$7,999.....	27,295	25,864	1,431	1,893	1,893	...	...	5,343	5,343	...	19,938	18,629	1,309
\$8,000 to \$8,999.....	26,844	23,933	2,911	5,401	2,490	...	...	5,378	5,378	...	16,066	16,066	...
\$9,000 to \$9,999.....	24,382	19,619	4,763	7,002	2,724	2,255	281	3,572	3,572	...	13,809	13,324	485
\$10,000 to \$10,999.....	35,034	29,308	5,726	6,799	2,957	3,069	281	9,294	9,294	...	18,941	17,959	982
\$11,000 to \$11,999.....	20,713	19,340	1,373	3,957	3,069	607	281	4,080	3,799	281	12,676	12,472	204
\$12,000 to \$14,999.....	31,518	30,554	964	2,291	1,327	964	...	7,342	7,342	...	21,885	21,885	...
\$15,000 to \$19,999.....	17,766	17,082	684	766	281	...	...	3,722	3,722	...	13,278	12,594	684
\$20,000 to \$24,999.....	9,224	9,224	...	281	281	...	...	2,853	2,853	...	6,091	6,091	...
\$25,000 or more.....	9,249	8,688	561	281	281	...	...	561	561	...	8,407	7,845	561
Property not acquired by purchase.....	4,600	4,600	...	...	...	...	...	...	...	...	4,600	4,600	...
Not reported.....	5,004	4,881	123	123	...	123	...	...	...	...	4,881	4,881	...
Median purchase price.....dollars..	8,500	8,400	...	8,700	6,800	...	...	10,100	10,100	...	8,100	8,100	...
<b>MARKET VALUE</b>													
Less than \$2,000.....	561	561	...	...	...	...	...	281	281	...	281	281	...
\$2,000 to \$2,999.....	730	730	...	...	...	...	...	...	...	...	730	730	...
\$3,000 to \$3,999.....	1,904	1,904	...	204	204	...	...	...	...	...	1,700	1,700	...
\$4,000 to \$4,999.....	5,687	5,687	...	403	403	...	...	485	485	...	4,799	4,799	...
\$5,000 to \$5,999.....	6,873	6,873	...	368	368	...	...	281	281	...	6,225	6,225	...
\$6,000 to \$6,999.....	9,859	9,859	123	1,105	1,105	...	...	1,871	1,871	...	7,007	6,884	123
\$7,000 to \$7,999.....	16,669	16,184	485	684	684	...	...	3,161	3,161	...	12,824	12,339	485
\$8,000 to \$8,999.....	31,522	28,203	3,319	4,015	1,666	2,350	...	8,230	8,230	...	19,276	18,306	970
\$9,000 to \$9,999.....	23,860	20,248	3,612	5,120	1,788	3,332	...	5,459	5,459	...	13,281	13,000	281
\$10,000 to \$10,999.....	48,253	41,032	7,221	7,221	5,061	5,210	...	6,284	6,284	...	31,698	29,687	2,011
\$11,000 to \$11,999.....	18,233	17,146	1,087	4,080	3,274	526	281	4,243	3,962	281	9,910	9,910	...
\$12,000 to \$14,999.....	72,843	70,710	2,133	12,602	10,872	1,169	561	12,095	12,095	...	48,147	47,744	403
\$15,000 to \$19,999.....	47,072	45,079	1,993	4,927	4,524	403	...	6,242	6,242	...	35,902	34,313	1,590
\$20,000 to \$24,999.....	19,942	19,942	...	1,122	1,122	...	...	1,718	1,718	...	17,102	17,102	...
\$25,000 or more.....	20,734	19,151	1,583	983	983	...	...	2,508	2,508	...	17,244	15,701	1,543
Not reported.....	2,120	1,916	204	...	...	...	...	...	...	...	2,120	1,916	204
Median market value.....dollars..	11,800	12,100	...	11,100	12,400	...	...	11,000	11,000	...	12,300	12,300	...

Table 8a.—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
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	59,656	59,533	123	6,249	6,127	123	...	1,543	1,543	...	51,863	51,863	...
20 to 39 percent.....	117,942	113,062	4,880	13,889	13,609	...	281	3,927	3,927	...	100,126	95,526	4,600
40 to 59 percent.....	73,355	71,076	2,279	1,946	1,666	281	...	17,255	17,255	...	54,153	52,155	1,999
60 to 69 percent.....	24,137	23,856	281	3,950	3,669	281	...	9,680	9,680	...	10,507	10,507	...
70 to 79 percent.....	21,654	20,042	1,612	5,207	4,401	526	281	10,773	10,773	...	5,674	4,868	806
80 to 84 percent.....	7,990	7,260	730	1,536	806	449	281	5,752	5,752	...	702	702	...
85 to 89 percent.....	3,763	2,191	1,572	2,659	1,087	1,572	...	1,105	1,105	...	...	...	...
90 to 94 percent.....	6,407	2,197	4,240	4,444	204	4,240	...	1,495	1,495	...	468	468	...
95 to 99 percent.....	3,835	842	2,993	2,712	...	2,712	...	842	842	281	281	281	...
100 percent or more.....	6,125	3,219	2,806	3,291	485	2,806	...	485	485	...	2,350	2,350	...
Market value not reported.....	2,120	1,916	204	...	...	...	...	...	...	...	2,120	1,916	204
Median percent.....	37	36	...	62	35	...	...	64	64	...	32	32	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	1,368	1,245	123	123	...	123	...	281	281	...	964	964	...
\$2.50 to \$4.99.....	4,536	3,834	702	906	204	702	...	684	684	...	2,946	2,946	...
\$5.00 to \$7.49.....	5,862	5,178	684	684	281	403	...	485	485	...	4,693	4,412	281
\$7.50 to \$9.99.....	14,082	13,016	1,066	1,628	561	1,066	...	2,479	2,479	...	9,976	9,976	...
\$10.00 to \$12.49.....	29,352	28,306	1,046	2,385	2,105	...	281	7,483	7,202	281	19,485	19,000	485
\$12.50 to \$14.99.....	44,576	42,407	2,169	5,098	4,817	281	...	7,125	7,125	...	32,352	30,465	1,886
\$15.00 to \$17.49.....	61,720	58,540	3,180	7,278	5,893	1,105	281	8,370	8,370	...	46,072	44,278	1,794
\$17.50 to \$19.99.....	42,521	41,633	888	4,880	4,115	766	...	3,706	3,706	...	31,935	31,812	123
\$20.00 to \$24.99.....	49,537	47,228	2,309	4,724	4,724	...	...	6,003	6,003	...	38,811	36,502	2,309
\$25.00 or more.....	34,298	34,298	...	1,310	1,310	...	...	4,816	4,816	...	28,173	28,173	...
Taxes not payable in 1949.....	33,713	24,888	8,825	16,589	8,045	8,263	281	8,445	8,445	...	8,578	8,398	281
Taxes or value not reported.....	5,422	4,692	730	281	...	281	...	982	982	...	4,159	3,710	449
Median taxes.....dollars..	16.79	16.87	...	...	...	...	...	15.95	15.99	...	17.02	17.06	...
<b>REAL ESTATE TAXES</b>													
Less than \$20.....	1,028	1,028	...	204	204	...	...	...	...	...	824	824	...
\$20 to \$39.....	1,713	1,713	...	...	...	...	...	561	561	...	1,151	1,151	...
\$40 to \$59.....	4,230	3,406	824	824	...	824	...	1,233	1,233	...	2,173	2,173	...
\$60 to \$79.....	5,983	5,702	281	281	...	281	...	590	590	...	5,112	5,112	...
\$80 to \$99.....	13,771	12,705	1,066	1,066	...	1,066	...	3,834	3,834	...	8,871	8,871	...
\$100 to \$119.....	13,269	12,503	766	842	561	...	281	1,327	1,327	...	11,100	10,616	485
\$120 to \$139.....	25,121	23,531	1,590	2,648	1,824	824	...	6,640	6,640	...	15,832	15,067	766
\$140 to \$159.....	29,620	28,310	1,310	1,684	1,403	281	...	3,694	3,413	281	24,242	23,494	748
\$160 to \$199.....	59,053	56,259	2,794	8,184	7,062	842	281	8,745	8,745	...	42,123	40,452	1,671
\$200 to \$249.....	52,913	51,242	1,671	6,143	5,939	204	...	7,623	7,623	...	39,147	37,680	1,467
\$250 to \$299.....	25,987	25,987	...	4,162	4,162	...	...	2,215	2,215	...	19,610	19,610	...
\$300 or more.....	57,038	55,092	1,946	2,853	2,853	...	...	6,967	6,967	...	47,218	45,272	1,946
Taxes not payable in 1949.....	33,835	24,888	8,947	16,711	8,045	8,386	281	8,445	8,445	...	8,678	8,398	281
Taxes not reported.....	3,424	2,898	526	281	...	281	...	982	982	...	2,161	1,916	245
Median taxes.....dollars..	189	190	...	...	...	...	...	173	173	...	192	192	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	234,572	216,067	18,505	44,199	30,369	12,988	842	51,332	51,051	281	139,041	134,646	4,394
Mortgage refinanced or renewed.....	73,787	71,133	2,654	1,404	1,404	...	...	1,527	1,527	...	70,857	68,205	2,654
To increase loan for improvements or repairs.....	10,849	10,849	...	842	842	...	...	281	281	...	9,727	9,727	...
To increase loan for other reasons.....	11,106	11,106	...	...	...	...	...	403	403	...	10,703	10,703	...
To secure better terms.....	23,109	22,126	983	562	562	...	...	562	562	...	21,985	21,004	983
To renew or extend loan without increasing amount.....	23,807	22,621	1,186	...	...	...	...	...	...	...	23,807	22,621	1,186
For other purpose.....	4,916	4,431	485	...	...	...	...	281	281	...	4,635	4,150	485
Mortgage placed later than acquisition of property.....	18,626	18,065	561	281	281	...	...	...	...	...	18,345	17,784	561
To make improvements or repairs.....	8,224	8,224	...	281	281	...	...	...	...	...	7,943	7,943	...
To invest in other properties.....	2,998	2,998	...	...	...	...	...	...	...	...	2,998	2,998	...
To invest in business other than real estate.....	935	935	...	...	...	...	...	...	...	...	935	935	...
For other purpose.....	6,469	5,908	561	...	...	...	...	...	...	...	6,469	5,908	561
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	73,787	71,133	2,654	1,404	1,404	...	...	1,527	1,527	...	70,857	68,205	2,654
Same lender.....	49,018	46,645	2,373	842	842	...	...	1,246	1,246	...	46,930	44,558	2,373
Different lender.....	24,769	24,488	281	562	562	...	...	281	281	...	23,927	23,647	281

<sup>1</sup> 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 8a.—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
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	234,574	216,067	18,507	44,200	30,369	12,989	843	51,332	51,051	281	139,040	134,647	4,395
Less than 50 percent.....	35,887	34,876	1,011	842	842	...	...	1,122	1,122	...	33,922	32,912	1,011
50 to 59 percent.....	25,983	24,452	1,531	1,029	748	...	281	2,425	2,425	...	22,529	21,279	1,250
60 to 64 percent.....	20,321	19,292	1,029	1,105	824	281	...	2,648	2,648	...	16,568	15,820	748
65 to 69 percent.....	19,237	18,255	982	1,122	1,122	...	...	3,291	3,291	...	14,824	13,842	982
70 to 74 percent.....	26,565	25,075	1,490	5,558	4,191	1,087	281	5,735	5,735	...	15,272	15,150	123
75 to 79 percent.....	24,993	21,597	3,396	7,680	4,565	2,834	281	5,476	5,476	...	11,837	11,556	281
80 to 84 percent.....	25,050	20,869	4,181	10,582	6,400	4,181	...	8,605	8,605	...	5,863	5,863	...
85 to 89 percent.....	23,197	19,135	4,062	12,220	8,439	3,781	...	6,529	6,248	281	4,448	4,448	...
90 to 94 percent.....	12,468	12,468	...	2,273	2,273	...	...	6,921	6,921	...	3,274	3,274	...
95 to 99 percent.....	3,835	3,133	702	982	281	702	...	1,730	1,730	...	1,122	1,122	...
100 percent or more.....	11,052	11,052	...	684	684	...	...	6,850	6,850	...	3,518	3,518	...
Purchase price not reported or property not acquired by purchase.....	5,986	5,863	123	123	...	123	...	...	...	...	5,863	5,863	...
Median percent.....	72	72	...	82	82	...	...	83	83	...	63	63	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	234,574	216,067	18,507	44,200	30,369	12,989	843	51,332	51,051	281	139,040	134,647	4,395
Less than 50 percent.....	35,279	34,876	403	842	842	...	...	1,122	1,122	...	33,315	32,912	403
50 to 59 percent.....	24,733	24,452	281	748	748	...	...	2,425	2,425	...	21,559	21,279	281
60 to 64 percent.....	19,292	19,292	...	824	824	...	...	2,648	2,648	...	15,820	15,820	...
65 to 69 percent.....	18,536	18,255	281	1,122	1,122	...	...	3,291	3,291	...	14,123	13,842	281
70 to 74 percent.....	25,075	25,075	...	4,191	4,191	...	...	5,735	5,735	...	15,150	15,150	...
75 to 79 percent.....	23,251	21,597	1,654	5,126	4,565	561	...	5,476	5,476	...	12,648	11,556	1,092
80 to 84 percent.....	22,721	20,869	1,852	7,265	6,400	403	561	8,605	8,605	...	6,751	5,863	888
85 to 89 percent.....	21,362	19,135	2,227	9,404	8,439	684	281	6,248	6,248	...	5,711	4,448	1,263
90 to 94 percent.....	13,263	12,468	795	2,881	2,273	607	...	6,921	6,921	...	3,461	3,274	187
95 to 99 percent.....	7,437	3,133	4,304	281	281	4,023	...	2,011	1,730	281	1,122	1,122	...
100 percent or more.....	17,639	11,052	6,587	7,271	684	6,587	...	6,850	6,850	...	3,518	3,518	...
Purchase price not reported or property not acquired by purchase.....	5,986	5,863	123	123	...	123	...	...	...	...	5,863	5,863	...
Median percent.....	73	72	...	86	82	...	...	83	83	...	64	63	...
<b>VETERAN STATUS OF OWNER</b>													
Veteran of World War II.....	94,122	80,573	13,549	18,978	5,382	12,866	281	49,006	48,725	281	25,139	26,016	123
Veteran of World War I only.....	39,356	36,346	3,010	3,461	3,461	...	...	485	485	...	35,410	32,400	3,010
Other service or nonveteran.....	193,505	188,345	5,160	23,444	22,760	123	561	3,367	3,367	...	166,694	162,218	4,476
<b>COLOR OF OWNER</b>													
White.....	293,786	275,043	18,743	41,594	29,602	11,150	842	47,700	47,419	281	204,492	198,021	6,471
Nonwhite.....	2,870	2,583	281	...	...	...	...	485	485	...	2,385	2,105	281
Not reported.....	30,327	27,631	2,696	4,288	2,450	1,838	...	4,673	4,673	...	21,366	20,508	858
<b>SEX AND AGE OF OWNER</b>													
Male.....	251,234	233,052	18,182	39,380	27,639	10,870	843	48,391	48,110	281	163,496	157,306	6,190
Under 35 years.....	55,775	45,186	10,589	13,974	4,069	9,625	281	28,322	28,041	281	13,480	13,077	403
35 to 44 years.....	81,602	78,174	3,428	11,379	10,336	1,122	281	13,720	13,720	...	56,144	54,116	2,028
45 to 54 years.....	68,180	66,403	1,777	10,820	10,417	1,23	281	5,302	5,302	...	52,058	50,684	1,374
55 to 64 years.....	33,956	32,132	1,824	2,256	2,256	...	...	766	766	...	30,935	29,111	1,824
65 years and over.....	11,721	11,160	561	561	561	...	...	281	281	...	10,879	10,318	561
Female.....	52,212	51,370	842	2,368	2,368	...	...	842	842	...	49,003	48,442	561
Under 45 years.....	17,385	17,385	...	1,403	1,403	...	...	842	842	...	15,140	15,140	...
45 to 64 years.....	26,772	25,930	842	684	403	281	...	...	...	...	25,088	25,527	561
65 years and over.....	8,055	8,055	...	281	281	...	...	...	...	...	7,775	7,775	...
Sex or age not reported.....	23,537	20,841	2,696	4,166	2,328	1,838	...	3,627	3,627	...	15,745	14,887	858
<b>RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD</b>													
Owner is—													
Primary individual.....	5,840	5,559	281	245	245	...	...	561	561	...	5,033	4,753	281
Head of primary family.....	259,908	238,007	17,901	39,198	27,487	10,870	842	46,859	46,578	281	169,852	163,942	5,909
Not head but a member of primary family	40,063	39,221	842	2,274	1,993	281	...	1,812	1,812	...	35,977	35,416	561
One or more owners not in primary family.....	1,636	1,636	...	...	...	...	...	...	...	...	1,636	1,636	...
Not reported.....	23,537	20,841	2,696	4,166	2,328	1,838	...	3,627	3,627	...	15,745	14,887	858
Properties with owner who is head of household or related to head...	301,810	282,785	19,025	41,717	29,724	11,150	843	49,233	48,952	281	210,864	204,112	6,752
<b>PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS</b>													
Primary individual.....	5,840	5,559	281	245	245	...	...	561	561	...	5,033	4,753	281
Primary family:													
2 persons.....	51,588	47,958	3,630	6,921	4,413	2,508	...	8,073	7,792	281	36,594	35,752	842
3 persons.....	78,959	72,714	6,245	13,722	9,008	4,714	...	15,280	15,280	...	49,956	48,425	1,531
4 persons.....	88,419	83,929	4,490	12,878	9,220	3,367	281	17,068	17,068	...	58,472	57,630	842
5 persons.....	44,632	42,107	2,525	4,957	4,116	281	561	3,648	3,648	...	36,027	34,344	1,684
6 persons.....	18,953	17,848	1,105	2,151	2,151	...	...	2,169	2,169	...	14,633	13,528	1,105
7 persons or more.....	13,420	12,672	748	842	561	281	...	2,432	2,432	...	10,146	9,679	468

RESIDENTIAL FINANCING

Table 8a.—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				
<b>CHILDREN UNDER 18 YEARS OF AGE</b>													
Primary individual or no child in family.....	109,642	103,627	6,015	11,965	8,896	3,069	...	10,510	10,229	281	87,168	84,502	2,666
1 child.....	77,566	71,181	6,385	12,477	7,763	4,714	...	16,199	16,199	...	48,891	47,219	1,671
2 children.....	78,722	73,952	4,770	14,141	10,493	3,087	561	18,484	18,484	...	46,098	44,975	1,122
3 children.....	22,881	22,039	842	2,292	1,730	281	281	2,525	2,525	...	18,063	17,783	281
4 children or more.....	12,998	11,987	1,011	842	842	...	...	1,514	1,514	...	10,643	9,632	1,011
<b>INCOME OF PRIMARY FAMILIES AND INDIVIDUALS</b>													
Less than \$2,000.....	15,368	15,087	281	842	561	281	...	1,450	1,450	...	13,076	13,076	...
\$2,000 to \$2,499.....	12,300	12,019	281	...	...	...	...	4,630	4,630	...	7,670	7,389	281
\$2,500 to \$2,999.....	15,367	13,795	1,572	1,824	561	982	281	2,274	2,274	...	11,270	10,960	310
\$3,000 to \$3,499.....	26,002	23,272	2,730	4,349	2,385	1,964	...	6,314	6,314	...	15,339	14,574	766
\$3,500 to \$3,999.....	26,048	24,084	1,964	4,354	2,870	1,684	...	5,454	5,454	...	16,041	15,761	281
\$4,000 to \$4,499.....	28,569	26,941	1,628	5,416	4,349	1,066	...	5,255	5,255	...	17,898	17,337	561
\$4,500 to \$4,999.....	14,982	13,860	1,122	2,525	1,964	561	...	3,274	2,993	281	9,184	8,903	281
\$5,000 to \$5,999.....	37,832	35,868	1,964	6,576	4,893	1,684	...	7,576	7,576	...	23,680	23,399	281
\$6,000 to \$7,999.....	33,491	31,807	1,684	5,986	4,583	1,122	281	3,215	3,215	...	24,290	24,009	281
\$8,000 to \$9,999.....	21,341	20,780	561	2,105	1,824	...	281	2,151	2,151	...	17,086	16,805	281
\$10,000 or more.....	34,471	33,208	1,263	3,431	3,431	...	...	1,684	1,684	...	29,356	28,093	1,263
Not reported.....	36,039	32,064	3,975	4,109	2,303	1,806	...	5,956	5,956	...	25,974	23,806	2,169
Median income.....dollars..	4,800	4,800	...	4,800	...	...	...	4,100	4,100	...	5,000	5,000	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME<sup>1</sup></b>													
Properties with both interest and principal in first mortgage payments	277,374	258,911	18,463	41,718	29,726	11,150	843	49,233	48,952	281	186,426	180,238	6,191
Less than 5 percent.....	17,567	17,567	...	1,310	1,310	...	...	281	281	...	15,977	15,977	...
5 to 9 percent.....	79,010	77,683	1,327	16,023	15,181	561	281	9,371	9,371	...	53,616	53,131	485
10 to 14 percent.....	59,313	54,038	5,275	10,250	6,097	3,872	281	12,721	12,721	...	36,343	35,221	1,122
15 to 19 percent.....	28,386	23,990	4,396	4,490	842	3,648	...	10,072	9,791	281	13,825	13,358	468
20 to 24 percent.....	10,271	8,325	1,946	1,263	...	982	281	5,472	5,472	...	3,537	2,853	684
25 to 29 percent.....	5,080	4,799	281	...	...	...	...	1,946	1,946	...	3,133	2,853	281
30 to 34 percent.....	2,227	1,946	281	561	281	281	...	...	...	...	1,666	1,666	...
35 to 39 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
40 percent or more.....	9,371	9,371	...	281	281	...	...	1,730	1,730	...	7,360	7,360	...
Income \$10,000 or more.....	33,723	32,460	1,263	3,431	3,431	...	...	1,684	1,684	...	28,607	27,345	1,263
Income not reported.....	32,426	28,732	3,694	4,109	2,303	1,806	...	5,956	5,956	...	22,362	20,474	1,888
Median percent.....	11	10	...	10	...	...	...	14	14	...	10	10	...
Properties with owner who is head of household.....	261,749	243,565	18,184	39,444	27,731	10,869	843	47,421	47,140	281	174,885	168,695	6,192
<b>INCOME OF OWNER</b>													
Less than \$2,000.....	27,750	27,469	281	1,403	1,122	281	...	2,011	2,011	...	24,336	24,336	...
\$2,000 to \$2,499.....	12,815	12,534	281	561	561	...	...	4,069	4,069	...	8,184	7,904	281
\$2,500 to \$2,999.....	12,404	10,551	1,853	1,824	561	982	281	2,554	2,554	...	8,026	7,435	590
\$3,000 to \$3,499.....	30,837	28,107	2,730	5,893	3,648	2,245	...	7,376	7,376	...	17,368	16,883	485
\$3,500 to \$3,999.....	29,720	26,970	2,750	5,760	3,291	2,469	...	7,138	7,138	...	16,822	16,542	281
\$4,000 to \$4,499.....	27,968	27,126	842	4,817	4,256	561	...	6,097	6,097	...	17,054	16,774	281
\$4,500 to \$4,999.....	12,738	11,616	1,122	3,087	2,525	561	...	2,152	1,871	281	7,500	7,219	281
\$5,000 to \$5,999.....	28,902	26,938	1,964	5,051	3,648	1,403	...	5,191	5,191	...	18,660	18,099	561
\$6,000 to \$7,999.....	16,649	14,825	1,824	2,713	1,871	561	281	1,684	1,684	...	12,253	11,271	982
\$8,000 to \$9,999.....	10,429	10,148	281	1,824	1,543	...	281	1,871	1,871	...	6,734	6,734	...
\$10,000 or more.....	22,539	22,278	281	2,870	2,870	...	...	1,403	1,403	...	18,286	18,005	281
Not reported.....	28,978	25,003	3,975	3,641	1,835	1,806	...	5,675	5,675	...	19,662	17,493	2,169
Median income.....dollars..	4,000	4,000	...	4,200	...	...	...	3,800	3,800	...	4,000	4,000	...
<b>OCCUPATION OF OWNER</b>													
Professional, technical, and kindred workers:													
Salaried.....	33,242	31,214	2,028	4,817	3,554	1,263	...	5,302	5,302	...	23,123	22,358	766
Self-employed.....	5,800	5,519	281	1,122	1,122	...	...	1,122	1,122	...	3,554	3,274	281
Managers, officials, and proprietors, including farm:													
Salaried.....	33,485	32,082	1,403	4,817	3,414	1,122	281	5,659	5,659	...	23,009	23,009	...
Self-employed.....	26,194	24,651	1,543	3,197	2,917	281	...	2,993	2,993	...	20,504	18,741	1,263
Clerical and kindred workers.....	19,022	17,956	1,066	2,750	1,684	1,066	...	4,752	4,752	...	11,520	11,520	...
Sales workers.....	24,644	23,802	842	3,367	2,806	561	...	5,893	5,893	...	15,384	15,103	281
Craftsmen, foremen, and kindred workers.....	53,465	48,670	4,795	10,288	7,500	2,227	561	12,094	12,094	...	31,022	29,076	1,946
Service workers, including private household.....	23,920	20,833	3,087	3,648	1,122	2,525	...	5,864	5,583	281	14,409	14,129	281
Laborers, except mine.....	11,422	10,861	561	2,245	1,964	281	...	1,245	1,245	...	7,932	7,652	281
Occupation not reported.....	5,489	4,817	672	561	281	281	...	281	281	...	4,647	4,256	391
Occupation not reported.....	25,124	23,160	1,964	2,630	1,367	1,263	...	2,215	2,215	...	20,279	19,577	702

<sup>1</sup> Income of primary families and individuals.





RESIDENTIAL FINANCING

Table 10a.—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.....	118,045	100,777	17,268	6,255	6,044	2,017	109,774	92,920	16,853	18,557
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	6,800	5,721	1,079	483	483	408	5,909	5,034	875	221
Mutual savings bank.....	60,348	50,482	9,866	5,725	5,520	1,036	53,588	43,926	9,662	461
Savings and loan association.....	4,724	4,181	543	15	15	572	4,139	3,596	543	14
Life insurance company.....	4,421	3,861	560	14	7	...	4,407	3,854	553	25
Mortgage company.....	668	644	24	12	12	...	655	631	24	646
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	35,082	31,639	3,443	...	...	...	35,082	31,639	3,443	14,359
Other.....	6,002	4,249	1,753	8	8	...	5,994	4,241	1,753	2,829
FORM OF DEBT										
Mortgage or deed of trust.....	117,328	100,282	17,046	6,255	6,044	2,016	109,056	92,426	16,630	18,333
Contract to purchase.....	719	497	222	...	...	...	719	497	222	224
AMORTIZATION										
Fully amortized.....	28,939	24,844	4,095	6,255	6,044	2,016	20,667	16,987	3,680	4,656
Partially amortized.....	66,959	55,935	11,024	...	...	...	66,959	55,935	11,024	8,848
Not amortized.....	7,940	6,705	1,235	...	...	...	7,940	6,705	1,235	2,587
On demand.....	14,210	13,294	916	...	...	...	14,210	13,294	916	2,467
Regular principal payments required.....	8,232	7,552	680	...	...	...	8,232	7,552	680	372
No regular principal payments required.....	5,978	5,742	236	...	...	...	5,978	5,742	236	2,095
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	114,183	97,398	16,785	6,256	6,045	2,017	105,911	89,542	16,369	16,391
Delinquent:										
Foreclosure in process.....	330	327	3	...	...	...	330	327	3	1
Foreclosure not in process.....	1,999	1,578	421	...	...	...	1,999	1,578	421	969
No regular payments required.....	1,538	1,477	61	...	...	...	1,538	1,477	61	1,198
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	19,927	16,940	2,987	358	358	654	18,916	15,929	2,987	4,432
1949.....	16,710	14,263	2,447	129	123	450	16,132	13,691	2,441	3,372
1948.....	23,568	20,130	3,438	3,921	3,921	669	18,980	15,746	3,234	7,739
1947.....	16,044	12,868	3,176	1,637	1,637	123	14,284	11,108	3,176	2,635
1946.....	11,899	10,187	1,712	1	...	123	11,776	10,065	1,711	1,180
1942 to 1945.....	16,492	14,425	2,067	2	2	...	16,490	14,423	2,067	1,597
1940 to 1941.....	5,093	4,467	626	207	3	...	4,886	4,464	422	416
1935 to 1939.....	2,966	2,891	75	1	1	...	2,965	2,890	75	123
1930 to 1934.....	1,598	1,106	492	...	...	...	1,598	1,106	492	410
1929 or earlier.....	3,752	3,502	250	...	...	...	3,752	3,502	250	654
TERM OF MORTGAGE										
On demand.....	14,210	13,295	915	...	...	...	14,210	13,295	915	2,467
Less than 5 years.....	16,383	12,671	3,712	...	...	...	16,383	12,671	3,712	6,157
5 to 9 years.....	37,547	31,693	5,854	...	...	...	37,547	31,693	5,854	6,371
10 to 12 years.....	30,111	25,934	4,197	...	...	...	30,111	25,934	4,197	3,005
13 to 14 years.....	1,108	1,084	24	...	...	...	1,108	1,084	24	15
15 years.....	5,137	4,081	1,056	...	...	914	4,223	3,167	1,056	139
16 to 19 years.....	1,026	1,018	8	3	3	...	1,023	1,015	8	212
20 years.....	4,189	3,398	791	409	204	776	3,004	2,622	382	57
21 to 24 years.....	540	87	453	...	...	...	540	87	453	3
25 years.....	6,226	6,219	7	5,639	5,639	327	261	254	7	...
26 years or more.....	1,570	1,317	253	205	198	...	1,365	1,119	246	130
Median term.....years..	9	9	8	25	25	...	9	9	8	6
YEAR MORTGAGE DUE										
On demand.....	14,210	13,295	915	...	...	...	14,210	13,295	915	2,468
Fully amortized.....	28,942	24,845	4,097	6,255	6,044	2,017	20,671	16,989	3,682	4,656
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	1,358	1,031	327	...	...	...	1,358	1,031	327	1,251
1952 to 1953.....	2,228	1,268	960	...	...	...	2,228	1,268	960	1,991
1954 to 1955.....	1,274	1,271	3	...	...	...	1,274	1,271	3	256
1956 to 1957.....	3,386	2,869	517	...	...	...	3,386	2,869	517	343
1958 to 1959.....	2,540	2,313	227	...	...	...	2,540	2,313	227	230
1960 to 1964.....	6,817	5,953	864	204	...	587	6,027	5,367	660	246
1965 to 1969.....	3,114	2,256	858	6	6	776	2,332	1,678	654	213
1970 to 1974.....	7,401	7,195	206	5,722	5,722	654	1,025	819	206	3
1975 or later.....	824	689	135	323	316	...	501	373	128	123
Partially or not amortized.....	74,898	62,641	12,257	...	...	...	74,898	62,641	12,257	11,435
Past due.....	960	832	128	...	...	...	960	832	128	269
1950 to 1951.....	18,353	15,379	2,974	...	...	...	18,353	15,379	2,974	2,848
1952 to 1953.....	22,399	19,816	2,583	...	...	...	22,399	19,816	2,583	3,018
1954 to 1955.....	14,287	11,498	2,789	...	...	...	14,287	11,498	2,789	1,988
1956 to 1957.....	6,803	5,145	1,658	...	...	...	6,803	5,145	1,658	1,558
1958 to 1959.....	6,844	5,516	1,328	...	...	...	6,844	5,516	1,328	1,304
1960 to 1964.....	4,465	3,691	774	...	...	...	4,465	3,691	774	437
1965 to 1969.....	693	671	22	...	...	...	693	671	22	13
1970 to 1974.....	87	87	...	...	...	...	87	87	...	...
1975 or later.....	7	6	1	...	...	...	7	6	1	...

Table 10a.—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										
<b>INTEREST RATE</b>										
Less than 3.0 percent.....	868	867	1	...	...	...	868	867	1	578
3.0 percent.....	843	702	141	...	...	...	843	702	141	570
3.1 to 3.5 percent.....	3,299	3,064	235	4	4	...	3,295	3,060	235	12
3.6 to 3.9 percent.....	351	309	42	1	1	...	350	308	42	1
4.0 percent.....	32,120	27,967	4,153	5,103	5,096	2,016	25,001	21,059	3,942	1,542
4.1 to 4.4 percent.....	1,539	1,273	266	534	330	...	1,005	943	62	11
4.5 percent.....	33,898	28,053	5,845	613	613	...	33,285	27,440	5,845	1,629
4.6 to 5.0 percent.....	38,237	32,295	5,942	...	...	...	38,237	32,295	5,942	9,069
5.1 to 5.5 percent.....	3,052	3,048	4	...	...	...	3,052	3,048	4	51
5.6 to 6.0 percent.....	3,783	3,143	640	...	...	...	3,783	3,143	640	5,087
6.1 percent or more.....	62	62	...	...	...	...	62	62	...	11
Median interest rate.....percent..	4.5	4.5	4.5	4.0	4.0	...	4.5	4.5	4.5	5.0
<b>MORTGAGE LOAN</b>										
Less than \$2,000.....	2,594	2,390	204	...	...	...	2,594	2,390	204	2,578
\$2,000 to \$3,999.....	19,062	16,957	2,105	...	...	...	19,062	16,957	2,105	4,412
\$4,000 to \$5,999.....	16,348	14,376	1,972	...	...	526	15,823	13,851	1,972	2,263
\$6,000 to \$7,999.....	21,802	19,597	2,205	5,720	5,516	838	15,244	13,243	2,001	2,490
\$8,000 to \$9,999.....	9,636	8,098	1,538	123	123	123	9,390	7,852	1,538	962
\$10,000 to \$11,999.....	8,737	7,302	1,435	...	...	204	8,533	7,302	1,231	1,366
\$12,000 to \$14,999.....	5,186	4,268	918	...	...	327	4,860	3,942	918	592
\$15,000 to \$19,999.....	6,848	5,844	1,004	204	204	...	6,644	5,640	1,004	1,043
\$20,000 to \$24,999.....	4,423	3,499	924	...	...	...	4,423	3,499	924	588
\$25,000 to \$29,999.....	2,619	2,285	334	...	...	...	2,619	2,285	334	286
\$30,000 to \$49,999.....	5,542	4,954	588	...	...	...	5,542	4,954	588	1,139
\$50,000 to \$74,999.....	3,911	2,628	1,283	...	...	...	3,911	2,628	1,283	561
\$75,000 to \$99,999.....	2,997	2,294	703	...	...	...	2,997	2,294	703	104
\$100,000 to \$199,999.....	4,983	3,605	1,378	45	45	...	4,938	3,560	1,378	157
\$200,000 to \$499,999.....	2,725	2,170	555	33	33	...	2,692	2,137	555	51
\$500,000 or more.....	640	516	124	131	124	...	509	392	117	8
Median loan.....dollars..	7,900	7,700	10,400	7,500	7,500	...	8,500	8,000	10,500	6,000
<b>OUTSTANDING DEBT</b>										
Less than \$2,000.....	10,446	8,974	1,472	...	...	...	10,446	8,974	1,472	4,902
\$2,000 to \$3,999.....	22,439	20,661	1,778	204	...	...	22,235	20,661	1,574	3,323
\$4,000 to \$5,999.....	16,783	14,729	2,054	...	...	649	16,134	14,080	2,054	2,282
\$6,000 to \$7,999.....	17,853	15,397	2,456	5,516	5,516	837	11,500	9,044	2,456	2,617
\$8,000 to \$9,999.....	9,939	7,978	1,961	123	123	203	9,613	7,856	1,757	697
\$10,000 to \$11,999.....	4,965	4,714	251	...	...	327	4,638	4,387	251	1,068
\$12,000 to \$14,999.....	4,626	3,837	789	...	...	...	4,626	3,837	789	395
\$15,000 to \$19,999.....	5,333	4,524	809	204	204	...	5,129	4,320	809	1,038
\$20,000 to \$24,999.....	5,284	4,021	1,263	...	...	...	5,284	4,021	1,263	157
\$25,000 to \$29,999.....	1,155	1,090	65	...	...	...	1,155	1,090	65	243
\$30,000 to \$49,999.....	5,534	4,900	634	...	...	...	5,534	4,900	634	1,334
\$50,000 to \$74,999.....	3,422	2,396	1,026	...	...	...	3,422	2,396	1,026	266
\$75,000 to \$99,999.....	3,000	2,199	801	...	...	...	3,000	2,199	801	96
\$100,000 to \$199,999.....	4,296	2,997	1,299	45	45	...	4,251	2,952	1,299	91
\$200,000 to \$499,999.....	2,410	1,911	499	37	37	...	2,372	1,873	499	43
\$500,000 or more.....	566	451	115	126	119	...	440	332	108	5
Median debt.....dollars..	7,000	6,700	9,000	7,300	7,300	...	6,800	6,400	9,200	4,700
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT</b>										
Mortgages with payments which include both.....	104,249	88,452	15,797	6,255	6,044	2,018	95,980	80,598	15,382	13,504
Less than \$20.....	74,005	61,548	12,457	4	4	526	73,475	61,018	12,457	12,117
\$20 to \$24.....	6,693	6,122	571	4	4	123	6,567	5,996	571	562
\$25 to \$29.....	4,013	3,602	411	...	...	184	3,829	3,418	411	144
\$30 to \$34.....	2,600	1,679	921	2	2	327	2,272	1,555	717	216
\$35 to \$39.....	4,462	4,099	363	1,688	1,480	...	2,775	2,620	155	252
\$40 to \$44.....	5,910	5,890	20	4,216	4,213	204	1,490	1,473	17	205
\$45 to \$49.....	840	834	6	135	135	204	501	495	6	2
\$50 to \$54.....	969	760	209	2	2	123	845	636	209	2
\$55 to \$59.....	778	770	8	...	...	...	778	770	8	...
\$60 to \$64.....	1,153	336	817	...	...	...	826	9	817	...
\$65 to \$69.....	419	413	6	...	...	...	419	413	6	1
\$70 to \$79.....	1,652	1,646	6	...	...	...	1,652	1,646	6	3
\$80 to \$89.....	537	536	1	204	204	...	333	332	1	...
\$90 to \$99.....	7	7	...	...	...	...	7	7	...	...
\$100 to \$119.....	211	210	1	...	...	...	211	210	1	...
\$120 or more.....	14	14	12	41	41	...	13	13	12	11
Median payment.....dollars..	14	14	12	41	41	...	13	13	12	11

RESIDENTIAL FINANCING

Table 11a.—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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>NEW YORK PORTION</b>										
Total properties.....	118,045	100,777	17,268	6,255	6,044	...	2,017	109,774	92,920	16,853
<b>STRUCTURES ON PROPERTY</b>										
1 structure.....	109,232	93,786	15,446	6,096	5,892	...	2,016	101,120	86,082	15,037
2 structures or more.....	8,813	6,991	1,822	159	152	...	...	8,654	6,838	1,815
<b>DWELLING UNITS ON PROPERTY</b>										
1 dwelling unit.....	22,819	21,021	1,798	6,047	5,843	...	980	15,791	14,198	1,593
2 to 4 dwelling units.....	26,711	23,156	3,555	...	...	...	1,036	25,674	22,324	3,351
5 to 49 dwelling units.....	61,980	51,917	10,063	73	73	...	...	61,906	51,844	10,063
50 to 99 dwelling units.....	5,515	3,917	1,598	92	92	...	...	5,423	3,825	1,598
100 dwelling units or more.....	1,024	768	256	43	36	...	...	981	732	249
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>										
None.....	86,030	74,505	11,525	6,249	6,038	...	2,016	77,765	66,655	11,110
Less than half.....	32,016	26,273	5,743	6	6	...	...	32,009	26,267	5,743
<b>YEAR STRUCTURE BUILT<sup>2</sup></b>										
1950 (part).....	653	652	1	139	139	...	204	310	309	1
1949.....	680	664	16	113	106	...	...	567	558	9
1948.....	5,131	5,116	15	3,916	3,916	...	327	888	873	15
1947.....	2,435	2,427	8	1,672	1,672	...	204	559	551	8
1946.....	209	206	3	1	1	...	...	208	205	3
1942 to 1945.....	224	92	132	...	...	...	...	224	92	132
1940 to 1941.....	2,321	2,030	291	413	208	...	...	1,908	1,822	87
1930 to 1939.....	8,130	7,020	1,110	3	3	...	368	7,758	6,649	1,110
1929 or earlier.....	94,180	79,435	14,745	...	...	...	913	93,266	78,725	14,541
Not reported.....	4,087	3,138	949	...	...	...	...	4,087	3,138	949
<b>YEAR STRUCTURE ACQUIRED<sup>2</sup></b>										
1950 (part).....	8,434	6,416	2,018	371	371	...	532	7,531	5,515	2,018
1949.....	7,221	6,000	1,221	116	109	...	572	6,532	5,320	1,214
1948.....	13,925	11,819	2,106	3,920	3,920	...	669	9,337	7,435	1,902
1947.....	11,533	9,050	2,483	1,637	1,637	...	123	9,773	7,289	2,483
1946.....	9,176	7,491	1,685	...	...	...	123	9,054	7,369	1,685
1942 to 1945.....	18,119	15,382	2,737	1	1	...	...	18,118	15,381	2,737
1940 to 1941.....	8,833	7,832	1,001	207	3	...	...	8,626	7,829	797
1930 to 1939.....	17,315	15,426	1,889	3	3	...	...	17,312	15,423	1,889
1929 or earlier.....	22,652	20,534	2,118	...	...	...	...	22,652	20,534	2,118
Not reported.....	844	832	12	...	...	...	...	844	832	12
<b>STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED<sup>2</sup></b>										
New.....	15,039	14,040	999	6,013	5,802	...	531	8,495	7,707	788
Previously occupied.....	103,006	86,738	16,268	243	243	...	1,485	101,280	85,216	16,064
<b>PURCHASE PRICE</b>										
Less than \$2,000.....	613	613	...	...	...	...	...	613	613	...
\$2,000 to \$3,999.....	4,141	3,671	470	...	...	...	...	4,141	3,671	470
\$4,000 to \$5,999.....	7,694	6,958	736	...	...	...	...	7,693	6,958	736
\$6,000 to \$7,999.....	13,620	12,966	654	5,721	5,516	...	975	6,924	6,475	450
\$8,000 to \$9,999.....	9,577	7,738	1,839	...	...	...	388	9,190	7,351	1,839
\$10,000 to \$11,999.....	7,124	6,225	899	123	123	...	123	6,879	5,980	899
\$12,000 to \$14,999.....	11,726	10,049	1,677	...	...	...	...	11,726	10,049	1,677
\$15,000 to \$19,999.....	10,665	8,841	1,824	...	...	...	531	10,133	8,514	1,619
\$20,000 to \$24,999.....	8,733	7,916	817	204	204	...	...	8,528	7,712	817
\$25,000 to \$29,999.....	4,562	3,562	1,000	...	...	...	...	4,361	3,562	800
\$30,000 to \$39,999.....	10,347	8,723	1,624	...	...	...	...	10,348	8,723	1,624
\$40,000 to \$74,999.....	4,859	3,898	961	...	...	...	...	4,858	3,898	961
\$75,000 to \$99,999.....	3,572	2,985	987	...	...	...	...	3,572	2,985	987
\$100,000 to \$199,999.....	6,651	5,104	1,547	33	33	...	...	6,617	5,071	1,547
\$200,000 to \$499,999.....	4,092	2,755	1,337	46	46	...	...	4,046	2,704	1,337
\$500,000 or more.....	1,359	1,113	246	126	119	...	...	1,234	995	239
Property not acquired by purchase.....	3,977	3,885	92	...	...	...	...	3,977	3,885	92
Not reported.....	4,942	4,179	763	4	4	...	...	4,938	4,175	763
Median purchase price.....dollars..	15,000	14,400	20,600	7,400	7,400	...	...	16,600	15,700	21,800
<b>MARKET VALUE</b>										
Less than \$2,000.....	204	204	...	...	...	...	...	204	204	...
\$2,000 to \$3,999.....	939	939	...	...	...	...	...	939	939	...
\$4,000 to \$5,999.....	2,920	2,512	408	...	...	...	...	2,921	2,512	408
\$6,000 to \$7,999.....	6,901	6,901	...	204	204	...	...	6,370	6,370	...
\$8,000 to \$9,999.....	14,121	13,221	900	5,312	5,312	...	751	8,016	7,119	900
\$10,000 to \$11,999.....	8,838	7,980	858	327	123	...	246	8,267	7,613	654
\$12,000 to \$14,999.....	9,011	8,024	987	...	...	...	...	8,889	7,901	987
\$15,000 to \$19,999.....	16,303	14,015	2,288	...	...	...	...	16,098	14,015	2,084
\$20,000 to \$24,999.....	9,988	8,006	1,982	...	...	...	327	9,661	7,679	1,982
\$25,000 to \$29,999.....	5,883	5,042	841	204	204	...	...	5,679	4,838	841
\$30,000 to \$49,999.....	8,617	7,250	1,567	...	...	...	...	8,617	7,250	1,567
\$50,000 to \$74,999.....	6,473	5,323	1,150	...	...	...	...	6,474	5,323	1,150

<sup>1</sup> Table total includes 211 properties which have FHA-insured first mortgage with conventional second mortgage.

<sup>2</sup> For properties with more than one structure, reported for structure most recently built.

Table 11a.—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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>MARKET VALUE—Con.</b>										
\$75,000 to \$99,999.....	3,648	2,678	970	...	...	...	...	3,648	2,678	970
\$100,000 to \$199,999.....	5,952	4,137	1,815	33	33	...	...	5,920	4,104	1,815
\$200,000 to \$499,999.....	3,735	2,618	1,117	41	41	...	...	3,695	2,577	1,117
\$500,000 or more.....	1,518	1,276	242	126	119	...	...	1,393	1,158	235
Not reported.....	12,795	10,650	2,145	9	9	...	...	12,785	10,641	2,145
Median market value.....dollars..	17,900	16,800	25,800	8,500	8,500	...	...	19,000	18,000	27,000
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>										
Less than 20 percent.....	11,030	10,184	846	...	...	...	...	11,029	10,184	846
20 to 39 percent.....	31,705	29,483	2,222	204	...	...	...	31,501	29,483	2,018
40 to 59 percent.....	32,868	29,290	3,578	206	206	...	852	31,808	28,230	3,578
60 to 69 percent.....	11,838	8,659	3,179	16	16	...	368	11,454	8,275	3,179
70 to 79 percent.....	6,922	3,928	2,994	125	125	...	388	6,409	3,620	2,790
80 to 84 percent.....	6,298	4,773	1,525	3,895	3,894	...	...	2,402	879	1,524
85 to 89 percent.....	1,943	1,634	309	1,052	1,047	...	409	483	179	304
90 to 94 percent.....	1,145	999	146	733	732	...	...	412	267	145
95 to 99 percent.....	250	24	226	12	12	...	...	238	12	226
100 percent or more.....	1,256	1,157	99	4	4	...	...	1,252	1,153	99
Market value not reported.....	12,794	10,649	2,145	9	9	...	...	12,784	10,640	2,145
Median percent.....	46	44	63	83	83	...	...	44	41	63
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	61,512	51,033	10,479	6,252	6,041	...	1,897	53,368	43,303	10,064
Less than 50 percent.....	14,808	10,943	3,865	...	...	...	...	14,810	10,943	3,865
50 to 59 percent.....	10,507	8,747	1,760	...	...	...	...	10,507	8,747	1,760
60 to 64 percent.....	4,590	3,629	961	...	...	...	...	4,590	3,629	961
65 to 69 percent.....	6,348	4,566	1,782	206	206	...	204	5,937	4,360	1,578
70 to 74 percent.....	5,119	4,674	445	...	...	...	404	4,716	4,271	445
75 to 79 percent.....	3,166	2,876	290	125	124	...	123	2,919	2,630	289
80 to 84 percent.....	3,155	2,720	435	15	10	...	450	2,691	2,261	430
85 to 89 percent.....	2,541	2,208	333	243	38	...	532	1,768	1,640	128
90 to 94 percent.....	405	401	4	43	43	...	184	178	174	4
95 to 99 percent.....	572	367	205	89	89	...	...	482	277	205
100 percent or more.....	6,579	6,577	2	5,528	5,528	...	...	1,051	1,049	2
Purchase price not reported or property not acquired by purchase.....	3,722	3,325	397	3	3	...	...	3,719	3,322	397
Median percent.....	64	66	57	100+	100+	...	...	60	60	56
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	61,512	51,033	10,479	6,252	6,041	...	1,897	53,368	43,303	10,064
Less than 50 percent.....	11,560	10,943	617	...	...	...	...	11,560	10,943	617
50 to 59 percent.....	9,200	8,747	453	...	...	...	...	9,200	8,747	453
60 to 64 percent.....	4,285	3,629	656	...	...	...	...	4,285	3,629	656
65 to 69 percent.....	5,234	4,566	668	206	206	...	206	5,027	4,360	668
70 to 74 percent.....	5,448	4,674	774	...	...	...	404	5,046	4,271	774
75 to 79 percent.....	4,620	2,876	1,744	124	124	...	123	4,374	2,630	1,744
80 to 84 percent.....	4,097	2,720	1,377	11	10	...	654	3,433	2,261	1,172
85 to 89 percent.....	3,603	2,208	1,395	40	38	...	532	3,033	1,640	1,393
90 to 94 percent.....	684	401	283	47	43	...	184	452	174	279
95 to 99 percent.....	578	367	211	89	89	...	...	488	277	211
100 percent or more.....	8,484	6,577	1,907	5,732	5,528	...	...	2,751	1,049	1,703
Purchase price not reported or property not acquired by purchase.....	3,722	3,325	397	3	3	...	...	3,719	3,322	397
Median percent.....	69	66	80	100+	100+	...	...	65	60	80
<b>TYPE OF OWNER</b>										
Individual.....	76,830	66,395	10,435	531	327	...	2,016	74,283	64,256	10,027
Partnership.....	6,256	5,027	1,229	21	21	...	...	6,246	5,006	1,239
Corporation.....	34,949	29,356	5,593	5,704	5,697	...	...	29,245	23,659	5,586
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>										
Mortgage made or assumed at time property acquired.....	61,518	51,033	10,485	6,252	6,041	...	1,893	53,371	43,302	10,068
Mortgage refinanced or renewed.....	49,265	43,009	6,256	2	2	...	123	49,141	42,884	6,256
To increase loan for improvements or repairs.....	1,839	1,341	498	...	...	...	...	1,840	1,341	498
To increase loan for other reasons.....	2,422	2,226	196	...	...	...	...	2,422	2,226	196
To secure better terms.....	13,686	12,094	1,592	2	2	...	123	13,563	11,970	1,592
To renew or extend loan without increasing amount.....	29,151	25,865	3,286	...	...	...	...	29,150	25,864	3,286
For other purpose.....	2,167	1,483	684	...	...	...	...	2,166	1,483	684
Mortgage placed later than acquisition of property.....	7,265	6,737	528	1	1	...	...	7,264	6,736	528
To make improvements or repairs.....	3,136	2,960	176	1	1	...	...	3,135	2,959	176
To invest in other properties.....	789	788	1	...	...	...	...	789	788	1
To invest in business other than real estate.....	610	610	...	...	...	...	...	610	610	...
For other purpose.....	2,730	2,379	351	...	...	...	...	2,730	2,379	351

<sup>1</sup> Table total includes 211 properties which have FHA-insured first mortgage with conventional second mortgage.

## RESIDENTIAL FINANCING

Table 11a.—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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	49,265	43,009	6,256	2	2	...	123	49,141	42,884	6,256
Same lender.....	37,532	33,183	4,349	1	1	...	...	37,531	33,181	4,349
Different lender.....	11,733	9,826	1,907	1	1	...	123	11,610	9,703	1,907
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>2</sup> reported.....	100,131	85,668	14,463	5,990	5,780	...	1,037	93,103	79,057	14,049
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	751	738	13	1	1	...	...	750	737	13
\$2.50 to \$4.99.....	551	545	6	...	...	...	...	551	545	6
\$5.00 to \$7.49.....	549	540	9	1	1	...	...	548	539	9
\$7.50 to \$9.99.....	223	222	1	1.5	1.5	...	...	208	207	1
\$10.00 to \$12.49.....	946	413	533	6	6	...	...	941	407	533
\$12.50 to \$14.99.....	2,122	1,648	474	205	205	...	123	1,794	1,321	474
\$15.00 to \$17.49.....	7,999	7,311	688	3,882	3,882	...	123	3,994	3,307	688
\$17.50 to \$19.99.....	5,181	4,909	272	1,438	1,438	...	...	3,744	3,471	272
\$20.00 to \$24.99.....	16,421	13,825	2,596	424	219	...	...	184	15,812	13,420
\$25.00 or more.....	52,239	43,998	8,241	...	...	...	...	607	51,631	43,595
Taxes not payable in 1949 <sup>3</sup> .....	1,333	1,321	12	12	6	...	...	1,321	1,315	6
Taxes or value not reported.....	11,815	10,198	1,617	7	7	...	...	11,808	10,191	1,617
Median taxes.....dollars..	25.00+	25.00+	25.00+	16.78	16.71	...	...	25.00+	25.00+	25.00+
MONTHLY TOTAL RENTAL RECEIPTS <sup>2</sup> PER DWELLING UNIT										
Less than \$20.....	10,806	9,610	1,196	...	...	...	...	10,806	9,610	1,196
\$20 to \$29.....	21,697	19,681	2,016	...	...	...	403	21,293	19,278	2,016
\$30 to \$39.....	22,474	17,759	4,715	...	...	...	184	22,290	17,575	4,715
\$40 to \$49.....	13,971	11,388	2,583	...	...	...	...	13,970	11,388	2,583
\$50 to \$59.....	9,242	8,061	1,181	3	3	...	123	9,117	7,936	1,181
\$60 to \$69.....	3,329	2,534	795	5	5	...	123	3,202	2,407	795
\$70 to \$79.....	7,760	7,229	531	4,917	4,916	...	204	2,639	2,312	326
\$80 to \$89.....	3,057	2,756	301	212	211	...	...	2,843	2,545	303
\$90 to \$99.....	2,817	2,788	29	34	30	...	...	2,784	2,759	25
\$100 or more.....	4,978	3,862	1,116	819	615	...	...	4,159	3,247	912
Median receipts.....dollars..	37	37	38	76	75	...	...	36	36	38
MONTHLY RESIDENTIAL RENTAL RECEIPTS <sup>2</sup> PER DWELLING UNIT										
Less than \$20.....	13,664	12,136	1,528	...	...	...	...	13,666	12,136	1,528
\$20 to \$29.....	23,914	21,696	2,218	...	...	...	403	23,511	21,293	2,218
\$30 to \$39.....	24,910	19,685	5,225	...	...	...	184	24,725	19,501	5,225
\$40 to \$49.....	12,544	10,226	2,318	...	...	...	...	12,544	10,226	2,318
\$50 to \$59.....	7,539	6,196	1,343	3	3	...	123	7,414	6,071	1,343
\$60 to \$69.....	2,608	2,063	545	5	5	...	123	2,481	1,936	545
\$70 to \$79.....	7,015	6,605	410	4,917	4,916	...	204	1,894	1,688	205
\$80 to \$89.....	3,054	2,886	168	213	212	...	...	2,840	2,674	167
\$90 to \$99.....	1,832	1,808	24	34	30	...	...	1,798	1,778	20
\$100 or more.....	3,049	2,369	680	818	614	...	...	2,231	1,755	476
Median receipts.....dollars..	35	34	36	76	75	...	...	33	33	36
TOTAL RENTAL RECEIPTS <sup>2</sup> AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	5,218	4,744	474	...	...	...	403	4,814	4,341	474
5 to 9 percent.....	25,069	22,421	2,648	3,304	3,300	...	429	21,338	18,692	2,644
10 to 14 percent.....	34,759	30,134	4,625	2,067	2,065	...	204	32,487	28,069	4,418
15 to 19 percent.....	15,025	11,592	3,433	...	...	...	...	15,025	11,592	3,433
20 to 24 percent.....	6,003	5,129	874	...	...	...	...	6,004	5,129	874
25 to 29 percent.....	1,101	598	503	204	...	...	...	897	598	299
30 to 34 percent.....	816	612	204	...	...	...	...	817	612	204
35 to 39 percent.....	307	102	205	...	...	...	...	307	102	205
40 percent or more.....	907	904	3	409	409	...	...	498	495	3
Market value not reported.....	10,924	9,433	1,491	7	7	...	...	10,917	9,426	1,491
Median percent.....	12	12	14	10	9	...	...	12	12	14
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>2</sup>										
Less than 50 percent.....	4,672	4,118	554	...	...	...	...	4,671	4,118	554
50 to 79 percent.....	12,413	10,671	1,742	...	...	...	...	12,415	10,671	1,742
80 to 89 percent.....	5,495	4,466	1,029	...	...	...	...	5,496	4,466	1,029
90 to 99 percent.....	3,375	2,673	702	5	5	...	...	3,370	2,668	702
100 percent.....	74,176	63,741	10,435	5,986	5,775	...	1,036	67,154	57,134	10,020

<sup>1</sup> Table total includes 211 properties which have FHA-insured first mortgage with conventional second mortgage.<sup>2</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.<sup>3</sup> 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 11a.—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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>										
Properties with at least 90 percent of their revenues from residential units.....	77,614	66,417	11,197	5,990	5,780	...	1,036	70,583	59,802	10,783
Less than \$20.....	215	213	2	...	...	...	...	215	213	2
\$20 to \$39.....	3,105	2,728	377	1	1	...	...	3,104	2,727	377
\$40 to \$59.....	14,396	11,852	2,544	1	1	...	...	14,395	11,851	2,544
\$60 to \$79.....	12,830	11,044	1,786	1	1	...	...	12,829	11,043	1,786
\$80 to \$99.....	13,870	11,899	1,971	16	16	...	403	13,451	11,480	1,971
\$100 to \$119.....	7,319	5,912	1,407	5	5	...	61	7,251	5,845	1,407
\$120 to \$139.....	5,290	4,867	423	822	822	...	123	4,345	3,922	423
\$140 to \$159.....	8,691	7,504	1,187	4,498	4,498	...	245	3,948	2,761	1,187
\$160 to \$199.....	2,837	2,637	200	212	212	...	...	2,624	2,425	200
\$200 to \$299.....	4,700	3,984	716	217	13	...	204	4,278	3,970	308
\$300 or more.....	3,544	3,101	443	204	204	...	...	3,339	2,896	443
Taxes not payable in 1949.....	32	20	12	12	6	...	...	20	14	6
Taxes not reported.....	785	656	129	1	1	...	...	784	655	129
Median taxes.....dollars..	86	87	83	145	144	...	...	81	82	81
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup></b>										
Properties with both interest and principal in first mortgage payments.....	88,493	75,067	13,426	5,990	5,780	...	1,037	81,466	68,455	13,012
Less than 30 percent.....	30,865	29,671	1,194	410	410	...	...	30,457	29,261	1,194
30 to 39 percent.....	20,271	17,389	2,882	10	10	...	...	20,261	17,379	2,882
40 to 49 percent.....	11,516	8,553	2,963	243	238	...	...	11,272	8,315	2,958
50 to 59 percent.....	8,753	6,476	2,277	1,445	1,444	...	123	7,185	4,909	2,276
60 to 69 percent.....	7,633	5,918	1,715	3,474	3,474	...	123	4,037	2,322	1,715
70 to 79 percent.....	2,380	1,472	908	...	...	...	204	2,176	1,472	704
80 to 89 percent.....	1,605	1,249	356	204	...	...	61	1,339	1,188	152
90 to 99 percent.....	664	129	535	...	...	...	...	663	129	535
100 percent or more.....	4,806	4,210	596	204	204	...	526	4,076	3,480	596
Median percent.....	37	35	49	63	62	...	...	35	33	48
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup> LESS REAL ESTATE TAXES</b>										
Properties with both interest and principal in first mortgage payments.....	88,493	75,067	13,426	5,990	5,780	...	1,037	81,466	68,455	13,012
Less than 30 percent.....	14,948	14,265	683	409	409	...	...	14,540	13,857	683
30 to 39 percent.....	17,998	17,043	955	1	1	...	...	17,998	17,042	955
40 to 49 percent.....	15,716	13,382	2,334	28	28	...	...	15,688	13,354	2,334
50 to 59 percent.....	8,332	6,176	2,156	213	213	...	...	8,119	5,963	2,156
60 to 69 percent.....	7,162	5,535	1,627	820	820	...	123	6,220	4,592	1,627
70 to 79 percent.....	9,560	7,271	2,289	4,098	4,098	...	...	5,463	3,173	2,289
80 to 89 percent.....	3,184	2,316	868	...	...	...	123	3,061	2,194	868
90 to 99 percent.....	2,734	1,749	985	204	...	...	204	2,325	1,749	576
100 percent or more.....	8,144	6,755	1,389	204	204	...	587	7,353	5,964	1,389
Taxes not payable in 1949 or not reported.....	712	572	140	13	7	...	...	699	565	134
Median percent.....	47	44	63	74	73	...	...	45	42	62

<sup>1</sup> Table total includes 211 properties which have FHA-insured first mortgage with conventional second mortgage.

<sup>2</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

Table 1b.—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)		
<b>NEW JERSEY PORTION</b>								
Total.....	252,882	1,496,266	41,062	350,694	37,101	270,878	174,720	874,694
Average debt per property.....	...	5,9	...	8.5	...	7.3	...	5.0
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>								
Less than \$4,000.....	72,527	126,581	4,522	9,671	1,063	2,110	66,945	114,800
\$4,000 to \$5,999.....	64,264	228,796	15,080	49,307	3,882	16,563	45,303	162,926
\$6,000 to \$7,999.....	49,254	275,143	8,381	49,710	11,929	71,657	28,944	153,776
\$8,000 to \$9,999.....	33,995	263,769	8,976	71,473	12,359	98,643	12,660	93,653
\$10,000 to \$11,999.....	16,851	155,907	2,980	29,808	5,531	51,749	8,337	74,350
\$12,000 to \$14,999.....	8,213	94,715	534	6,567	1,827	21,977	5,851	66,171
\$15,000 to \$19,999.....	3,589	50,392	388	5,594	510	8,179	2,689	36,619
\$20,000 to \$49,999.....	2,891	69,955	5	...	...	...	2,886	69,775
\$50,000 to \$99,999.....	594	37,508	...	...	...	...	594	37,508
\$100,000 or more.....	706	193,500	193	128,384	...	...	513	65,116
Median loan.....dollars..	5,600	...	6,200	...	8,100	...	4,800	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY</b>								
Less than \$4,000.....	116,408	247,703	16,900	43,964	2,577	7,547	96,931	196,192
\$4,000 to \$5,999.....	49,834	243,839	6,376	30,620	8,000	40,994	35,458	172,225
\$6,000 to \$7,999.....	40,766	282,955	8,597	61,112	12,833	89,456	19,337	132,387
\$8,000 to \$9,999.....	26,052	232,163	6,763	60,470	9,893	87,506	9,396	84,187
\$10,000 to \$11,999.....	9,541	102,000	1,508	15,938	2,339	25,033	5,693	60,979
\$12,000 to \$14,999.....	5,182	68,684	681	9,429	1,095	14,267	3,407	44,988
\$15,000 to \$19,999.....	1,828	30,284	36	547	364	6,075	1,428	22,662
\$20,000 to \$49,999.....	2,283	65,117	5	180	...	...	2,278	64,937
\$50,000 to \$99,999.....	498	37,185	...	...	...	...	498	37,185
\$100,000 or more.....	489	186,336	193	128,384	...	...	296	57,952
Median debt.....dollars..	4,400	...	5,000	...	7,200	...	3,500	...

Table 2b.—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
<b>NEW JERSEY PORTION</b>													
Total properties.....	252,882	232,915	19,967	41,062	33,156	7,651	255	37,101	36,257	844	174,720	163,501	11,218
<b>DWELLING UNITS ON PROPERTY</b>													
1 dwelling unit.....	182,037	167,738	14,299	38,305	31,128	7,116	60	27,202	26,654	548	116,530	109,955	6,576
2 to 4 dwelling units.....	60,805	56,206	4,599	2,513	1,782	535	195	9,801	9,906	295	48,493	44,919	3,573
5 to 49 dwelling units.....	9,686	8,675	1,011	108	108	...	...	97	97	...	9,481	8,470	1,011
50 dwelling units or more.....	354	296	58	138	138	...	...	...	...	...	216	158	58
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>													
None.....	243,825	224,921	18,904	40,725	32,819	7,652	255	37,030	36,186	844	166,074	155,918	10,154
Less than half.....	9,055	7,993	1,062	336	336	...	...	72	72	...	8,647	7,584	1,062
<b>YEAR STRUCTURE BUILT</b>													
1950 (part).....	4,818	4,161	657	1,513	856	657	...	1,649	1,649	...	1,656	1,656	...
1949.....	10,914	8,273	2,641	3,749	1,497	2,252	...	3,398	3,398	...	3,806	3,418	389
1948.....	15,354	11,470	3,884	6,412	3,114	3,237	60	3,031	3,031	...	5,910	5,324	586
1947.....	9,769	8,948	821	2,313	1,780	533	...	3,919	3,919	...	3,536	3,249	283
1946.....	3,990	3,887	103	358	298	60	...	1,485	1,485	...	2,147	2,104	43
1942 to 1945.....	11,543	10,628	915	5,314	5,107	206	...	3,148	2,783	365	3,080	2,737	343
1940 to 1941.....	15,156	14,859	297	6,407	6,116	97	195	2,184	2,184	...	6,865	6,560	5
1930 to 1939.....	37,060	35,161	1,899	8,130	7,595	534	...	3,311	3,311	...	25,621	24,257	1,364
1929 or earlier.....	139,803	131,219	8,584	6,827	6,754	73	...	14,652	14,174	478	118,324	110,290	8,032
Not reported.....	4,476	4,309	167	37	37	...	...	364	364	...	4,074	3,907	167
<b>MARKET VALUE</b>													
Less than \$4,000.....	3,852	3,852	...	292	292	...	...	146	146	...	3,412	3,412	...
\$4,000 to \$5,999.....	9,655	8,925	730	...	...	...	...	770	770	...	8,683	8,153	730
\$6,000 to \$7,999.....	25,047	22,663	2,384	1,823	1,617	206	...	3,203	3,167	36	20,019	17,877	2,141
\$8,000 to \$9,999.....	40,516	36,687	3,829	8,972	5,736	3,235	...	7,515	7,515	...	24,030	23,433	594
\$10,000 to \$11,999.....	53,433	49,532	3,901	12,124	9,908	2,020	195	11,446	10,992	454	29,867	28,634	1,232
\$12,000 to \$14,999.....	54,351	49,425	4,926	10,876	9,330	1,484	60	9,101	8,749	352	34,377	31,348	3,029
\$15,000 to \$19,999.....	38,340	35,673	2,667	5,124	4,478	644	...	4,650	4,650	...	28,567	26,545	2,022
\$20,000 to \$49,999.....	21,135	20,213	922	1,497	1,497	...	...	171	171	...	19,466	18,544	922
\$50,000 to \$99,999.....	1,104	1,027	77	5	5	...	...	...	...	...	1,099	1,023	77
\$100,000 or more.....	779	642	137	125	125	...	...	...	...	...	654	517	137
Median market value.....dollars..	4,671	4,280	391	224	164	60	...	96	96	...	4,349	4,017	331

RESIDENTIAL FINANCING

Table 3b.—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)		
<b>NEW JERSEY PORTION</b>								
Total.....	229,859	1,123,562	40,092	216,192	36,169	263,880	153,599	643,490
Average debt per property.....	...	4.9	...	5.4	...	7.3	...	4.2
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>								
Less than \$2,000.....	15,632	12,826	146	161	146	161	15,340	12,504
\$2,000 to \$2,999.....	20,697	33,076	731	963	328	492	19,638	31,621
\$3,000 to \$3,999.....	29,295	69,234	3,645	8,547	589	1,457	25,062	59,230
\$4,000 to \$4,999.....	32,797	102,750	9,897	30,333	1,229	4,599	21,671	67,818
\$5,000 to \$5,999.....	26,587	107,142	5,039	18,440	2,520	11,344	19,028	77,358
\$6,000 to \$6,999.....	26,406	134,406	4,150	22,118	6,013	33,597	16,242	78,691
\$7,000 to \$7,999.....	19,656	123,559	3,942	25,726	5,722	36,985	9,992	60,643
\$8,000 to \$8,999.....	21,435	158,667	6,422	48,251	8,252	63,308	6,761	47,108
\$9,000 to \$9,999.....	10,528	89,854	2,373	21,563	3,748	32,535	4,406	35,756
\$10,000 to \$10,999.....	15,621	100,571	1,970	19,088	4,108	37,781	4,927	43,702
\$11,000 to \$11,999.....	4,194	42,052	950	10,147	1,309	13,126	1,934	18,779
\$12,000 to \$14,999.....	7,496	86,742	498	6,057	1,731	20,888	5,267	59,797
\$15,000 to \$19,999.....	2,990	42,253	328	4,798	474	7,607	2,187	29,848
\$20,000 or more.....	1,154	20,430	...	...	...	...	1,154	20,430
Median loan.....dollars..	5,600	...	6,100	...	8,100	...	4,700	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY</b>								
Less than \$2,000.....	44,926	49,450	4,411	5,322	535	743	39,980	43,385
\$2,000 to \$2,999.....	31,078	74,730	4,358	10,949	589	1,457	26,131	62,324
\$3,000 to \$3,999.....	30,590	104,029	8,083	27,610	1,453	5,347	21,054	71,072
\$4,000 to \$4,999.....	22,609	98,685	3,384	14,326	2,594	11,610	16,632	72,749
\$5,000 to \$5,999.....	22,992	124,462	2,824	15,419	5,056	27,629	15,113	81,414
\$6,000 to \$6,999.....	18,019	115,219	3,091	19,861	5,785	37,082	9,144	58,276
\$7,000 to \$7,999.....	19,769	147,203	5,289	39,809	6,841	50,933	7,640	56,461
\$8,000 to \$8,999.....	12,841	108,570	3,407	28,810	5,748	48,724	3,685	31,036
\$9,000 to \$9,999.....	11,676	110,047	3,115	29,428	3,904	36,641	4,658	43,973
\$10,000 to \$10,999.....	6,040	62,516	1,362	14,352	1,672	17,398	3,006	30,766
\$11,000 to \$11,999.....	2,719	30,995	146	1,636	571	6,546	2,001	22,813
\$12,000 to \$14,999.....	4,604	61,199	584	8,123	1,095	14,267	2,925	38,809
\$15,000 to \$19,999.....	1,346	22,170	36	547	328	5,503	982	16,120
\$20,000 or more.....	649	14,287	...	...	...	...	649	14,287
Median debt.....dollars..	4,300	...	4,900	...	7,300	...	3,500	...

Table 4b.—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.....	1,092,460	992,586	99,874	205,379	150,218	53,669	262,726	624,353	584,147	40,206	31,113	10,572	20,541
Average debt per mortgage.....	4.8	4.7	5.5	5.1	4.6	7.4	7.3	4.1	4.1	4.1	1.7	1.5	1.8
<b>TYPE OF MORTGAGE HOLDER</b>													
Commercial bank or trust company.....	243,113	231,931	11,182	72,067	64,840	7,227	75,196	95,848	92,169	3,679	1,856	1,460	396
Mutual savings bank.....	182,321	150,037	32,284	72,110	40,031	31,639	57,807	52,404	52,199	205	5,637	5,637	...
Savings and loan association.....	306,079	283,421	22,658	24,390	20,621	3,769	83,836	197,853	183,195	14,658	2,488	1,183	1,305
Life insurance company.....	132,439	117,016	15,423	27,778	18,155	8,571	24,177	80,484	74,684	5,800	3,469	1,657	1,812
Mortgage company.....	13,019	9,660	3,359	6,599	4,136	2,463	2,279	4,141	3,245	896	775	639	140
Federal National Mortgage Association.....	15,435	15,435	...	...	...	...	15,435	...	...	...	...	...	...
Individual.....	169,329	154,657	14,672	...	...	...	...	169,329	154,657	14,672	16,135	...	16,135
Other.....	30,725	30,429	296	2,435	2,435	...	3,996	24,294	23,998	296	753	...	753
<b>YEAR MORTGAGE MADE OR ASSUMED</b>													
1950 (part).....	175,649	160,953	14,696	30,736	17,963	12,773	56,246	88,667	87,659	1,008	5,177	2,275	2,902
1949.....	255,477	225,231	30,246	56,454	36,682	19,772	52,486	146,537	136,485	10,052	8,937	4,356	4,581
1948.....	214,533	178,800	35,733	41,250	21,405	18,353	53,529	119,754	104,852	14,902	11,497	3,423	8,074
1947.....	206,837	199,009	7,828	18,102	16,033	2,069	77,317	111,418	107,037	4,381	3,280	430	2,850
1946.....	72,528	69,064	3,464	3,550	3,053	497	22,388	46,590	44,427	2,163	1,724	58	1,666
1942 to 1945.....	102,576	97,403	5,173	32,043	31,838	205	760	69,773	64,805	4,968	162	30	132
1940 to 1941.....	34,896	33,026	1,870	15,320	15,320	...	...	19,576	17,706	1,870	...	...	...
1935 to 1939.....	19,723	18,861	862	7,924	7,924	...	...	11,799	10,937	862	336	...	336
1930 to 1934.....	6,074	6,074	...	...	...	...	...	6,074	6,074	...	...	...	...
1929 or earlier.....	4,165	4,165	...	...	...	...	...	4,165	4,165	...	...	...	...





Table 4b.—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	VA total							
Number of mortgages														
<b>INTEREST RATE</b>														
Less than 4.0 percent.....	4,665	4,410	255	...	...	...	...	4,665	4,410	255	2,609	...	...	2,609
4.0 percent.....	69,470	65,109	4,361	8,283	5,934	2,288	36,169	25,019	23,850	1,169	8,483	7,253	1,227	1,227
4.1 to 4.4 percent.....	559	559	...	353	353	...	...	206	206	...	...	...	...	...
4.5 percent.....	58,580	51,778	6,802	29,170	24,010	4,965	...	29,411	27,769	1,642	267	...	...	267
4.6 to 5.0 percent.....	77,898	72,800	5,098	2,288	2,288	...	...	75,610	70,512	5,098	5,172	...	...	5,172
5.1 to 5.5 percent.....	2,325	2,325	...	...	...	...	...	2,325	2,325	...	...	...	...	...
5.6 to 6.0 percent.....	16,364	14,782	1,582	...	...	...	...	16,364	14,782	1,582	1,962	...	...	1,962
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	4.5	4.5	4.5	...	4.0	5.0	5.0	...	4.0	...	...	...
<b>MORTGAGE LOAN</b>														
Less than \$2,000.....	16,804	15,632	1,172	146	146	...	146	16,512	15,340	1,172	10,803	5,427	5,376	5,376
\$2,000 to \$2,999.....	21,707	20,551	1,156	731	731	...	328	20,648	19,492	1,156	4,396	1,351	3,045	3,045
\$3,000 to \$3,999.....	30,618	28,099	2,519	3,851	3,645	206	954	25,812	23,865	1,947	2,264	474	1,790	1,790
\$4,000 to \$4,999.....	32,585	31,167	1,418	9,837	9,691	146	1,265	21,483	20,247	1,236	438	...	...	438
\$5,000 to \$5,999.....	25,373	24,530	843	5,099	4,893	206	2,148	18,128	17,520	608	511	...	...	511
\$6,000 to \$6,999.....	27,133	25,125	2,008	4,881	3,895	791	6,131	16,122	15,246	876	48	...	...	48
\$7,000 to \$7,999.....	22,480	18,391	4,089	6,426	3,444	2,922	5,783	10,272	9,225	1,047	...	...	...	...
\$8,000 to \$8,999.....	20,716	17,649	3,067	5,788	3,573	2,215	8,045	6,883	6,031	852	30	...	...	30
\$9,000 to \$9,999.....	8,763	8,617	146	1,144	998	146	3,748	3,871	3,871	...	...	...	...	...
\$10,000 to \$10,999.....	10,338	9,461	877	1,363	1,070	292	4,254	4,721	4,283	438	...	...	...	...
\$11,000 to \$11,999.....	3,012	2,976	36	146	146	...	1,309	1,557	1,521	36	...	...	...	...
\$12,000 to \$14,999.....	6,551	5,932	619	681	352	328	1,585	4,287	4,056	231	...	...	...	...
\$15,000 to \$19,999.....	2,625	2,479	146	...	...	...	474	2,150	2,004	146	...	...	...	...
\$20,000 or more.....	1,154	1,154	...	...	...	...	...	1,154	1,154	...	...	...	...	...
Median loan.....dollars..	5,500	5,400	6,900	6,000	5,400	...	8,100	4,600	4,600	...	1,700	...	...	...
<b>OUTSTANDING DEBT</b>														
Less than \$2,000.....	47,780	44,780	3,000	4,411	4,411	...	535	42,834	39,834	3,000	12,629	5,573	7,056	7,056
\$2,000 to \$2,999.....	31,479	29,764	1,715	4,358	4,358	...	954	26,165	24,815	1,350	4,251	1,497	2,754	2,754
\$3,000 to \$3,999.....	28,585	27,783	1,202	8,083	7,877	206	1,453	19,449	18,482	967	876	182	693	693
\$4,000 to \$4,999.....	22,839	21,416	1,423	3,530	3,384	146	2,264	17,046	15,805	1,241	292	...	...	292
\$5,000 to \$5,999.....	23,163	21,837	1,326	3,225	2,678	353	5,166	14,771	14,139	632	365	...	...	365
\$6,000 to \$6,999.....	19,675	17,156	2,519	4,443	2,776	1,668	5,785	9,448	8,596	852	48	...	...	48
\$7,000 to \$7,999.....	20,961	17,372	3,589	6,408	3,390	2,958	6,695	7,859	7,348	511	30	...	...	30
\$8,000 to \$8,999.....	11,977	9,847	2,130	2,592	1,289	1,302	5,894	3,491	2,809	682	...	...	...	...
\$9,000 to \$9,999.....	10,364	9,889	475	2,008	1,716	292	3,904	4,451	4,269	182	...	...	...	...
\$10,000 to \$10,999.....	4,201	4,055	146	413	413	...	1,525	2,263	2,117	146	...	...	...	...
\$11,000 to \$11,999.....	2,530	2,202	328	328	...	328	571	1,631	1,631	...	...	...	...	...
\$12,000 to \$14,999.....	4,092	3,850	242	292	292	...	1,095	2,705	2,523	182	...	...	...	...
\$15,000 to \$19,999.....	1,164	1,164	...	...	...	...	328	835	835	...	...	...	...	...
\$20,000 or more.....	649	649	...	...	...	...	...	649	649	...	...	...	...	...
Median debt.....dollars..	4,200	4,100	6,100	4,900	3,900	...	7,200	3,400	3,300	...	1,400	...	...	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT</b>														
Mortgages with payments which include both.....	203,334	187,298	16,036	40,091	32,583	7,252	36,169	127,068	119,385	7,683	14,776	7,252	7,524	7,524
Less than \$20.....	28,511	27,029	1,482	870	870	...	1,987	25,654	24,261	1,393	10,889	7,070	3,819	3,819
\$20 to \$24.....	20,384	19,168	1,216	6,018	5,617	206	2,745	11,621	10,806	815	1,161	182	979	979
\$25 to \$29.....	23,645	22,342	1,303	8,181	7,889	292	2,350	13,113	12,875	438	876	...	876	876
\$30 to \$34.....	23,002	21,408	1,594	6,646	5,854	791	4,430	11,925	11,122	803	146	...	146	146
\$35 to \$39.....	20,158	18,686	1,472	3,566	2,702	864	5,406	11,185	10,613	572	1,120	...	1,120	1,120
\$40 to \$44.....	22,362	18,651	3,711	6,426	3,408	2,958	4,456	11,481	10,788	693	146	...	...	146
\$45 to \$49.....	16,175	14,288	1,887	3,322	2,020	1,302	5,992	6,860	6,422	438	146	...	...	146
\$50 to \$54.....	15,441	14,637	804	2,422	2,276	146	4,648	8,371	7,713	658	...	...	...	...
\$55 to \$59.....	6,540	6,029	511	718	353	365	881	4,941	4,795	146	146	...	...	146
\$60 to \$64.....	7,278	6,133	1,145	1,156	864	292	1,083	5,038	4,186	852	...	...	...	...
\$65 to \$69.....	3,187	3,041	146	292	292	...	731	2,164	2,018	146	...	...	...	...
\$70 to \$79.....	5,829	5,647	182	182	146	36	803	4,844	4,698	146	...	...	...	...
\$80 to \$99.....	5,349	5,313	36	292	292	...	657	4,398	4,362	36	...	...	...	...
\$100 to \$119.....	4,268	3,757	511	...	...	...	4,268	3,757	3,757	511	146	...	...	146
\$120 or more.....	1,205	1,169	36	...	...	...	...	1,205	1,169	36	...	...	...	...
Median payment.....dollars..	36	35	41	33	31	...	41	35	35	...	...	...	...	...

Table 5b.—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 guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
<b>NEW JERSEY PORTION</b>													
Total properties.....	229,859	211,763	18,096	40,092	32,584	7,252	255	36,169	35,325	844	153,599	143,853	9,745
<b>STRUCTURES ON PROPERTY</b>													
1 structure.....	228,200	210,259	17,941	40,073	32,565	7,253	255	35,847	35,033	814	152,279	142,660	9,619
2 structures or more.....	1,660	1,504	156	19	19	...	...	321	292	29	1,320	1,193	127
<b>DWELLING UNITS ON PROPERTY</b>													
1 dwelling unit.....	176,793	162,952	13,841	37,786	30,911	6,814	60	26,852	26,304	548	112,155	105,736	6,419
2 dwelling units.....	42,638	39,244	3,394	2,228	1,594	438	195	7,059	7,059	...	33,352	30,590	2,761
3 dwelling units.....	8,557	7,805	752	...	...	...	...	1,951	1,716	235	6,606	6,089	517
4 dwelling units.....	1,871	1,762	109	79	79	...	...	306	246	60	1,486	1,438	48
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>													
None.....	224,639	207,248	17,391	39,763	32,255	7,253	255	36,134	35,290	844	148,743	139,703	9,039
Less than half.....	5,220	4,515	705	328	328	...	...	36	36	...	4,856	4,190	705
<b>YEAR STRUCTURE BUILT</b>													
1950 (part).....	4,751	4,094	657	1,506	849	657	...	1,589	1,589	...	1,656	1,656	...
1949.....	10,645	8,004	2,641	3,700	1,448	2,252	...	3,358	3,358	...	3,586	3,198	389
1948.....	15,216	11,394	3,822	6,306	3,068	3,177	60	3,031	3,031	...	5,878	5,294	584
1947.....	9,269	6,631	638	2,020	1,668	352	...	3,786	3,786	...	3,462	3,177	284
1946.....	3,820	3,784	36	292	292	...	...	1,485	1,485	...	2,043	2,007	36
1942 to 1945.....	11,412	10,499	913	5,247	5,040	206	...	3,148	2,783	365	3,016	2,675	341
1940 to 1941.....	14,976	14,684	292	6,401	6,110	97	195	2,184	2,184	...	6,391	6,391	...
1930 to 1939.....	34,814	33,207	1,607	7,913	7,474	438	...	3,311	3,311	...	23,592	22,423	1,169
1929 or earlier.....	122,283	114,790	7,493	6,707	6,634	73	...	13,985	13,507	478	101,590	94,648	6,941
Not reported.....	2,677	2,677	...	...	...	...	...	292	292	...	2,385	2,385	...
<b>YEAR STRUCTURE ACQUIRED</b>													
1950 (part).....	16,267	14,431	1,836	2,941	1,201	1,740	...	6,642	6,546	96	6,683	6,683	...
1949.....	27,418	23,038	4,380	7,042	4,462	2,580	...	6,329	6,269	60	14,046	12,307	1,740
1948.....	29,983	24,712	5,271	6,136	3,361	2,520	255	7,491	7,126	365	16,355	14,225	2,130
1947.....	25,563	24,106	1,457	2,020	1,814	206	...	8,344	8,169	175	15,199	14,123	1,076
1946.....	24,252	22,914	1,338	1,084	937	146	...	6,923	6,777	146	16,246	15,200	1,046
1942 to 1945.....	41,396	39,497	1,899	9,361	9,301	60	...	292	292	...	31,741	29,903	1,839
1940 to 1941.....	20,936	20,668	268	5,958	5,958	...	...	...	...	...	14,978	14,710	268
1930 to 1939.....	24,022	23,730	292	4,820	4,820	...	...	...	...	...	19,203	18,911	292
1929 or earlier.....	19,963	18,607	1,356	730	730	...	...	146	146	...	19,086	17,730	1,356
Not reported.....	60	60	...	...	...	...	...	...	...	...	60	60	...
<b>STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED</b>													
New.....	73,534	65,752	7,782	26,331	20,185	6,086	60	12,397	12,397	...	34,804	33,169	1,635
Previously occupied.....	156,327	146,011	10,316	13,760	12,399	1,167	195	23,772	22,928	844	118,795	110,684	8,110
<b>PURCHASE PRICE</b>													
Less than \$2,000.....	1,476	1,476	...	...	...	...	...	...	...	...	1,476	1,476	...
\$2,000 to \$2,999.....	6,461	6,461	...	146	146	...	...	36	36	...	6,278	6,278	...
\$3,000 to \$3,999.....	13,452	13,087	365	1,088	1,088	...	...	292	292	...	12,072	11,707	365
\$4,000 to \$4,999.....	16,574	15,881	693	3,494	3,287	206	...	443	443	...	12,638	12,151	487
\$5,000 to \$5,999.....	23,528	21,958	1,570	5,965	5,965	...	...	766	730	36	16,796	15,262	1,534
\$6,000 to \$6,999.....	21,980	20,750	1,230	5,210	5,210	...	...	3,584	3,073	511	13,185	12,468	718
\$7,000 to \$7,999.....	22,762	20,904	1,858	3,943	3,530	413	...	4,572	4,543	29	14,247	12,831	1,416
\$8,000 to \$8,999.....	19,342	17,310	2,032	1,887	1,534	...	...	6,126	6,066	60	9,796	9,358	438
\$9,000 to \$9,999.....	18,625	16,459	2,166	5,009	3,195	1,814	...	3,305	3,305	...	10,312	9,959	353
\$10,000 to \$10,999.....	19,404	16,653	2,751	4,321	2,519	1,607	195	5,164	5,164	...	9,920	8,971	949
\$11,000 to \$11,999.....	12,452	11,771	681	2,373	1,838	475	60	4,526	4,526	...	5,533	5,407	146
\$12,000 to \$12,999.....	24,488	21,665	2,823	2,704	1,972	731	...	4,836	4,776	60	16,949	14,916	2,033
\$13,000 to \$13,999.....	13,285	12,282	1,003	1,850	1,375	474	...	2,008	1,862	146	9,427	9,045	383
\$14,000 to \$14,999.....	5,814	5,412	402	146	146	...	...	36	36	...	5,630	5,229	402
\$15,000 to \$15,999.....	3,173	2,991	182	...	...	...	...	...	...	...	3,173	2,991	182
\$16,000 to \$16,999.....	2,458	2,349	109	...	...	...	...	...	...	...	2,312	2,203	109
\$17,000 to \$17,999.....	4,590	4,359	231	425	425	...	...	328	328	...	3,835	3,604	231
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median purchase price.....dollars..	8,200	8,100	9,500	7,900	7,100	...	...	9,600	9,600	...	7,700	7,700	...
<b>MARKET VALUE</b>													
Less than \$2,000.....	1,303	1,303	...	292	292	...	...	...	...	...	1,010	1,010	...
\$2,000 to \$2,999.....	292	292	...	...	...	...	...	...	...	...	292	292	...
\$3,000 to \$3,999.....	1,932	1,932	...	...	...	...	...	146	146	...	1,785	1,785	...
\$4,000 to \$4,999.....	2,901	2,755	146	...	...	...	...	236	236	...	2,664	2,518	146
\$5,000 to \$5,999.....	5,153	4,569	584	...	...	...	...	438	438	...	4,715	4,131	584
\$6,000 to \$6,999.....	7,677	7,434	243	498	352	146	...	681	681	...	6,497	6,400	97
\$7,000 to \$7,999.....	15,452	13,468	1,984	1,229	1,169	60	...	2,486	2,450	36	11,736	9,849	1,887
\$8,000 to \$8,999.....	19,449	18,586	863	4,289	3,718	571	...	3,984	3,984	...	11,176	10,883	292
\$9,000 to \$9,999.....	17,919	15,469	2,450	4,478	1,934	2,544	...	3,459	3,459	...	9,983	9,776	206
\$10,000 to \$10,999.....	34,884	32,689	2,195	7,280	6,403	877	...	7,866	7,472	394	19,740	18,815	925
\$11,000 to \$11,999.....	15,675	14,215	1,460	4,663	3,445	1,023	195	3,236	3,176	60	7,777	7,595	182
\$12,000 to \$12,999.....	51,548	46,712	4,836	10,755	9,270	1,424	60	8,815	8,463	352	31,979	28,980	2,999
\$13,000 to \$13,999.....	35,937	33,656	2,281	5,027	4,478	547	...	4,590	4,590	...	26,321	24,588	1,733
\$14,000 to \$14,999.....	10,610	10,099	511	1,461	1,461	...	...	75	75	...	9,075	8,563	511
\$15,000 to \$15,999.....	7,753	7,571	182	...	...	...	...	96	96	...	7,657	7,475	182
\$16,000 to \$16,999.....	1,374	1,314	60	120	60	60	...	60	60	...	1,193	1,193	...
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median market value.....dollars..	11,400	11,400	11,100	11,400	11,600	...	...	10,800	10,800	...	11,800	11,700	...

RESIDENTIAL FINANCING

Table 5b.—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
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	47,061	46,623	438	4,833	4,833	...	...	267	267	...	41,962	41,523	438
20 to 39 percent.....	72,135	69,024	3,111	13,590	13,590	...	...	1,586	1,577	29	56,960	53,877	3,082
40 to 59 percent.....	53,853	49,691	4,162	6,245	5,844	206	195	9,548	9,037	511	38,060	34,809	3,249
60 to 69 percent.....	20,289	18,756	1,533	4,619	3,815	804	...	9,144	9,084	60	6,526	5,857	669
70 to 79 percent.....	15,487	12,706	2,781	4,357	2,849	1,448	60	7,068	6,922	146	4,061	2,934	1,126
80 to 84 percent.....	6,993	5,582	1,411	2,055	887	1,168	...	3,817	3,781	36	1,119	913	206
85 to 89 percent.....	5,029	3,008	2,021	2,033	499	1,534	...	1,750	1,750	...	1,246	760	487
90 to 94 percent.....	1,530	740	790	584	...	584	...	619	559	60	327	181	146
95 to 99 percent.....	3,187	2,018	1,169	1,169	...	1,169	...	1,812	1,812	...	206	206	...
100 percent or more.....	2,922	2,303	619	485	206	279	...	498	498	...	1,940	1,990	340
Market value not reported.....	1,374	1,314	60	120	60	60	...	60	60	...	1,193	1,193	...
Median percent.....	39	37	69	45	37	...	...	67	67	...	32	31	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	182	182	...	...	...	...	...	...	...	...	182	182	...
\$2.50 to \$4.99.....	1,452	1,306	146	365	365	...	...	206	206	...	881	735	146
\$5.00 to \$7.49.....	5,107	4,815	292	511	365	146	...	1,862	1,862	...	2,734	2,588	146
\$7.50 to \$9.99.....	12,798	11,106	1,692	2,228	1,424	804	...	3,274	3,274	...	7,297	6,408	889
\$10.00 to \$12.49.....	24,614	22,047	2,567	6,151	5,081	1,010	60	4,391	4,026	365	14,070	12,939	1,132
\$12.50 to \$14.99.....	31,491	29,856	1,635	7,790	7,133	658	...	4,364	4,328	36	19,337	18,396	942
\$15.00 to \$17.49.....	33,362	31,732	1,630	6,488	5,187	1,301	...	4,204	4,204	...	22,669	22,341	328
\$17.50 to \$19.99.....	20,487	19,531	956	3,543	3,396	146	...	2,567	2,567	...	14,375	13,566	809
\$20.00 to \$24.99.....	36,774	34,129	2,645	5,783	5,442	146	195	4,353	4,118	235	26,638	24,569	2,069
\$25.00 or more.....	45,543	42,427	3,116	1,905	1,832	73	...	5,847	5,641	206	37,789	34,953	2,836
Taxes not payable in 1949.....	15,030	11,733	3,297	5,206	2,297	2,909	...	4,947	4,947	...	4,877	4,489	389
Taxes or value not reported.....	3,020	2,900	120	120	60	60	...	151	151	...	2,750	2,690	60
Median taxes.....dollars..	17.27	17.30	...	15.13	15.36	...	...	15.86	15.84	...	18.51	18.37	...
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>													
Less than \$20.....	60	60	...	...	...	...	...	60	60	...	...	...	...
\$20 to \$39.....	412	412	...	...	...	...	...	146	146	...	266	266	...
\$40 to \$59.....	4,223	4,077	146	425	425	...	...	1,315	1,315	...	2,482	2,336	146
\$60 to \$79.....	10,930	9,904	1,026	950	657	292	...	2,050	1,961	89	7,931	7,286	645
\$80 to \$99.....	17,930	16,464	1,466	2,500	1,477	1,023	...	2,531	2,531	...	12,900	12,497	403
\$100 to \$119.....	19,760	18,824	936	1,906	1,553	352	...	4,826	4,790	36	13,029	12,482	547
\$120 to \$139.....	22,734	20,531	2,203	4,188	3,834	352	...	4,718	4,353	365	13,829	12,343	1,485
\$140 to \$159.....	24,113	21,618	2,495	5,064	4,078	731	255	3,970	3,910	60	15,079	13,630	1,448
\$160 to \$199.....	39,816	36,161	3,655	8,899	7,561	1,338	...	5,484	5,338	146	25,433	23,262	2,171
\$200 to \$249.....	28,948	27,998	950	5,296	5,150	146	...	4,289	4,289	...	19,362	18,558	804
\$250 to \$299.....	18,064	16,567	1,497	3,725	3,689	36	...	1,023	877	146	13,317	12,002	1,315
\$300 or more.....	26,133	25,768	365	1,936	1,863	73	...	718	718	...	23,480	23,187	292
Taxes not payable in 1949.....	15,030	11,733	3,297	5,206	2,297	2,909	...	4,947	4,947	...	4,877	4,489	389
Taxes not reported.....	1,706	1,646	60	...	...	...	...	90	90	...	1,617	1,556	60
Median taxes.....dollars..	161	163	...	166	171	...	...	135	135	...	168	169	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	166,076	150,703	15,373	35,624	28,116	7,253	255	35,586	34,742	844	94,868	87,846	7,022
Mortgage refinanced or renewed.....	46,958	45,136	1,822	4,139	4,139	...	...	438	438	...	42,383	40,559	1,822
To increase loan for improvements or repairs.....	9,292	9,178	114	803	803	...	...	292	292	...	8,198	8,083	114
To increase loan for other reasons.....	6,804	6,476	328	706	706	...	...	146	146	...	5,952	5,624	328
To secure better terms.....	15,771	14,610	1,161	1,973	1,973	...	...	...	...	...	13,798	12,637	1,161
To renew or extend loan without increasing amount.....	11,731	11,658	73	511	511	...	...	...	...	...	11,221	11,147	73
For other purpose.....	3,360	3,214	146	146	146	...	...	...	...	...	3,214	3,068	146
Mortgage placed later than acquisition of property.....	16,824	15,923	901	328	328	...	...	146	146	...	16,348	15,449	901
To make improvements or repairs.....	6,693	6,328	365	182	182	...	...	146	146	...	6,365	6,000	365
To invest in other properties.....	851	705	146	...	...	...	...	...	...	...	851	705	146
To invest in business other than real estate.....	1,132	937	195	...	...	...	...	...	...	...	1,131	937	195
For other purpose.....	8,148	7,953	195	146	146	...	...	...	...	...	8,001	7,807	195
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	46,958	45,136	1,822	4,139	4,139	...	...	438	438	...	42,383	40,559	1,822
Same lender.....	26,372	25,783	589	2,483	2,483	...	...	292	292	...	23,597	23,007	589
Different lender.....	20,586	19,353	1,233	1,656	1,656	...	...	146	146	...	18,786	17,552	1,233

<sup>1</sup> 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 5b.—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				
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	166,077	150,705	15,372	35,622	28,114	7,251	255	35,585	34,743	842	94,867	87,846	7,020
Less than 50 percent.....	21,521	18,783	2,738	292	292	...	...	499	499	...	20,730	17,992	2,738
50 to 59 percent.....	22,875	20,854	2,021	2,045	1,534	511	...	1,934	1,569	365	18,895	17,751	1,143
60 to 64 percent.....	15,625	14,042	1,583	2,240	1,461	784	195	1,351	1,351	...	12,033	11,230	804
65 to 69 percent.....	15,864	14,125	1,739	3,650	2,636	754	60	2,008	1,862	146	10,205	9,426	779
70 to 74 percent.....	13,336	12,509	827	3,444	3,116	328	...	2,507	2,507	...	7,385	6,887	498
75 to 79 percent.....	15,123	13,633	1,490	5,636	4,613	1,023	...	2,939	2,910	29	6,548	6,110	438
80 to 84 percent.....	17,995	16,059	1,936	8,757	6,857	1,899	...	4,317	4,281	36	4,921	4,921	...
85 to 89 percent.....	17,063	15,057	2,006	6,030	4,084	1,946	...	6,943	6,883	60	4,089	4,089	...
90 to 94 percent.....	8,400	8,134	266	2,897	2,690	206	...	4,141	4,081	60	1,364	1,364	...
95 to 99 percent.....	2,004	1,809	195	...	...	...	...	1,239	1,239	...	764	569	195
100 percent or more.....	13,076	12,565	511	206	206	...	...	7,233	7,087	146	5,638	5,272	365
Purchase price not reported or property not acquired by purchase.....	3,195	3,135	60	425	425	...	...	474	474	...	2,295	2,235	60
Median percent.....	72	72	...	80	80	...	...	86	87	...	63	63	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	166,077	150,705	15,372	35,622	28,114	7,251	255	35,585	34,743	842	94,867	87,846	7,020
Less than 50 percent.....	19,172	18,783	389	292	292	...	...	499	499	...	18,381	17,992	389
50 to 59 percent.....	21,913	20,854	1,059	1,534	1,534	...	...	1,569	1,569	...	18,810	17,751	1,059
60 to 64 percent.....	14,334	14,042	292	1,461	1,461	...	...	1,351	1,351	...	11,522	11,230	292
65 to 69 percent.....	14,526	14,125	401	3,031	2,836	...	195	1,862	1,862	...	9,632	9,426	206
70 to 74 percent.....	13,386	12,509	877	3,335	3,116	219	...	2,507	2,507	...	7,544	6,887	658
75 to 79 percent.....	14,753	13,633	1,120	5,051	4,613	438	...	2,910	2,910	...	6,791	6,110	682
80 to 84 percent.....	18,676	16,059	2,617	7,734	6,857	877	...	4,792	4,281	511	6,150	4,921	1,230
85 to 89 percent.....	16,862	15,057	1,805	4,984	4,084	900	...	6,912	6,883	29	4,966	4,089	876
90 to 94 percent.....	9,338	8,134	1,204	3,773	2,690	1,023	60	4,202	4,081	121	1,364	1,364	...
95 to 99 percent.....	3,257	1,809	1,448	877	...	877	...	1,239	1,239	...	1,141	569	571
100 percent or more.....	16,665	12,565	4,100	3,126	206	2,919	...	7,269	7,087	182	6,271	5,272	999
Purchase price not reported or property not acquired by purchase.....	3,195	3,135	60	425	425	...	...	474	474	...	2,295	2,235	60
Median percent.....	74	72	...	82	80	...	...	86	87	...	64	63	...
<b>VETERAN STATUS OF OWNER</b>													
Veteran of World War II.....	61,958	52,657	9,301	10,792	3,344	7,253	195	32,034	31,702	332	19,133	17,613	1,521
Veteran of World War I only.....	20,639	20,298	341	3,177	3,177	...	...	778	778	...	16,684	16,343	341
Other service or nonveteran.....	147,264	138,808	8,456	26,123	26,063	...	60	3,357	2,846	511	117,782	109,899	7,884

RESIDENTIAL FINANCING

Table 6b.—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)		
<b>NEW JERSEY PORTION</b>								
Total.....	176,793	894,713	37,786	199,192	26,852	190,890	112,155	504,631
Average debt per property.....	...	5.1	...	5.3	...	7.1	...	4.5
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>								
Less than \$2,000.....	10,558	8,480	146	161	146	161	10,266	8,158
\$2,000 to \$2,999.....	14,336	14,336	731	963	328	492	13,277	20,910
\$3,000 to \$3,999.....	20,436	48,032	3,645	8,527	443	1,048	16,349	38,437
\$4,000 to \$4,999.....	27,481	86,970	9,751	30,245	937	3,561	16,793	53,164
\$5,000 to \$5,999.....	19,850	79,950	4,686	16,624	1,716	7,807	13,447	55,519
\$6,000 to \$6,999.....	21,025	109,219	3,517	19,119	4,811	27,005	12,696	63,095
\$7,000 to \$7,999.....	14,881	93,072	3,796	24,806	4,757	30,868	6,328	37,398
\$8,000 to \$8,999.....	19,052	141,593	6,403	48,105	6,781	52,485	5,868	41,003
\$9,000 to \$9,999.....	8,576	74,582	1,862	16,895	3,064	26,942	3,649	30,745
\$10,000 to \$10,999.....	8,078	76,104	1,970	19,088	2,409	22,344	3,699	34,672
\$11,000 to \$11,999.....	3,128	31,273	804	8,686	438	4,339	1,886	18,248
\$12,000 to \$12,999.....	6,029	70,551	438	5,406	840	10,658	4,751	54,487
\$15,000 to \$19,999.....	2,385	33,231	36	547	182	3,180	2,167	29,504
\$20,000 or more.....	978	19,291	...	...	...	...	978	19,291
Median loan.....dollars..	5,700	...	5,900	...	8,000	...	4,900	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY</b>								
Less than \$2,000.....	32,399	36,038	4,119	5,176	535	743	27,745	30,119
\$2,000 to \$2,999.....	21,723	52,579	4,358	10,949	443	1,048	16,922	40,582
\$3,000 to \$3,999.....	24,154	82,469	8,083	27,610	986	3,629	15,085	51,230
\$4,000 to \$4,999.....	17,537	76,711	3,238	13,625	1,863	8,293	12,437	54,793
\$5,000 to \$5,999.....	18,079	97,964	2,471	13,442	4,248	23,367	11,360	61,155
\$6,000 to \$6,999.....	13,755	88,183	2,604	16,862	4,264	27,299	6,887	44,022
\$7,000 to \$7,999.....	15,980	119,267	5,270	39,663	5,573	41,594	5,137	38,010
\$8,000 to \$8,999.....	11,207	94,843	3,261	27,612	4,321	36,677	3,625	30,554
\$9,000 to \$9,999.....	9,610	90,648	2,750	25,958	3,064	28,816	3,797	35,874
\$10,000 to \$10,999.....	4,454	46,073	1,156	12,240	535	5,586	2,763	28,247
\$11,000 to \$11,999.....	2,251	25,696	146	1,636	182	2,133	1,923	21,927
\$12,000 to \$14,999.....	3,814	50,452	292	3,872	658	8,525	2,865	38,055
\$15,000 to \$19,999.....	1,180	19,503	36	547	182	3,180	962	15,776
\$20,000 or more.....	649	14,287	...	...	...	...	649	14,287
Median debt.....dollars..	4,500	...	4,700	...	7,100	...	3,700	...

Table 7b.—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							
<b>NEW JERSEY PORTION</b>													
Total outstanding debt.....	871,542	791,481	80,061	189,683	140,118	49,125	190,021	491,838	463,299	28,539	23,177	9,403	13,774
Average debt per mortgage.....	4.9	4.9	5.8	5.0	4.5	7.2	7.1	4.4	4.4	4.4	1.6	1.4	1.9
<b>TYPE OF MORTGAGE HOLDER</b>													
Commercial bank or trust company.....	199,299	189,179	10,120	68,717	61,490	7,227	51,031	79,551	76,825	2,726	1,853	1,460	393
Mutual savings bank.....	148,678	117,548	31,130	69,335	38,410	30,485	41,745	37,598	37,293	205	5,330	5,330	460
Savings and loan association.....	228,604	213,612	14,992	18,217	16,143	2,074	55,231	155,156	144,028	11,128	1,175	715	460
Life insurance company.....	125,449	112,773	12,676	24,380	17,504	6,876	25,462	79,607	73,807	5,800	3,075	1,263	1,822
Mortgage company.....	12,123	9,660	2,463	6,599	4,136	2,463	2,279	3,245	3,245	...	635	635	...
Federal National Mortgage Association.....	14,898	14,898	...	...	...	...	14,898	...	...	...	...	...	...
Individual.....	113,475	104,795	8,680	...	...	...	...	113,475	104,795	8,680	10,802	...	10,802
Other.....	29,016	29,016	...	2,435	2,435	...	3,375	23,206	23,206	...	307	...	307
<b>YEAR MORTGAGE MADE OR ASSUMED</b>													
1950 (part).....	144,395	130,447	13,948	27,266	14,493	12,773	49,384	67,745	66,737	1,008	4,513	2,275	2,238
1949.....	219,278	193,950	25,328	52,286	33,668	18,618	42,795	124,197	117,487	6,710	5,689	4,049	1,640
1948.....	159,992	130,030	29,962	38,303	21,405	16,658	31,186	90,303	78,425	11,878	8,449	2,955	5,494
1947.....	141,985	138,272	3,711	13,857	13,483	374	43,508	84,618	81,281	3,337	2,319	36	2,283
1946.....	72,528	69,064	3,464	3,550	3,053	497	22,388	46,590	44,427	2,163	1,724	58	1,666
1942 to 1945.....	78,861	76,903	1,958	31,123	30,918	205	760	46,978	45,225	1,753	147	30	117
1940 to 1941.....	28,804	27,830	974	15,232	15,232	...	...	13,572	12,598	974	...	...	...
1935 to 1939.....	16,873	16,157	716	7,866	7,866	...	...	9,007	8,291	716	336	...	336
1930 to 1934.....	4,970	4,970	...	...	...	...	...	4,970	4,970	...	...	...	...
1929 or earlier.....	3,858	3,858	...	...	...	...	...	3,858	3,858	...	...	...	...



RESIDENTIAL FINANCING

Table 7b.—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.....	2,949	2,889	60	...	...	...	...	2,949	2,889	60	2,098	...	2,098
4.0 percent.....	55,210	51,437	3,773	7,413	5,357	1,996	26,852	20,945	19,776	1,169	7,984	6,815	1,169
4.1 to 4.4 percent.....	599	599	...	353	353	...	...	206	206	...	...	...	...
4.5 percent.....	51,623	45,308	6,315	27,879	23,060	4,819	...	23,745	22,249	1,498	121	...	121
4.6 to 5.0 percent.....	53,552	50,881	2,671	2,142	2,142	...	...	51,410	48,739	2,671	3,311	...	3,311
5.1 to 5.5 percent.....	1,643	1,643	...	...	...	...	...	1,643	1,643	...	...	...	...
5.6 to 6.0 percent.....	11,257	10,234	1,023	...	...	...	...	11,257	10,234	1,023	694	...	694
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.....	11,548	10,558	990	146	146	...	146	11,256	10,266	990	9,310	5,427	3,883
\$2,000 to \$2,999.....	14,482	14,190	292	731	731	...	328	13,423	13,131	292	3,107	1,205	1,902
\$3,000 to \$3,999.....	21,247	19,300	1,947	3,851	3,646	206	808	16,587	15,212	1,375	986	182	804
\$4,000 to \$4,999.....	27,311	26,471	840	9,691	9,545	146	973	16,648	15,990	658	292	...	292
\$5,000 to \$5,999.....	19,143	18,584	559	4,746	4,540	206	1,315	13,083	12,730	353	511	...	511
\$6,000 to \$6,999.....	21,987	20,466	1,521	4,248	3,457	791	4,958	12,782	12,198	584	...	...	...
\$7,000 to \$7,999.....	17,656	14,017	3,639	6,280	3,298	2,922	4,757	6,621	5,963	658	...	...	...
\$8,000 to \$8,999.....	18,394	15,473	2,921	5,623	3,554	2,069	6,634	6,136	5,284	852	...	...	...
\$9,000 to \$9,999.....	7,054	6,908	146	633	487	146	3,064	3,357	3,357	...	...	...	...
\$10,000 to \$10,999.....	7,568	6,837	731	1,363	1,070	292	2,409	3,796	3,358	438	...	...	...
\$11,000 to \$11,999.....	2,141	2,105	36	146	146	...	438	1,597	1,521	36	...	...	...
\$12,000 to \$14,999.....	4,969	4,897	72	328	292	36	840	3,801	3,765	36	...	...	...
\$15,000 to \$19,999.....	2,313	2,167	146	...	...	...	182	2,130	1,984	146	...	...	...
\$20,000 or more.....	978	978	...	...	...	...	...	978	978	...	...	...	...
Median loan.....dollars..	5,700	5,500	...	5,900	5,300	...	8,000	4,800	4,800	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	34,778	32,253	2,525	4,119	4,119	...	535	30,124	27,599	2,525	10,356	5,573	4,783
\$2,000 to \$2,999.....	21,212	20,701	511	4,358	4,358	...	808	16,045	15,899	146	2,645	1,205	1,440
\$3,000 to \$3,999.....	22,859	22,154	705	8,083	7,877	206	986	13,790	13,291	499	548	36	511
\$4,000 to \$4,999.....	17,646	16,819	827	3,384	3,238	146	1,533	12,729	12,084	645	292	...	292
\$5,000 to \$5,999.....	18,481	17,544	937	2,678	2,325	353	4,358	11,445	11,007	438	365	...	365
\$6,000 to \$6,999.....	15,959	13,634	2,325	4,151	2,484	1,668	4,264	7,545	6,887	658	...	...	...
\$7,000 to \$7,999.....	17,172	13,789	3,383	6,243	3,371	2,812	5,427	5,502	4,991	511	...	...	...
\$8,000 to \$8,999.....	10,002	8,213	1,789	2,446	1,143	1,302	4,321	3,236	2,749	487	...	...	...
\$9,000 to \$9,999.....	8,492	8,017	475	1,643	1,351	292	3,064	3,784	3,602	182	...	...	...
\$10,000 to \$10,999.....	3,102	2,956	146	353	353	...	535	2,215	2,069	146	...	...	...
\$11,000 to \$11,999.....	1,849	1,813	36	36	...	36	182	1,631	1,631	...	...	...	...
\$12,000 to \$14,999.....	3,595	3,413	182	292	292	...	658	2,645	2,463	182	...	...	...
\$15,000 to \$19,999.....	998	998	...	...	...	...	182	815	815	...	...	...	...
\$20,000 or more.....	649	649	...	...	...	...	...	649	649	...	...	...	...
Median debt.....dollars..	4,500	4,300	...	4,600	3,800	...	7,100	3,700	3,700	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	159,197	146,504	12,693	37,784	30,910	6,814	26,852	94,555	89,286	5,269	11,634	6,814	4,820
Less than \$20.....	7,045	7,045	...	146	146	...	292	6,607	6,607	...	8,519	6,632	1,887
\$20 to \$24.....	13,103	12,410	693	5,677	5,471	206	535	6,891	6,404	487	730	182	548
\$25 to \$29.....	17,424	16,620	804	7,743	7,597	146	572	9,109	8,817	292	535	...	535
\$30 to \$34.....	17,678	16,658	1,010	5,842	5,343	499	2,415	9,420	8,909	511	146	...	146
\$35 to \$39.....	18,257	16,785	1,472	3,566	2,702	864	4,357	10,333	9,761	572	1,120	...	1,120
\$40 to \$44.....	21,203	17,747	3,456	6,426	3,408	2,958	4,050	10,727	10,289	438	146	...	146
\$45 to \$49.....	15,814	13,927	1,887	3,322	2,020	1,302	5,846	6,645	6,207	438	146	...	146
\$50 to \$54.....	15,247	14,443	804	2,422	2,276	146	4,648	8,177	7,519	658	...	...	...
\$55 to \$59.....	6,522	6,011	511	718	353	365	663	4,941	4,795	146	146	...	146
\$60 to \$64.....	7,096	5,951	1,145	1,156	864	292	1,083	4,856	4,004	852	...	...	...
\$65 to \$69.....	3,187	3,041	146	292	292	...	731	2,164	2,018	146	...	...	...
\$70 to \$79.....	5,829	5,647	182	146	146	36	803	4,844	4,698	146	...	...	...
\$80 to \$99.....	5,319	5,283	36	292	292	...	657	4,368	4,332	36	...	...	...
\$100 to \$119.....	4,268	3,757	511	...	...	...	...	4,268	3,757	511	146	...	146
\$120 or more.....	1,205	1,169	36	...	...	...	...	1,205	1,169	36	...	...	...
Median payment.....dollars..	41	41	...	34	32	...	46	42	42	...	...	...	...



Table 8b.—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				
<b>NEW JERSEY PORTION</b>														
Total properties.....	176,793	162,952	13,841	37,786	30,911	6,814	60	26,852	26,304	548	112,155	105,736	6,419	
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>														
None.....	174,529	161,199	13,330	37,457	30,582	6,815	60	26,853	26,305	548	110,219	104,312	5,907	
Less than half.....	2,264	1,753	511	328	328	...	...	...	...	...	1,936	1,424	511	
<b>TYPE OF STRUCTURE</b>														
Detached.....	172,485	158,704	13,781	36,922	30,107	6,754	60	25,136	24,588	548	110,427	104,008	6,419	
Semidetached and attached.....	4,308	4,248	60	864	804	60	...	1,716	1,716	...	1,728	1,728	...	
<b>NUMBER OF ROOMS</b>														
Less than 4 rooms.....	4,266	3,681	585	1,217	997	219	...	426	426	...	2,623	2,258	365	
4 rooms.....	31,540	26,491	5,049	13,484	8,933	4,490	60	8,712	8,712	...	9,345	8,846	499	
5 rooms.....	30,882	28,387	2,495	7,352	5,868	1,485	...	6,000	6,000	...	17,520	16,519	1,010	
6 rooms.....	51,482	49,169	2,313	9,354	9,025	328	...	7,447	7,082	365	34,681	33,062	1,619	
7 rooms or more.....	49,807	46,845	2,962	4,480	4,480	...	...	3,302	3,120	182	42,025	39,245	2,780	
Not reported.....	8,815	8,377	438	1,900	1,607	292	...	965	965	...	5,951	5,805	146	
<b>YEAR STRUCTURE BUILT</b>														
1950 (part).....	4,402	3,745	657	1,506	849	657	...	1,553	1,553	...	1,343	1,343	...	
1949.....	10,645	8,004	2,641	3,700	1,448	2,252	...	3,358	3,358	...	3,586	3,198	389	
1948.....	14,681	11,005	3,676	6,160	3,068	3,031	60	2,826	2,826	...	5,684	5,100	584	
1947.....	8,898	8,485	413	1,874	1,668	206	...	3,640	3,640	...	3,384	3,177	206	
1946.....	3,820	3,784	36	292	292	...	...	1,485	1,485	...	2,043	2,007	36	
1942 to 1945.....	9,615	8,702	913	4,736	4,529	206	...	1,862	1,497	365	3,016	2,675	341	
1940 to 1941.....	13,797	13,700	97	5,689	5,593	97	...	2,009	2,009	...	6,099	6,099	...	
1930 to 1939.....	31,291	29,830	1,461	7,560	7,268	292	...	2,755	2,755	...	20,977	19,808	1,169	
1929 or earlier.....	78,552	74,603	3,949	6,269	6,196	73	...	7,208	7,026	182	65,074	61,380	3,693	
Not reported.....	1,095	1,095	...	...	...	...	...	146	146	...	949	949	...	
<b>YEAR STRUCTURE ACQUIRED</b>														
1950 (part).....	14,138	12,362	1,776	2,941	1,201	1,740	...	5,947	5,911	36	5,249	5,249	...	
1949.....	22,679	19,515	3,164	6,375	3,945	2,434	...	5,150	5,150	...	11,150	10,421	730	
1948.....	22,411	18,223	4,188	5,795	3,361	2,374	60	4,832	4,467	365	11,783	10,395	1,388	
1947.....	20,234	19,237	997	1,728	1,668	60	...	6,566	6,566	...	11,940	11,003	937	
1946.....	15,108	13,976	1,132	731	584	146	...	3,916	3,772	146	10,459	9,619	840	
1942 to 1945.....	32,917	31,639	1,278	8,850	8,790	60	...	292	292	...	23,774	22,557	1,218	
1940 to 1941.....	17,162	17,162	...	5,958	5,958	...	...	...	...	...	11,204	11,204	...	
1930 to 1939.....	18,309	18,163	146	4,820	4,820	...	...	...	...	...	13,490	13,344	146	
1929 or earlier.....	13,776	12,615	1,161	584	584	...	...	146	146	...	13,045	11,884	1,161	
Not reported.....	60	60	...	...	...	...	...	...	...	...	60	60	...	
<b>STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED</b>														
New.....	69,493	62,082	7,411	25,893	20,039	5,794	60	12,020	12,020	...	31,579	30,023	1,557	
Previously occupied.....	107,300	100,869	6,431	11,892	10,872	1,021	...	14,832	14,284	548	80,576	75,713	4,862	
<b>PURCHASE PRICE</b>														
Less than \$2,000.....	1,446	1,446	...	...	...	...	...	...	...	...	1,446	1,446	...	
\$2,000 to \$2,999.....	5,062	5,062	...	146	146	...	...	36	36	...	4,879	4,879	...	
\$3,000 to \$3,999.....	9,845	9,480	365	1,088	1,088	...	...	292	292	...	8,465	8,100	365	
\$4,000 to \$4,999.....	13,113	12,366	747	3,494	3,287	206	...	297	297	...	9,323	8,982	341	
\$5,000 to \$5,999.....	16,195	15,063	1,132	5,965	5,965	...	...	620	584	36	9,609	8,513	1,096	
\$6,000 to \$6,999.....	16,532	15,874	658	4,711	4,711	...	...	2,703	2,192	511	9,117	8,971	146	
\$7,000 to \$7,999.....	16,732	15,304	1,428	3,651	3,238	413	...	3,594	3,594	...	9,487	8,472	1,015	
\$8,000 to \$8,999.....	16,579	14,753	1,826	3,420	1,877	1,534	...	5,100	5,100	...	8,059	7,767	292	
\$9,000 to \$9,999.....	16,196	14,030	2,166	4,990	3,176	1,814	...	2,746	2,746	...	8,460	8,107	353	
\$10,000 to \$10,999.....	13,073	11,028	2,045	3,980	2,373	1,607	...	3,200	3,200	...	5,894	5,456	438	
\$11,000 to \$11,999.....	10,100	9,419	681	2,227	1,692	475	60	3,530	3,530	...	4,343	4,197	146	
\$12,000 to \$12,999.....	18,925	17,050	1,875	2,046	1,461	584	...	3,177	3,177	...	13,703	12,412	1,291	
\$13,000 to \$13,999.....	10,075	9,540	535	1,558	1,375	182	...	1,229	1,229	...	7,288	6,936	353	
\$14,000 to \$14,999.....	5,656	5,254	402	146	146	...	...	...	...	...	5,509	5,108	402	
\$15,000 to \$15,999.....	2,958	2,776	182	...	...	...	...	...	...	...	2,958	2,776	182	
\$16,000 to \$16,999.....	1,351	1,351	...	...	...	...	...	146	146	...	1,205	1,205	...	
\$17,000 to \$17,999.....	1,351	1,351	...	...	...	...	...	182	182	...	2,410	2,410	...	
\$18,000 to \$18,999.....	2,958	2,958	...	365	365	...	...	...	...	...	2,410	2,410	...	
Property not acquired by purchase.....	...	...	...	...	...	...	...	...	...	...	...	...	...	
Not reported.....	2,958	2,958	...	365	365	...	...	182	182	...	2,410	2,410	...	
Median purchase price.....dollars..	8,400	8,300	...	7,900	7,000	...	...	9,200	9,300	...	8,200	8,200	...	
<b>MARKET VALUE</b>														
Less than \$2,000.....	645	645	...	146	146	...	...	...	...	...	499	499	...	
\$2,000 to \$2,999.....	292	292	...	...	...	...	...	...	...	...	292	292	...	
\$3,000 to \$3,999.....	1,156	1,156	...	...	...	...	...	146	146	...	1,009	1,009	...	
\$4,000 to \$4,999.....	1,988	1,988	...	...	...	...	...	90	90	...	1,897	1,897	...	
\$5,000 to \$5,999.....	3,296	3,296	438	...	...	...	...	438	438	...	3,296	2,858	438	
\$6,000 to \$6,999.....	5,003	4,857	146	292	146	146	...	535	535	...	4,176	4,176	...	
\$7,000 to \$7,999.....	10,115	8,484	1,631	1,083	1,023	60	...	1,902	1,866	36	7,130	5,596	1,534	
\$8,000 to \$8,999.....	15,214	14,643	571	4,289	3,718	571	...	3,444	3,444	...	7,481	7,481	...	
\$9,000 to \$9,999.....	14,044	11,354	2,690	4,478	1,934	2,544	...	2,774	2,774	...	6,792	6,646	146	
\$10,000 to \$10,999.....	27,986	26,160	1,826	6,988	6,111	877	...	6,023	5,658	365	14,976	14,391	584	
\$11,000 to \$11,999.....	12,731	11,362	1,369	4,468	3,445	1,023	...	2,750	2,750	...	5,513	5,367	146	
\$12,000 to \$12,999.....	39,980	36,933	3,047	10,298	8,959	1,278	60	5,867	5,721	146	23,815	22,253	1,562	
\$13,000 to \$13,999.....	26,900	25,184	1,716	4,223	3,967	255	...	2,763	2,763	...	19,914	18,454	1,460	
\$14,000 to \$14,999.....	9,172	8,661	511	1,461	1,461	...	...	...	...	...	7,712	7,200	511	
\$15,000 to \$15,999.....	6,755	6,719	36	...	...	...	...	60	60	...	6,695	6,695	36	
\$16,000 to \$16,999.....	1,079	1,019	60	60	60	...	...	60	60	...	959	959	...	
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...	
Median market value.....dollars..	11,600	11,600	...	11,300	11,600	...	...	10,600	10,600	...	12,300	12,200	...	

RESIDENTIAL FINANCING

Table 8b.—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
<b>CHILDREN UNDER 18 YEARS OF AGE</b>													
Primary individual or no child in family.....	56,340	53,317	3,023	12,662	11,566	1,096	...	5,112	5,112	...	38,567	36,639	1,928
1 child.....	42,728	37,518	5,210	10,432	6,719	3,713	...	8,314	7,949	365	23,981	22,850	1,132
2 children.....	41,646	37,702	3,944	7,443	5,909	1,533	...	7,657	7,621	36	26,547	24,173	2,374
3 children.....	15,075	13,943	1,132	3,799	3,653	146	...	1,023	1,023	...	10,253	9,268	986
4 children or more.....	7,613	7,467	146	1,242	1,242	...	...	584	438	146	5,787	5,787	...
<b>INCOME OF PRIMARY FAMILIES AND INDIVIDUALS</b>													
Less than \$2,000.....	7,072	6,561	511	950	804	146	...	438	438	...	5,685	5,319	365
\$2,000 to \$2,499.....	6,622	6,330	292	438	438	...	...	877	877	...	5,308	5,015	292
\$2,500 to \$2,999.....	8,205	7,499	706	1,534	1,388	146	...	1,461	1,461	...	5,210	4,650	560
\$3,000 to \$3,499.....	17,335	14,924	2,411	5,348	3,084	2,265	...	3,981	3,981	...	8,006	7,860	146
\$3,500 to \$3,999.....	13,345	12,176	1,169	4,602	3,580	1,023	...	2,849	2,849	...	5,893	5,747	146
\$4,000 to \$4,499.....	15,353	13,965	1,388	4,602	3,799	804	...	2,630	2,630	...	8,121	7,536	584
\$4,500 to \$4,999.....	9,265	9,119	146	1,826	1,680	146	...	1,826	1,826	...	5,612	5,612	...
\$5,000 to \$5,999.....	25,129	22,426	2,703	5,601	4,359	1,242	...	3,835	3,835	...	15,694	14,233	1,461
\$6,000 to \$7,999.....	24,951	23,417	1,534	5,406	4,968	438	...	2,703	2,338	365	16,842	16,111	731
\$8,000 to \$9,999.....	9,752	8,900	852	1,534	1,534	...	...	292	292	...	7,926	7,074	852
\$10,000 or more.....	14,455	13,513	942	2,350	2,204	146	...	292	292	...	11,813	11,018	796
Not reported.....	11,917	11,117	800	1,385	1,253	133	...	1,505	1,323	182	9,027	8,541	485
Median income.....dollars..	4,900	4,900	...	4,400	4,700	...	...	4,100	4,100	...	5,100	5,100	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME<sup>1</sup></b>													
Properties with both interest and principal in first mortgage payments	146,875	134,714	12,161	35,577	29,090	6,488	...	22,689	22,142	547	88,608	83,484	5,125
Less than 5 percent.....	11,931	11,639	292	3,434	3,434	...	...	328	328	...	8,169	7,877	292
5 to 9 percent.....	43,220	42,124	1,096	13,628	13,336	292	...	3,652	3,287	365	25,939	25,501	438
10 to 14 percent.....	34,539	31,276	3,263	7,621	5,502	2,119	...	9,351	9,351	...	17,567	16,423	1,145
15 to 19 percent.....	21,542	17,670	3,872	5,333	2,265	3,068	...	5,369	5,369	...	10,840	10,036	804
20 to 24 percent.....	5,175	4,298	877	584	146	438	...	877	877	...	3,713	3,275	438
25 to 29 percent.....	2,605	1,972	633	438	292	146	...	877	877	...	1,290	803	487
30 to 34 percent.....	1,023	292	731	...	...	...	...	...	...	...	1,023	292	731
35 to 39 percent.....	584	584	...	...	...	...	...	...	...	...	292	292	...
40 percent or more.....	4,175	3,664	511	804	658	146	...	146	146	...	3,226	2,861	365
Income \$10,000 or more.....	12,259	11,967	292	2,350	2,204	146	...	292	292	...	9,618	9,472	146
Income not reported.....	9,822	9,228	594	1,385	1,253	133	...	1,505	1,323	182	6,931	6,652	279
Median percent.....	11	10	...	10	9	...	...	13	14	...	11	10	...
Properties with owner who is head of household.....	156,233	143,070	13,163	34,992	28,506	6,487	...	22,191	21,644	547	99,049	92,924	6,125
<b>INCOME OF OWNER</b>													
Less than \$2,000.....	12,624	11,674	950	1,716	1,278	438	...	584	584	...	10,323	9,812	511
\$2,000 to \$2,499.....	8,449	7,791	658	1,315	950	365	...	1,315	1,315	...	5,819	5,527	292
\$2,500 to \$2,999.....	13,122	12,270	852	2,214	2,922	292	...	2,739	2,739	...	7,169	6,609	560
\$3,000 to \$3,499.....	23,411	20,051	3,360	6,408	3,340	3,068	...	4,785	4,785	...	12,219	11,927	292
\$3,500 to \$3,999.....	17,874	16,705	1,169	5,625	4,749	877	...	4,164	4,164	...	8,084	7,792	292
\$4,000 to \$4,499.....	16,351	15,036	1,315	5,309	5,016	292	...	2,119	2,119	...	8,924	7,902	1,023
\$4,500 to \$4,999.....	7,747	6,805	942	1,607	1,315	292	...	1,461	1,461	...	4,679	4,029	649
\$5,000 to \$5,999.....	18,860	16,400	2,460	3,993	3,409	584	...	2,045	2,045	...	12,820	10,945	1,875
\$6,000 to \$7,999.....	12,921	12,410	511	2,119	2,119	...	...	1,242	877	365	9,561	9,415	146
\$8,000 to \$9,999.....	4,749	4,749	...	658	658	...	...	...	...	...	4,091	4,091	...
\$10,000 or more.....	9,836	9,544	292	1,643	1,497	146	...	292	292	...	7,901	7,755	146
Not reported.....	10,289	9,635	654	1,385	1,253	133	...	1,445	1,263	182	7,459	7,120	339
Median income.....dollars..	3,900	3,900	...	3,800	4,000	...	...	3,600	3,500	...	4,100	4,000	...
<b>OCCUPATION OF OWNER</b>													
Professional, technical, and kindred workers:													
Salaried.....	21,257	19,625	1,632	5,844	5,406	438	...	3,762	3,397	365	11,651	10,823	828
Self-employed.....	3,287	2,776	511	438	292	146	...	584	584	...	2,265	1,899	365
Managers, officials, and proprietors, including farm:													
Salaried.....	19,266	17,850	1,416	2,301	2,155	146	...	2,447	2,447	...	14,519	13,249	1,270
Self-employed.....	12,088	12,088	...	1,619	1,619	...	...	1,218	1,218	...	9,252	9,252	...
Clerical and kindred workers.....	11,430	10,699	731	2,995	2,411	584	...	1,887	1,887	...	6,548	6,402	146
Sales workers.....	11,066	9,691	1,375	3,347	2,484	863	...	1,205	1,205	...	6,513	6,002	511
Craftsmen, foremen, and kindred workers.....	35,561	32,117	3,444	8,010	6,410	1,899	...	6,220	6,038	182	21,332	19,969	1,363
Operatives and kindred workers.....	20,945	18,534	2,411	7,589	5,617	1,972	...	3,494	3,494	...	9,861	9,423	438
Service workers, including private household.....	8,477	8,331	146	950	804	146	...	937	937	...	6,591	6,591	...
Laborers, except mine.....	3,896	3,238	658	146	...	...	...	146	146	...	3,603	3,092	511
Occupation not reported.....	8,962	8,122	840	1,753	1,607	146	...	292	292	...	6,916	6,222	694

<sup>1</sup> Income of primary families and individuals.



Table 8b.—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	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
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	34,900	34,754	146	4,687	4,687	...	...	267	267	...	29,947	29,801	146
20 to 39 percent.....	54,569	52,107	2,462	13,444	13,444	...	...	1,204	1,204	...	39,921	37,459	2,462
40 to 59 percent.....	42,329	39,627	2,702	5,758	5,552	206	...	6,768	6,257	511	29,803	27,818	1,984
60 to 69 percent.....	15,764	14,522	1,242	4,089	3,285	804	...	6,529	6,529	...	5,146	4,708	438
70 to 79 percent.....	12,391	10,225	2,166	3,919	2,557	1,302	60	5,296	5,296	...	3,176	2,372	804
80 to 84 percent.....	5,700	4,349	1,351	1,995	827	1,168	...	2,645	2,609	36	1,059	913	146
85 to 89 percent.....	3,734	2,054	1,680	1,741	353	1,388	...	1,409	1,409	...	584	292	292
90 to 94 percent.....	1,264	680	584	584	...	584	...	559	559	...	121	121	...
95 to 99 percent.....	3,041	2,018	1,023	1,023	...	1,023	...	1,812	1,812	...	206	206	...
100 percent or more.....	2,022	1,597	425	485	206	279	...	303	303	...	1,234	1,088	146
Market value not reported.....	1,079	1,019	60	60	...	60	...	60	60	...	959	959	...
Median percent.....	39	38	...	43	36	...	...	68	68	...	33	32	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	182	182	...	...	...	...	...	...	...	...	182	182	...
\$2.50 to \$4.99.....	1,216	1,216	...	365	365	...	...	146	146	...	705	705	...
\$5.00 to \$7.49.....	4,856	4,564	292	511	365	146	...	1,862	1,862	...	2,483	2,337	146
\$7.50 to \$9.99.....	12,029	10,337	1,692	2,228	1,424	804	...	2,836	2,836	...	6,966	6,077	889
\$10.00 to \$12.49.....	21,571	19,296	2,275	5,859	4,935	864	60	4,331	3,966	365	11,380	10,395	986
\$12.50 to \$14.99.....	27,488	25,853	1,635	7,644	6,987	658	...	3,444	3,408	36	16,400	15,459	942
\$15.00 to \$17.49.....	27,756	26,308	1,448	5,977	4,822	1,155	...	2,982	2,982	...	18,796	18,504	292
\$17.50 to \$19.99.....	17,936	17,278	658	3,251	3,104	146	...	1,753	1,753	...	12,931	12,420	511
\$20.00 to \$24.99.....	26,650	25,189	1,461	5,296	5,296	...	...	2,690	2,544	146	18,664	17,349	1,315
\$25.00 or more.....	19,822	18,799	1,023	1,388	1,315	73	...	1,745	1,745	...	16,689	15,739	950
Taxes not payable in 1949 <sup>1</sup> .....	14,681	11,384	3,297	5,206	2,297	2,909	...	4,911	4,911	...	4,564	4,176	389
Taxes or value not reported.....	2,605	2,545	60	60	...	60	...	151	151	...	2,395	2,395	...
Median taxes.....dollars..	16.12	16.24	...	14.89	15.12	...	...	13.75	13.83	...	16.93	16.95	...
<b>REAL ESTATE TAXES</b>													
Less than \$20.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$20 to \$39.....	146	146	...	...	...	...	...	...	...	...	146	146	...
\$40 to \$59.....	2,774	2,628	146	365	365	...	...	1,096	1,096	...	1,313	1,167	146
\$60 to \$79.....	3,683	3,391	292	698	365	292	...	764	764	...	2,262	2,262	...
\$80 to \$99.....	9,108	7,939	1,169	2,147	1,124	1,023	...	1,521	1,521	...	5,440	5,294	146
\$100 to \$119.....	12,442	12,053	389	1,741	1,534	206	...	3,529	3,493	36	7,172	7,026	146
\$120 to \$139.....	13,804	11,966	1,838	3,530	3,323	206	...	2,640	2,275	365	7,634	6,367	1,266
\$140 to \$159.....	18,339	16,611	1,728	4,577	3,786	731	60	2,995	2,995	...	10,767	9,830	937
\$160 to \$199.....	32,059	29,743	2,316	8,753	7,561	1,192	...	3,932	3,932	...	19,374	18,250	1,124
\$200 to \$249.....	26,176	25,372	804	5,150	5,004	146	...	3,778	3,778	...	17,248	16,590	658
\$250 to \$299.....	17,443	15,946	1,497	3,725	3,689	36	...	877	731	146	12,842	11,527	1,315
\$300 or more.....	24,551	24,186	365	1,936	1,863	73	...	718	718	...	21,898	21,605	292
Taxes not payable in 1949.....	14,681	11,384	3,297	5,206	2,297	2,909	...	4,911	4,911	...	4,564	4,176	389
Taxes not reported.....	1,586	1,586	...	...	...	...	...	90	90	...	1,496	1,496	...
Median taxes.....dollars..	180	182	...	170	175	...	...	144	145	...	193	194	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	130,573	118,781	11,792	33,829	26,954	6,815	60	26,415	25,867	548	70,330	65,960	4,370
Mortgage refinanced or renewed.....	35,161	33,818	1,343	3,628	3,628	...	...	438	438	...	31,096	29,753	1,343
To increase loan for improvements or repairs.....	6,759	6,759	...	803	803	...	...	292	292	...	5,664	5,664	...
To increase loan for other reasons.....	5,172	4,990	182	341	341	...	...	146	146	...	4,686	4,504	182
To secure better terms.....	11,776	10,761	1,015	1,827	1,827	...	...	...	...	...	9,949	8,934	1,015
To renew or extend loan without increasing amount.....	8,727	8,727	...	511	511	...	...	...	...	...	8,216	8,216	...
For other purpose.....	2,727	2,581	146	146	146	...	...	...	...	...	2,581	2,435	146
Mortgage placed later than acquisition of property.....	11,059	10,353	706	328	328	...	...	...	...	...	10,730	10,025	706
To make improvements or repairs.....	4,470	4,105	365	182	182	...	...	...	...	...	4,288	3,923	365
To invest in other properties.....	645	499	146	...	...	...	...	...	...	...	645	499	146
To invest in business other than real estate.....	694	499	195	...	...	...	...	...	...	...	693	499	195
For other purpose.....	5,250	5,250	...	146	146	...	...	...	...	...	5,104	5,104	...
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	35,161	33,818	1,343	3,628	3,628	...	...	438	438	...	31,096	29,753	1,343
Same lender.....	18,500	18,208	292	1,972	1,972	...	...	292	292	...	16,236	15,944	292
Different lender.....	16,661	15,610	1,051	1,656	1,656	...	...	146	146	...	14,860	13,809	1,051

<sup>1</sup> 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 9b.—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)		
<b>NEW JERSEY PORTION</b>								
Total.....	23,023	372,704	970	134,502	932	6,998	21,121	231,204
Average debt per property.....	...	16.2	...	138.7	...	7.5	...	10.9
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>								
Less than \$2,000.....	2,503	2,518	...	...	...	...	2,503	2,518
\$2,000 to \$3,999.....	4,402	8,927	...	...	...	...	4,402	8,927
\$4,000 to \$5,999.....	4,880	18,904	144	534	133	620	4,604	17,750
\$6,000 to \$7,999.....	3,192	17,178	289	1,866	194	1,075	2,710	14,237
\$8,000 to \$9,999.....	2,032	15,248	181	1,659	359	2,800	1,493	10,789
\$10,000 to \$11,999.....	1,662	13,284	60	573	114	842	1,486	11,869
\$12,000 to \$14,999.....	717	7,973	36	510	96	1,089	584	6,374
\$15,000 to \$19,999.....	599	8,139	60	796	36	572	502	6,771
\$20,000 to \$24,999.....	330	5,842	...	...	...	...	330	5,842
\$25,000 to \$29,999.....	348	7,528	...	...	...	...	348	7,528
\$30,000 to \$49,999.....	1,205	37,222	5	180	...	...	1,200	37,042
\$50,000 to \$74,999.....	295	14,804	...	...	...	...	295	14,804
\$75,000 to \$99,999.....	299	22,704	...	...	...	...	299	22,704
\$100,000 to \$199,999.....	305	36,060	44	6,347	...	...	261	29,713
\$200,000 to \$499,999.....	139	39,953	51	15,637	...	...	88	24,316
\$500,000 or more.....	116	116,420	98	106,400	...	...	18	10,020
Median loan.....dollars..	5,800	...	...	...	...	...	5,600	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY</b>								
Less than \$2,000.....	5,060	5,615	36	40	...	...	5,024	5,575
\$2,000 to \$3,999.....	4,754	13,879	12	43	...	...	4,742	13,836
\$4,000 to \$5,999.....	4,233	20,692	168	875	350	1,755	3,713	18,062
\$6,000 to \$7,999.....	2,978	20,533	217	1,442	207	1,441	2,553	17,650
\$8,000 to \$9,999.....	1,535	13,546	241	2,232	241	2,141	1,053	9,173
\$10,000 to \$11,999.....	782	8,489	...	...	...	...	686	7,400
\$12,000 to \$14,999.....	578	7,485	96	1,306	96	1,089	482	6,179
\$15,000 to \$19,999.....	482	8,114	...	...	...	...	446	7,542
\$20,000 to \$24,999.....	319	6,831	...	...	36	572	319	6,831
\$25,000 to \$29,999.....	426	11,738	...	...	...	...	426	11,738
\$30,000 to \$49,999.....	889	32,261	5	180	...	...	884	32,081
\$50,000 to \$74,999.....	303	19,895	...	...	...	...	303	19,895
\$75,000 to \$99,999.....	195	17,290	...	...	...	...	195	17,290
\$100,000 to \$199,999.....	258	33,943	47	6,935	...	...	211	27,008
\$200,000 to \$499,999.....	121	37,943	49	15,539	...	...	72	22,404
\$500,000 or more.....	110	114,450	97	105,910	...	...	13	8,540
Median debt.....dollars..	4,700	...	...	...	...	...	4,400	...

Table 10b.—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.....	360,842	318,942	41,900	133,753	130,530	6,998	220,091	181,414	38,677	11,914
Average debt per mortgage.....	15.7	15.1	22.4	137.9	228.2	7.5	10.4	9.2	26.3	6.4
<b>TYPE OF MORTGAGE HOLDER</b>										
Commercial bank or trust company.....	52,635	43,086	9,549	25,683	24,803	2,641	24,311	15,642	8,669	283
Mutual savings bank.....	117,050	111,575	5,475	88,379	86,036	1,505	27,166	24,034	3,132	546
Savings and loan association.....	41,265	37,472	3,793	3,337	2,175	2,175	35,753	31,960	3,793	30
Life insurance company.....	87,790	70,861	16,929	11,214	11,214	...	76,576	59,647	16,929	300
Mortgage company.....	5,514	5,514	...	2,170	2,170	...	3,344	...	...	376
Federal National Mortgage Association.....	677	677	...	...	...	677	...	...	...	...
Individual.....	44,706	39,162	5,544	...	...	...	44,706	39,162	5,544	8,900
Other.....	11,205	10,595	610	2,970	2,970	...	8,235	7,625	610	1,479
<b>YEAR MORTGAGE MADE OR ASSUMED</b>										
1950 (part).....	48,971	45,265	3,706	24,462	23,614	1,110	23,399	20,541	2,858	2,213
1949.....	102,162	94,853	7,309	46,549	46,091	1,833	53,780	46,929	6,851	1,204
1948.....	67,055	59,771	7,284	34,161	33,727	565	32,339	25,479	6,860	2,588
1947.....	45,424	36,375	8,849	14,636	13,792	2,049	28,739	20,734	8,005	1,833
1946.....	34,068	29,584	4,484	5,019	4,380	1,441	27,608	23,763	3,845	2,733
1942 to 1945.....	44,231	36,024	8,207	8,706	8,706	...	35,525	27,318	8,207	475
1940 to 1941.....	9,975	8,616	1,359	220	220	...	9,755	8,396	1,359	300
1935 to 1939.....	5,161	4,831	330	...	...	...	5,161	4,831	330	30
1930 to 1934.....	2,983	2,621	362	...	...	...	2,983	2,621	362	302
1929 or earlier.....	802	802	...	...	...	...	802	...	...	216

Table 10b.—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.....	23,023	21,152	1,871	970	572	932	21,121	19,648	1,473	1,875
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	3,641	3,222	419	254	133	428	2,958	2,660	298	127
Mutual savings bank.....	3,182	2,816	366	585	307	132	2,463	2,375	88	282
Savings and loan association.....	5,283	4,976	307	43	43	262	4,979	4,672	307	12
Life insurance company.....	1,172	976	196	78	78	...	1,093	897	196	1
Mortgage company.....	160	160	...	8	8	...	153	153	...	52
Federal National Mortgage Association.....	108	108	...	...	...	108	...	...	...	...
Individual.....	8,960	8,379	581	...	...	...	8,960	8,379	581	1,309
Other.....	518	515	3	2	2	...	516	513	3	92
FORM OF DEBT										
Mortgage or deed of trust.....	22,975	21,105	1,870	970	572	932	21,075	19,603	1,472	1,874
Contract to purchase.....	46	46	...	...	...	...	46	46	...	...
AMORTIZATION										
Fully amortized.....	11,419	10,529	890	970	572	932	9,520	9,028	492	851
Partially amortized.....	6,307	5,484	823	...	...	...	6,307	5,484	823	589
Not amortized.....	3,149	3,089	60	...	...	...	3,149	3,089	60	292
On demand.....	2,145	2,048	97	...	...	...	2,145	2,048	97	142
Regular principal payments required.....	576	539	37	...	...	...	576	539	37	1
No regular principal payments required.....	1,569	1,509	60	...	...	...	1,569	1,509	60	141
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	21,145	19,395	1,750	871	534	933	19,344	17,931	1,413	1,622
Delinquent:										
Foreclosure in process.....	60	60	...	...	...	...	60	60	...	...
Foreclosure not in process.....	1,018	898	120	98	38	...	920	860	60	217
No regular payments required.....	799	799	...	...	...	...	799	799	...	36
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	3,531	3,189	342	146	50	120	3,262	3,018	244	387
1949.....	4,525	4,060	465	253	192	265	4,004	3,600	404	366
1948.....	3,669	3,297	372	157	96	84	3,428	3,116	312	502
1947.....	3,065	2,826	239	231	111	304	2,530	2,412	118	260
1946.....	2,681	2,545	136	66	66	157	2,457	2,382	75	154
1942 to 1945.....	3,262	3,044	218	75	75	...	3,187	2,969	218	99
1940 to 1941.....	836	799	37	41	41	...	795	758	37	1
1935 to 1939.....	686	684	2	...	...	...	686	684	2	1
1930 to 1934.....	461	401	60	...	...	...	461	401	60	60
1929 or earlier.....	308	308	...	...	...	...	308	308	...	5
TERM OF MORTGAGE										
On demand.....	2,144	2,047	97	...	...	...	2,144	2,047	97	142
Less than 5 years.....	3,783	3,454	329	...	...	...	3,783	3,454	329	407
5 to 9 years.....	5,551	5,037	514	...	...	...	5,551	5,037	514	701
10 to 12 years.....	5,880	5,612	268	48	48	163	5,669	5,401	268	215
13 to 14 years.....	256	256	...	...	...	...	256	256	...	8
15 years.....	2,639	2,391	248	...	...	277	2,361	2,113	248	8
16 to 19 years.....	188	182	6	...	...	...	188	182	6	...
20 years.....	1,568	1,468	100	327	230	298	945	941	4	96
21 to 24 years.....	99	99	...	37	37	60	2	2	...	2
25 years.....	626	325	301	373	71	133	122	122	...	301
26 years or more.....	286	281	5	185	185	...	101	96	5	...
Median term..... years..	10	10	...	...	...	...	10	10	...	...
YEAR MORTGAGE DUE										
On demand.....	2,144	2,047	97	...	...	...	2,144	2,047	97	142
Fully amortized.....	11,422	10,532	890	971	572	931	9,520	9,029	491	851
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	766	766	...	...	...	...	766	766	...	107
1952 to 1953.....	1,048	1,048	...	36	36	...	1,011	1,011	...	181
1954 to 1955.....	1,524	1,495	29	12	12	...	1,512	1,483	29	38
1956 to 1957.....	1,396	1,300	96	...	...	90	1,305	1,209	96	...
1958 to 1959.....	1,853	1,660	193	60	60	72	1,721	1,528	193	124
1960 to 1964.....	2,657	2,492	165	...	...	277	2,379	2,214	165	...
1965 to 1969.....	949	945	4	214	214	238	500	496	4	...
1970 to 1974.....	1,001	602	399	486	87	254	262	262	...	401
1975 or later.....	228	224	4	163	163	...	64	60	4	...
Partially or not amortized.....	9,457	8,575	882	...	...	...	9,457	8,575	882	881
Past due.....	193	193	...	...	...	...	192	192	...	...
1950 to 1951.....	3,483	3,160	323	...	...	...	3,483	3,160	323	334
1952 to 1953.....	2,293	2,062	231	...	...	...	2,293	2,062	231	169
1954 to 1955.....	1,492	1,348	144	...	...	...	1,492	1,348	144	234
1956 to 1957.....	816	744	72	...	...	...	816	744	72	70
1958 to 1959.....	951	861	90	...	...	...	951	861	90	10
1960 to 1964.....	160	139	21	...	...	...	160	139	21	64
1965 to 1969.....	68	68	...	...	...	...	68	68	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...
1975 or later.....	1	...	1	...	...	...	1	...	1	...

Table 10b.—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										
<b>INTEREST RATE</b>										
Less than 3.0 percent.....	208	208	...	...	...	...	208	208	...	60
3.0 percent.....	229	157	72	...	...	...	229	157	72	...
3.1 to 3.5 percent.....	122	121	1	28	28	...	94	93	1	...
3.6 to 3.9 percent.....	20	17	3	...	...	...	20	17	3	...
4.0 percent.....	4,400	3,957	443	602	299	932	2,866	2,725	141	599
4.1 to 4.4 percent.....	293	154	139	...	...	...	293	154	139	4
4.5 percent.....	3,245	2,963	282	339	243	...	2,906	2,720	186	75
4.6 to 5.0 percent.....	11,233	10,459	774	...	...	...	11,233	10,459	774	946
5.1 to 5.5 percent.....	233	173	60	...	...	...	233	173	60	...
5.6 to 6.0 percent.....	3,040	2,943	97	...	...	...	3,040	2,943	97	185
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	4
Median interest rate.....percent..	5.0	5.0	...	...	...	...	5.0	5.0	...	...
<b>MORTGAGE LOAN</b>										
Less than \$2,000.....	2,563	2,503	60	...	...	...	2,563	2,503	60	501
\$2,000 to \$3,999.....	4,378	4,342	36	...	...	...	4,378	4,342	36	558
\$4,000 to \$5,999.....	5,199	4,778	421	144	144	133	4,922	4,501	421	162
\$6,000 to \$7,999.....	3,332	2,874	458	410	229	194	2,729	2,452	277	181
\$8,000 to \$9,999.....	1,839	1,718	121	121	...	359	1,359	1,359	...	...
\$10,000 to \$11,999.....	1,524	1,420	104	36	...	114	1,373	1,305	68	158
\$12,000 to \$14,999.....	680	560	120	60	...	96	524	464	60	60
\$15,000 to \$19,999.....	538	538	...	...	...	36	502	502	...	73
\$20,000 to \$24,999.....	299	263	36	...	...	...	299	263	36	13
\$25,000 to \$29,999.....	348	348	...	...	...	...	348	348	...	72
\$30,000 to \$49,999.....	1,233	1,027	206	5	5	...	1,228	1,022	206	67
\$50,000 to \$74,999.....	358	137	221	...	...	...	358	137	221	16
\$75,000 to \$99,999.....	175	159	16	...	...	...	175	159	16	1
\$100,000 to \$199,999.....	313	270	43	44	44	...	269	225	43	12
\$200,000 to \$499,999.....	130	109	21	51	51	...	79	58	21	...
\$500,000 or more.....	113	107	6	98	98	...	15	9	6	1
Median loan.....dollars..	5,700	5,700	...	...	...	...	5,500	5,300	...	...
<b>OUTSTANDING DEBT</b>										
Less than \$2,000.....	5,120	5,060	60	36	36	...	5,084	5,024	60	771
\$2,000 to \$3,999.....	4,860	4,621	239	12	12	...	4,848	4,609	239	455
\$4,000 to \$5,999.....	4,402	4,027	375	168	168	350	3,884	3,509	375	126
\$6,000 to \$7,999.....	3,280	2,798	482	458	197	207	2,613	2,433	180	126
\$8,000 to \$9,999.....	1,145	1,138	7	...	...	241	903	896	7	97
\$10,000 to \$11,999.....	698	542	156	96	96	96	505	445	60	43
\$12,000 to \$14,999.....	482	482	...	...	...	...	482	482	...	80
\$15,000 to \$19,999.....	511	475	36	...	...	36	475	439	36	4
\$20,000 to \$24,999.....	331	259	72	...	...	...	331	259	72	73
\$25,000 to \$29,999.....	419	354	65	...	...	...	419	354	65	66
\$30,000 to \$49,999.....	856	686	170	5	5	...	852	682	170	11
\$50,000 to \$74,999.....	291	170	121	...	...	...	291	170	121	11
\$75,000 to \$99,999.....	149	118	31	...	...	...	149	118	31	...
\$100,000 to \$199,999.....	249	219	30	47	47	...	205	172	30	8
\$200,000 to \$499,999.....	124	104	20	49	49	...	75	55	20	1
\$500,000 or more.....	107	102	5	97	97	...	10	5	5	...
Median debt.....dollars..	4,600	4,400	...	...	...	...	4,300	4,100	...	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT</b>										
Mortgages with payments which include both.....	18,096	16,409	1,687	969	571	931	16,193	14,903	1,290	1,440
Less than \$20.....	10,663	9,533	1,130	230	133	142	10,293	9,259	1,034	1,366
\$20 to \$24.....	1,285	1,208	77	63	63	60	1,161	1,084	77	2
\$25 to \$29.....	1,550	1,487	63	26	26	157	1,367	1,304	63	...
\$30 to \$34.....	671	668	3	92	92	157	422	419	3	...
\$35 to \$39.....	813	714	99	213	152	...	599	560	39	36
\$40 to \$44.....	743	560	183	284	104	36	422	420	2	...
\$45 to \$49.....	602	506	96	60	...	289	252	216	36	...
\$50 to \$54.....	305	305	...	1	1	90	213	213	...	...
\$55 to \$59.....	284	284	...	...	...	...	284	284	...	...
\$60 to \$64.....	534	498	36	...	...	...	534	498	36	...
\$65 to \$69.....	217	217	...	...	...	...	217	217	...	...
\$70 to \$79.....	157	157	...	...	...	...	157	157	...	...
\$80 to \$99.....	140	140	...	...	...	...	140	140	...	36
\$100 to \$119.....	60	60	...	...	...	...	60	60	...	...
\$120 or more.....	72	72	...	...	...	...	72	72	...	...
Median payment.....dollars..	16	17	...	...	...	...	15	16	...	...

Table 11b.—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				
<b>NEW JERSEY PORTION</b>										
Total properties.....	23,023	21,152	1,871	970	572	399	932	21,121	19,648	1,473
<b>STRUCTURES ON PROPERTY</b>										
1 structure.....	20,866	19,132	1,734	829	431	399	923	19,115	17,779	1,336
2 structures or more.....	2,156	2,019	137	141	141	...	9	2,006	1,869	137
<b>DWELLING UNITS ON PROPERTY</b>										
1 dwelling unit.....	5,243	4,785	458	519	217	302	350	4,375	4,219	157
2 to 4 dwelling units.....	7,739	7,395	344	206	109	97	485	7,049	6,802	247
5 to 49 dwelling units.....	9,686	8,675	1,011	108	108	...	97	9,481	8,470	1,011
50 to 99 dwelling units.....	258	210	48	67	67	...	...	191	143	48
100 dwelling units or more.....	96	86	10	71	71	...	...	25	12	10
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>										
None.....	19,186	17,673	1,513	962	564	399	896	17,331	16,215	1,115
Less than half.....	3,835	3,478	357	9	9	...	36	3,791	3,434	357
<b>YEAR STRUCTURE BUILT<sup>1</sup></b>										
1950 (part).....	67	67	...	7	7	...	60	...	...	...
1949.....	269	269	...	49	49	...	...	220	220	...
1948.....	138	76	62	106	46	60	...	32	30	2
1947.....	500	317	183	293	112	181	133	74	72	2
1946.....	170	103	67	66	6	60	...	104	97	7
1942 to 1945.....	131	129	2	67	67	...	...	64	62	2
1940 to 1941.....	180	175	5	6	6	...	...	174	169	5
1930 to 1939.....	2,246	1,954	292	217	121	96	...	2,029	1,834	195
1929 or earlier.....	17,520	16,429	1,091	120	120	...	667	16,734	15,642	1,091
Not reported.....	1,799	1,632	167	37	37	...	72	1,689	1,522	167
<b>YEAR STRUCTURE ACQUIRED<sup>1</sup></b>										
1950 (part).....	1,582	1,362	220	181	85	96	120	1,280	1,156	123
1949.....	2,509	2,281	328	251	190	60	205	2,153	1,885	267
1948.....	3,182	2,820	362	359	98	60	60	2,963	2,661	301
1947.....	2,583	2,358	225	231	111	121	292	2,059	1,956	104
1946.....	2,524	2,390	134	65	5	60	217	2,241	2,167	73
1942 to 1945.....	3,568	3,296	272	75	75	...	36	3,457	3,185	272
1940 to 1941.....	1,647	1,574	73	6	6	...	...	1,641	1,568	73
1930 to 1939.....	2,026	1,871	155	...	...	...	...	2,027	1,871	155
1929 or earlier.....	3,144	3,042	102	...	...	...	...	3,143	3,042	102
Not reported.....	158	157	1	1	1	...	...	157	156	1
<b>STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED<sup>1</sup></b>										
New.....	2,610	2,417	193	327	206	120	193	2,091	2,018	73
Previously occupied.....	20,411	18,735	1,676	642	365	277	739	19,031	17,632	1,399
<b>PURCHASE PRICE</b>										
Less than \$2,000.....	193	193	...	...	...	...	...	193	193	...
\$2,000 to \$3,999.....	1,169	1,169	...	...	...	...	...	1,169	1,169	...
\$4,000 to \$5,999.....	2,908	2,842	66	36	36	...	...	2,740	2,674	66
\$6,000 to \$7,999.....	3,654	3,364	290	133	72	60	...	3,522	3,291	229
\$8,000 to \$9,999.....	2,644	2,488	156	96	36	60	238	2,310	2,213	96
\$10,000 to \$11,999.....	2,055	1,865	190	218	97	121	344	1,495	1,426	69
\$12,000 to \$14,999.....	1,396	1,275	121	60	60	96	...	1,238	1,178	60
\$15,000 to \$19,999.....	2,753	2,312	441	157	60	97	121	2,476	2,132	345
\$20,000 to \$24,999.....	582	582	...	...	...	...	...	582	582	...
\$25,000 to \$29,999.....	640	640	...	...	...	...	...	640	640	...
\$30,000 to \$49,999.....	1,191	1,119	72	...	...	...	...	1,191	1,119	72
\$50,000 to \$74,999.....	444	343	101	5	5	...	...	440	339	101
\$75,000 to \$99,999.....	117	117	...	...	...	...	...	117	117	...
\$100,000 to \$159,999.....	765	510	255	...	...	...	...	765	510	255
\$200,000 to \$499,999.....	177	147	30	40	40	...	...	138	108	30
\$500,000 or more.....	124	106	18	95	95	...	...	29	11	16
Property not acquired by purchase.....	521	521	...	36	36	...	...	485	485	...
Not reported.....	1,690	1,561	129	94	94	...	...	1,595	1,466	129
Median purchase price.....dollars..	9,800	9,600	...	...	...	...	...	9,600	9,400	...
<b>MARKET VALUE</b>										
Less than \$2,000.....	...	...	...	...	...	...	...	...	...	...
\$2,000 to \$3,999.....	325	325	...	...	...	...	...	325	325	...
\$4,000 to \$5,999.....	1,601	1,601	...	...	...	...	...	1,504	1,504	...
\$6,000 to \$7,999.....	1,918	1,761	157	96	96	36	...	1,786	1,628	158
\$8,000 to \$9,999.....	3,148	2,932	216	205	84	120	72	2,871	2,774	96
\$10,000 to \$11,999.....	2,874	2,628	246	181	60	120	344	2,350	2,224	125
\$12,000 to \$14,999.....	2,803	2,713	90	121	60	60	286	2,398	2,368	30
\$15,000 to \$19,999.....	2,403	2,017	386	97	...	97	60	2,246	1,957	289
\$20,000 to \$24,999.....	1,041	981	60	...	...	...	...	1,041	981	60
\$25,000 to \$29,999.....	944	944	...	36	36	...	...	907	907	...
\$30,000 to \$49,999.....	1,177	1,008	169	...	...	...	...	1,176	1,008	169
\$50,000 to \$74,999.....	520	443	77	...	...	...	...	519	443	77

<sup>1</sup> For properties with more than one structure, reported for structure most recently built.



Table 11b.—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				
<b>MARKET VALUE—Con.</b>										
\$75,000 to \$99,999.....	194	194	...	5	5	...	...	190	190	...
\$100,000 to \$199,999.....	481	391	90	...	...	...	...	481	391	90
\$200,000 to \$499,999.....	164	134	30	36	36	...	...	128	98	30
\$500,000 or more.....	134	117	17	89	89	...	...	45	28	17
Not reported.....	3,297	2,966	331	104	104	...	36	3,156	2,824	331
Median market value.....dollars..	11,900	11,800	...	...	...	...	...	12,100	11,900	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>										
Less than 20 percent.....	4,126	4,126	...	36	36	...	...	4,089	4,089	...
20 to 39 percent.....	5,465	5,359	106	12	12	...	60	5,394	5,287	106
40 to 59 percent.....	5,447	4,992	455	129	129	...	165	5,153	4,699	455
60 to 69 percent.....	2,252	2,041	211	145	84	60	223	1,884	1,734	151
70 to 79 percent.....	1,052	828	224	79	19	60	218	756	592	163
80 to 84 percent.....	454	289	165	152	56	96	97	205	136	69
85 to 89 percent.....	313	190	123	206	85	121	60	46	44	2
90 to 94 percent.....	49	45	4	41	41	...	...	8	4	4
95 to 99 percent.....	162	94	68	4	4	...	72	86	18	68
100 percent or more.....	405	222	183	61	1	60	...	343	221	122
Market value not reported.....	3,297	2,966	331	104	104	...	36	3,156	2,824	331
Median percent.....	41	39	...	...	...	...	...	38	36	...
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	14,519	13,007	1,512	903	505	398	834	12,781	11,667	1,114
Less than 50 percent.....	2,998	2,613	385	61	61	...	...	2,936	2,552	385
50 to 59 percent.....	2,411	2,250	161	...	...	...	...	2,411	2,250	161
60 to 64 percent.....	1,415	1,290	125	97	36	60	60	1,259	1,194	65
65 to 69 percent.....	1,304	1,222	82	60	...	62	...	1,242	1,222	20
70 to 74 percent.....	1,410	1,108	302	108	12	96	96	1,205	1,000	206
75 to 79 percent.....	950	879	71	3	3	...	181	765	694	71
80 to 84 percent.....	924	724	190	132	12	120	72	711	641	70
85 to 89 percent.....	797	699	98	230	169	60	69	500	461	38
90 to 94 percent.....	308	308	...	37	37	...	223	48	48	...
95 to 99 percent.....	107	107	...	24	24	...	...	83	83	...
100 percent or more.....	456	420	36	21	21	...	133	302	266	36
Purchase price not reported or property not acquired by purchase.....	1,449	1,387	62	130	130	...	...	1,319	1,256	62
Median percent.....	64	64	...	...	...	...	...	62	62	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	14,519	13,007	1,512	903	505	398	834	12,781	11,667	1,114
Less than 50 percent.....	2,613	2,613	...	61	61	...	...	2,552	2,552	...
50 to 59 percent.....	2,322	2,250	72	...	...	...	...	2,323	2,250	72
60 to 64 percent.....	1,350	1,290	60	36	36	...	60	1,254	1,194	60
65 to 69 percent.....	1,320	1,222	98	...	...	...	...	1,319	1,222	98
70 to 74 percent.....	1,279	1,108	171	12	12	...	96	1,171	1,000	171
75 to 79 percent.....	1,016	879	137	3	3	...	181	831	694	137
80 to 84 percent.....	971	724	247	133	12	121	72	767	641	126
85 to 89 percent.....	751	699	52	169	169	...	69	513	461	52
90 to 94 percent.....	502	308	194	133	37	96	223	145	48	97
95 to 99 percent.....	172	107	65	24	24	...	...	148	83	65
100 percent or more.....	774	420	354	202	21	181	133	439	266	173
Purchase price not reported or property not acquired by purchase.....	1,449	1,387	62	130	130	...	...	1,319	1,256	62
Median percent.....	66	64	...	...	...	...	...	63	62	...
<b>TYPE OF OWNER</b>										
Individual.....	18,396	17,275	1,121	810	412	399	932	16,655	15,932	723
Partnership.....	894	826	68	...	...	...	...	894	826	68
Corporation.....	3,731	3,050	681	159	159	...	...	3,573	2,891	681
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>										
Mortgage made or assumed at time property acquired.....	14,519	13,006	1,513	904	507	399	835	12,780	11,665	1,115
Mortgage refinanced or renewed.....	5,905	5,587	318	65	65	...	96	5,746	5,425	318
To increase loan for improvements or repairs.....	828	828	...	1	1	...	...	827	827	...
To increase loan for other reasons.....	628	590	38	...	...	...	60	568	529	38
To secure better terms.....	1,870	1,726	144	63	63	...	...	1,808	1,663	144
To renew or extend loan without increasing amount.....	2,078	1,942	136	1	1	...	36	2,042	1,905	136
For other purpose.....	501	501	...	...	...	...	...	501	501	...
Mortgage placed later than acquisition of property.....	2,594	2,556	38	...	...	...	...	2,594	2,556	38
To make improvements or repairs.....	1,153	1,151	2	...	...	...	...	1,153	1,151	2
To invest in other properties.....	334	298	36	...	...	...	...	334	298	36
To invest in business other than real estate.....	303	303	...	...	...	...	...	303	303	...
For other purpose.....	804	804	...	...	...	...	...	804	804	...

Table 11b.—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				
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>										
Total refinanced or renewed mortgages.....	5,905	5,587	318	65	65	...	96	5,746	5,425	318
Same lender.....	3,936	3,733	203	62	62	...	72	3,803	3,598	203
Different lender.....	1,969	1,854	115	3	3	...	24	1,943	1,827	115
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>1</sup> reported.....	17,024	15,576	1,448	575	334	241	640	15,809	14,601	1,206
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>										
Less than \$2.50.....	427	305	122	60	...	60	36	332	269	62
\$2.50 to \$4.99.....	...	...	...	...	...	...	...	...	...	...
\$5.00 to \$7.49.....	90	90	...	...	...	...	...	90	90	...
\$7.50 to \$9.99.....	194	192	2	1	1	...	...	193	191	2
\$10.00 to \$12.49.....	388	328	60	61	1	60	60	266	266	...
\$12.50 to \$14.99.....	430	370	60	11	11	...	141	278	217	60
\$15.00 to \$17.49.....	629	627	2	9	9	...	157	463	461	2
\$17.50 to \$19.99.....	556	556	...	132	132	...	...	426	426	...
\$20.00 to \$24.99.....	1,901	1,763	138	146	86	60	90	1,664	1,587	77
\$25.00 or more.....	9,248	8,477	771	125	65	60	121	9,002	8,292	710
Taxes not payable in 1949 <sup>2</sup> .....	10	10	...	10	10	...	...	...	...	...
Taxes or value not reported.....	3,150	2,857	293	20	20	...	36	3,093	2,801	293
Median taxes.....dollars..	25.00+	25.00+	...	...	...	...	...	25.00+	25.00+	...
<b>MONTHLY TOTAL RENTAL RECEIPTS<sup>1</sup> PER DWELLING UNIT</b>										
Less than \$20.....	1,103	1,074	29	...	...	...	...	1,103	1,074	29
\$20 to \$29.....	3,632	3,692	140	36	36	...	72	3,723	3,583	140
\$30 to \$39.....	4,563	4,070	493	65	5	60	123	4,375	3,942	432
\$40 to \$49.....	2,703	2,313	390	58	58	...	60	2,586	2,195	390
\$50 to \$59.....	1,827	1,771	56	75	75	...	96	1,655	1,599	56
\$60 to \$69.....	1,245	1,137	108	69	9	60	96	1,080	1,032	48
\$70 to \$79.....	557	495	62	48	48	...	121	389	327	62
\$80 to \$89.....	583	454	129	214	93	121	36	333	325	8
\$90 to \$99.....	48	44	4	10	10	...	...	38	34	4
\$100 or more.....	563	526	37	...	...	...	36	527	490	37
Median receipts.....dollars..	37	37	...	...	...	...	...	37	36	...
<b>MONTHLY RESIDENTIAL RENTAL RECEIPTS<sup>1</sup> PER DWELLING UNIT</b>										
Less than \$20.....	1,379	1,343	36	...	...	...	...	1,379	1,343	36
\$20 to \$29.....	4,505	4,211	294	36	36	...	72	4,397	4,103	294
\$30 to \$39.....	4,757	4,333	422	65	5	60	123	4,569	4,207	361
\$40 to \$49.....	2,552	2,186	366	58	58	...	120	2,374	2,007	366
\$50 to \$59.....	1,590	1,564	26	75	75	...	96	1,419	1,393	26
\$60 to \$69.....	804	696	108	73	13	60	96	635	587	48
\$70 to \$79.....	558	486	62	49	49	...	60	449	387	62
\$80 to \$89.....	499	370	129	209	88	121	36	254	246	8
\$90 to \$99.....	18	14	4	10	10	...	...	8	4	4
\$100 or more.....	360	359	1	...	...	...	36	324	323	1
Median receipts.....dollars..	35	35	...	...	...	...	...	34	34	...
<b>TOTAL RENTAL RECEIPTS<sup>1</sup> AS PERCENT OF MARKET VALUE</b>										
Less than 5 percent.....	643	554	89	1	1	...	...	642	553	89
5 to 9 percent.....	4,283	3,976	307	333	153	181	485	3,466	3,240	126
10 to 14 percent.....	5,006	4,782	224	211	150	60	60	4,735	4,571	164
15 to 19 percent.....	2,929	2,434	495	...	...	...	60	2,868	2,374	495
20 to 24 percent.....	950	910	40	12	12	...	...	938	898	40
25 to 29 percent.....	445	445	...	...	...	...	...	445	445	...
30 to 34 percent.....	164	164	...	...	...	...	...	164	164	...
35 to 39 percent.....	...	...	...	...	...	...	...	...	...	...
40 percent or more.....	...	...	...	...	...	...	...	...	...	...
Market value not reported.....	2,605	2,312	293	19	19	...	36	2,549	2,257	293
Median percent.....	12	12	...	...	...	...	...	13	12	...
<b>RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>										
Less than 50 percent.....	685	588	97	...	...	...	...	684	588	97
50 to 79 percent.....	1,735	1,597	138	4	4	...	60	1,671	1,535	138
80 to 89 percent.....	374	313	61	...	...	...	...	373	313	61
90 to 99 percent.....	229	229	...	8	8	...	...	221	221	...
100 percent.....	14,005	12,851	1,154	564	322	241	581	12,859	11,946	913

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

<sup>2</sup> 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 11b.—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				
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>										
Properties with at least 90 percent of their revenues from residential units.....	14,233	13,080	1,153	572	331	241	581	13,081	12,171	912
Less than \$20.....	...	...	...	...	...	...	...	...	...	...
\$20 to \$39.....	214	214	...	...	...	...	...	214	214	...
\$40 to \$59.....	1,072	1,036	36	1	1	...	...	1,071	1,035	36
\$60 to \$79.....	1,605	1,508	97	2	2	...	9	1,595	1,498	97
\$80 to \$99.....	2,632	2,413	219	99	39	60	...	2,533	2,374	159
\$100 to \$119.....	1,567	1,434	133	76	16	60	193	1,299	1,226	73
\$120 to \$139.....	2,031	1,905	126	11	11	...	162	1,857	1,732	126
\$140 to \$159.....	1,497	1,394	103	122	122	...	60	1,314	1,212	103
\$160 to \$199.....	1,242	1,136	106	124	124	...	121	998	892	106
\$200 to \$299.....	1,496	1,224	272	126	5	121	36	1,334	1,183	151
\$300 or more.....	286	225	61	...	...	...	...	286	225	61
Taxes not payable in 1949.....	10	10	...	10	10	...	...	...	...	...
Taxes not reported.....	581	581	...	1	1	...	...	580	580	...
Median taxes.....dollars..	112	110	...	...	...	...	...	108	106	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup></b>										
Properties with both interest and principal in first mortgage payments.....	13,137	11,751	1,386	574	334	240	639	11,925	10,776	1,146
Less than 30 percent.....	3,125	2,897	228	...	...	...	...	3,125	2,897	228
30 to 39 percent.....	2,635	2,468	167	56	56	...	...	2,580	2,412	167
40 to 49 percent.....	1,809	1,622	187	136	136	...	96	1,577	1,390	187
50 to 59 percent.....	1,148	1,143	5	40	40	...	141	966	961	5
60 to 69 percent.....	1,347	1,144	203	157	97	60	24	1,167	1,024	143
70 to 79 percent.....	940	818	122	120	...	120	120	700	698	2
80 to 89 percent.....	638	481	157	64	4	60	108	465	368	97
90 to 99 percent.....	579	471	108	...	...	...	60	519	411	108
100 percent or more.....	916	707	209	1	1	...	90	826	615	209
Median percent.....	44	43	...	...	...	...	...	42	41	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>1</sup> LESS REAL ESTATE TAXES</b>										
Properties with both interest and principal in first mortgage payments.....	13,137	11,751	1,386	574	334	240	639	11,925	10,776	1,146
Less than 30 percent.....	1,310	1,251	59	...	...	...	...	1,310	1,251	59
30 to 39 percent.....	1,841	1,739	102	...	...	...	...	1,841	1,739	102
40 to 49 percent.....	2,067	1,884	183	62	62	...	60	1,944	1,761	183
50 to 59 percent.....	960	895	65	121	121	...	36	803	738	65
60 to 69 percent.....	1,061	984	77	2	2	...	96	963	886	77
70 to 79 percent.....	904	774	130	4	4	...	45	855	725	130
80 to 89 percent.....	1,095	894	201	193	72	121	...	901	822	80
90 to 99 percent.....	594	588	6	60	60	...	60	473	467	6
100 percent or more.....	3,119	2,551	568	121	1	120	344	2,652	2,207	447
Taxes not payable in 1949 or not reported.....	190	190	...	11	11	...	...	179	179	...
Median percent.....	63	60	...	...	...	...	...	60	58	...

<sup>1</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

**PHILADELPHIA**  
**PENNSYLVANIA**  
**STANDARD METROPOLITAN AREA**

ALL PROPERTIES

<i>Table</i>	<i>Page</i>
1.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	577
2.—Property characteristics, by government insurance status of first mortgage: 1950.....	577

TOTAL OWNER-OCCUPIED PROPERTIES

3.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	578
4.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	578
5.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	581

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

6.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	584
7.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	584
8.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	587

TOTAL RENTAL PROPERTIES

9.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	591
10.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	591
11.—Property characteristics, by government insurance status of first mortgage: 1950.....	594

RENTAL PROPERTIES WITH 50 DWELLING UNITS OR MORE

12.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	598
13.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	598
14.—Property characteristics, by government insurance status of first mortgage: 1950.....	600

PHILADELPHIA  
STANDARD METROPOLITAN AREA

The Philadelphia Standard Metropolitan Area comprises Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties in Pennsylvania; Burlington, Camden, and Gloucester Counties in New Jersey.

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.....	330,510	1,307,947	46,495	276,209	51,958	281,176	232,055	750,560
Average debt per property.....	...	4.0	...	5.9	...	5.4	...	3.2
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>								
Less than \$4,000.....	178,991	305,209	14,817	29,789	11,311	26,234	152,859	249,186
\$4,000 to \$5,999.....	69,134	257,222	10,566	36,780	13,358	55,649	45,210	164,793
\$6,000 to \$7,999.....	38,121	224,633	8,488	55,043	13,864	85,951	15,769	83,639
\$8,000 to \$9,999.....	27,421	214,672	9,035	75,178	10,990	89,186	7,396	50,308
\$10,000 to \$11,999.....	9,187	86,254	2,580	25,193	2,038	19,639	4,567	41,422
\$12,000 to \$14,999.....	4,312	50,502	954	11,217	396	4,517	2,963	34,768
\$15,000 to \$19,999.....	1,159	16,217	...	...	...	...	1,159	16,217
\$20,000 to \$49,999.....	1,646	31,499	...	...	...	...	1,646	31,499
\$50,000 to \$99,999.....	148	7,044	1	95	...	...	147	6,949
\$100,000 or more.....	386	114,695	52	42,914	...	...	334	71,781
Median loan.....dollars..	3,700	...	5,300	...	6,200	...	3,100	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY</b>								
Less than \$4,000.....	219,841	425,307	22,386	51,700	17,724	48,760	179,728	324,847
\$4,000 to \$5,999.....	49,085	237,406	5,245	26,335	13,300	66,846	30,539	144,225
\$6,000 to \$7,999.....	29,897	207,193	5,133	65,219	11,067	75,967	9,696	66,007
\$8,000 to \$9,999.....	22,874	204,692	8,113	72,226	9,288	82,993	5,472	49,473
\$10,000 to \$11,999.....	4,527	50,559	1,500	16,940	396	4,371	2,631	29,248
\$12,000 to \$14,999.....	2,275	29,816	63	780	182	2,239	2,030	26,797
\$15,000 to \$19,999.....	1,040	17,944	...	...	...	...	1,040	17,944
\$20,000 to \$49,999.....	554	18,269	...	...	...	...	554	18,269
\$50,000 to \$99,999.....	53	3,900	1	95	...	...	52	3,805
\$100,000 or more.....	364	112,861	52	42,914	...	...	312	69,947
Median debt.....dollars..	2,800	...	4,300	...	5,300	...	2,200	...

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.....	330,510	315,448	15,062	46,495	36,553	9,489	452	51,958	51,994	364	232,055	227,298	4,756
<b>DWELLING UNITS ON PROPERTY</b>													
1 dwelling unit.....	287,518	275,506	12,012	43,718	34,747	8,607	364	48,325	47,961	364	195,474	192,796	2,677
2 to 4 dwelling units.....	36,869	34,114	2,755	2,660	1,690	882	88	3,570	3,570	...	30,638	28,852	1,787
5 to 49 dwelling units.....	5,888	5,622	266	81	81	...	...	63	63	...	5,743	5,477	266
50 dwelling units or more.....	235	207	28	35	35	...	...	...	...	...	200	172	28
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>													
None.....	308,814	295,007	13,807	45,400	35,824	9,125	452	50,549	50,412	182	212,821	208,773	4,048
Less than half.....	21,693	20,440	1,253	1,095	731	364	...	1,365	1,183	182	19,233	18,525	707
<b>YEAR STRUCTURE BUILT</b>													
1950 (part).....	2,037	1,792	245	557	311	245	...	673	673	...	807	807	...
1949.....	16,731	11,864	4,867	8,018	3,150	4,685	182	3,003	3,003	...	5,710	5,710	...
1948.....	9,760	7,422	2,338	5,470	3,587	1,883	...	1,310	1,310	...	2,981	2,526	455
1947.....	7,853	7,082	771	2,406	1,678	546	182	3,767	3,767	...	1,680	1,637	43
1946.....	2,669	2,669	...	1	1	...	...	1,930	1,930	...	738	738	...
1942 to 1945.....	9,503	8,959	544	3,046	2,503	455	88	1,947	1,947	...	4,505	4,508	1
1940 to 1941.....	15,070	13,887	1,183	7,252	6,615	637	...	3,340	3,158	182	4,478	4,114	364
1930 to 1939.....	30,375	29,500	875	3,495	3,495	...	...	4,904	4,904	...	21,976	21,101	875
1929 or earlier.....	233,545	229,308	4,237	15,885	14,848	1,036	...	30,902	30,720	182	186,756	183,739	3,018
Not reported.....	2,964	2,964	...	364	364	...	...	182	182	...	2,418	2,418	...
<b>MARKET VALUE</b>													
Less than \$4,000.....	29,240	28,659	581	63	63	...	...	2,319	2,319	...	26,859	26,276	581
\$4,000 to \$5,999.....	55,605	54,613	992	1,967	1,904	63	...	8,957	8,957	...	44,681	43,751	929
\$6,000 to \$7,999.....	71,412	70,059	1,353	5,980	5,307	673	...	13,755	13,573	182	51,675	51,176	498
\$8,000 to \$9,999.....	71,633	67,165	4,468	17,589	13,822	3,766	...	16,277	16,277	...	37,770	37,068	702
\$10,000 to \$11,999.....	46,759	42,141	4,618	13,592	9,244	4,166	182	7,451	7,451	...	25,715	25,443	269
\$12,000 to \$14,999.....	22,008	20,881	1,127	4,349	3,348	819	182	1,764	1,764	...	15,897	15,771	126
\$15,000 to \$19,999.....	17,988	17,342	646	2,137	2,137	...	...	973	973	...	14,877	14,231	646
\$20,000 to \$49,999.....	12,061	10,920	1,141	308	308	...	...	396	214	182	11,359	10,398	959
\$50,000 to \$99,999.....	474	468	6	1	1	...	...	...	...	...	472	467	6
\$100,000 or more.....	400	369	31	51	51	...	...	...	...	...	349	318	31
Not reported.....	2,924	2,833	91	453	365	...	...	63	63	...	2,408	2,405	3
Median market value.....dollars..	8,100	8,000	...	9,700	9,500	...	...	8,100	8,100	...	7,600	7,600	...

RESIDENTIAL FINANCING

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	298,700	1,063,539	44,596	219,847	50,288	272,002	203,816	571,690
Average debt per property.....	...	3.6	...	4.9	...	5.4	...	2.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	37,991	34,791	427	407	372	460	37,191	33,924
\$2,000 to \$2,999.....	71,767	112,258	5,126	7,540	4,178	8,172	62,483	96,546
\$3,000 to \$3,999.....	52,058	128,632	8,830	21,025	6,263	16,248	36,964	91,359
\$4,000 to \$4,999.....	39,069	129,999	7,016	20,946	6,934	26,189	25,120	82,264
\$5,000 to \$5,999.....	23,731	104,680	3,487	15,593	6,234	28,763	14,010	60,324
\$6,000 to \$6,999.....	18,952	101,354	3,767	21,200	6,081	34,557	9,105	45,597
\$7,000 to \$7,999.....	16,039	105,388	4,404	31,662	7,169	47,220	4,465	26,506
\$8,000 to \$8,999.....	14,088	103,109	5,196	41,212	4,713	33,479	4,180	28,418
\$9,000 to \$9,999.....	11,296	96,727	3,340	29,784	6,025	53,716	1,932	13,227
\$10,000 to \$10,999.....	5,763	52,940	2,184	20,922	1,611	15,153	1,968	16,865
\$11,000 to \$11,999.....	2,509	24,852	182	2,111	364	3,877	1,963	18,864
\$12,000 to \$14,999.....	3,522	41,064	637	7,445	364	4,168	2,521	29,451
\$15,000 to \$19,999.....	775	11,150	...	...	...	...	775	11,150
\$20,000 or more.....	1,139	17,195	...	...	...	...	1,139	17,195
Median loan.....dollars..	3,700	...	5,200	...	6,100	...	3,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	104,578	118,550	8,208	10,613	3,649	6,131	92,721	101,806
\$2,000 to \$2,999.....	55,793	134,918	7,667	19,581	6,115	15,031	42,011	100,306
\$3,000 to \$3,999.....	38,723	132,554	6,014	20,448	7,378	26,149	25,330	85,957
\$4,000 to \$4,999.....	25,630	112,642	2,269	9,976	5,620	24,834	17,741	77,832
\$5,000 to \$5,999.....	18,647	101,840	2,976	16,359	7,458	40,912	8,213	44,569
\$6,000 to \$6,999.....	13,801	88,780	2,766	17,952	5,983	38,774	5,052	32,054
\$7,000 to \$7,999.....	13,512	100,271	5,860	43,684	4,440	32,604	3,213	23,983
\$8,000 to \$8,999.....	10,840	91,744	4,768	40,573	4,594	38,935	1,477	12,236
\$9,000 to \$9,999.....	10,830	102,179	2,885	27,410	4,504	42,371	3,441	32,398
\$10,000 to \$10,999.....	964	9,986	364	3,695	182	1,929	418	4,362
\$11,000 to \$11,999.....	2,703	30,993	819	9,556	182	2,093	1,702	19,344
\$12,000 to \$14,999.....	1,685	21,918	...	...	182	2,239	1,503	19,679
\$15,000 to \$19,999.....	995	17,164	...	...	...	...	995	17,164
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	2,800	...	4,100	...	5,300	...	2,200	...

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.....	1,044,455	958,911	85,544	1,205,327	138,094	64,995	271,493	567,635	551,836	15,799	19,086	13,884	5,202
Average debt per mortgage.....	3.5	3.4	6.4	4.6	3.9	7.2	5.4	2.8	2.8	4.2	1.4	1.5	1.2
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	148,867	136,333	12,534	53,774	42,656	8,880	37,314	57,779	56,363	1,416	2,291	1,927	364
Mutual savings bank.....	159,945	118,164	41,781	99,776	58,031	41,745	22,584	37,585	37,549	36	9,551	9,187	364
Savings and loan association.....	320,781	311,119	9,662	4,116	4,116	...	60,399	256,266	248,024	8,242	1,675	...	1,675
Life insurance company.....	224,414	208,351	16,063	45,131	32,144	12,987	89,936	89,347	87,363	1,984	2,442	2,442	...
Mortgage company.....	14,665	14,665	...	...	...	...	15,858	807	807	...	...	...	...
Federal National Mortgage Association.....	46,182	46,182	...	...	...	...	46,182	...	...	...	...	...	...
Individual.....	106,320	103,536	2,784	...	...	...	437	105,883	103,099	2,784	1,961	...	1,961
Other.....	29,281	20,561	2,720	2,530	1,147	1,983	783	19,968	18,631	1,337	1,166	328	638
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	145,331	133,657	11,674	17,625	6,815	10,810	53,090	74,616	73,752	864	2,985	2,172	811
1949.....	285,637	244,501	41,136	78,933	42,394	35,156	65,639	141,065	136,468	4,597	10,469	7,953	2,516
1948.....	181,103	162,698	18,405	35,133	24,249	10,884	29,327	116,643	110,214	6,429	3,935	2,712	1,223
1947.....	175,701	163,009	12,692	24,292	15,292	8,145	80,994	70,415	68,143	2,272	1,550	1,047	503
1946.....	103,878	103,335	543	7,544	7,544	...	41,224	55,110	54,567	543	33	...	33
1945.....	103,035	102,380	655	19,613	19,613	...	1,219	82,203	81,548	655	...	...	...
1942 to 1945.....	30,432	29,996	436	17,327	17,327	...	...	13,105	12,669	436	91	...	91
1940 to 1941.....	8,865	8,862	3	4,860	4,860	...	...	4,005	4,002	3	23	...	23
1935 to 1939.....	3,484	3,484	...	...	...	...	...	3,484	3,484	...	...	...	...
1930 to 1934.....	6,989	6,989	...	...	...	...	...	6,989	6,989	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

1 Includes 2,238 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

PHILADELPHIA 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.....	298,700	285,255	13,445	144,596	35,241	8,991	50,288	203,816	200,090	3,727	13,445	8,990	4,455
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	43,686	41,461	2,225	16,667	14,965	1,337	8,027	18,994	18,470	524	1,883	1,337	546
Mutual savings bank.....	30,493	24,542	5,951	17,125	11,356	5,769	4,285	9,083	8,901	182	5,951	5,769	182
Savings and loan association.....	123,063	121,376	1,687	1,036	1,036	...	14,491	107,535	106,030	1,505	819	...	819
Life insurance company.....	45,465	43,399	2,066	9,039	7,337	1,702	14,899	21,528	21,346	182	1,702	1,702	...
Mortgage company.....	2,538	...	...	...	...	...	1,984	554	554	...	...	...	...
Federal National Mortgage Association.....	6,237	6,237	...	...	...	...	6,237	...	...	...	...	...	...
Individual.....	38,812	37,889	923	...	...	...	182	38,630	37,707	923	2,252	...	2,252
Other.....	8,403	7,810	593	728	546	182	182	7,493	7,082	411	838	182	656
FORM OF DEBT													
Mortgage or deed of trust.....	292,906	279,461	13,445	44,596	35,242	8,990	50,288	198,024	194,297	3,727	13,445	8,990	4,455
Contract to purchase.....	5,792	5,792	...	...	...	...	...	5,792	5,792	...	...	...	...
AMORTIZATION													
Fully amortized.....	258,324	245,943	12,381	44,596	35,242	8,990	50,288	163,441	160,778	2,663	11,988	8,990	2,998
Partially amortized.....	17,870	17,234	636	...	...	...	...	17,870	17,234	636	1,001	...	1,001
Not amortized.....	11,074	11,074	...	...	...	...	...	11,074	11,074	...	385	...	385
On demand.....	11,431	11,004	427	...	...	...	...	11,431	11,004	427	72	...	72
Regular principal payments required.....	2,444	2,017	427	...	...	...	...	2,444	2,017	427	...	...	...
No regular principal payments required.....	8,987	8,987	...	...	...	...	...	8,987	8,987	...	72	...	72
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	280,549	267,676	12,873	43,686	34,332	8,990	47,676	189,188	186,033	3,155	12,094	8,990	3,104
Delinquent:.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	14,350	13,777	573	910	910	...	2,611	10,828	10,255	573	754	...	754
Foreclosure not in process.....	3,800	3,800	...	...	...	...	...	3,800	3,800	...	596	...	596
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	30,801	29,317	1,484	2,418	1,163	1,255	6,928	21,455	21,226	229	2,126	1,255	871
1949.....	59,449	52,632	6,817	12,216	7,029	5,005	9,853	37,381	35,751	1,630	7,288	5,005	2,283
1948.....	42,657	39,977	2,680	5,587	4,040	1,547	5,545	31,525	30,574	951	2,659	1,911	748
1947.....	41,280	39,446	1,834	4,410	3,045	1,183	15,898	20,972	20,685	287	1,106	819	287
1946.....	36,872	36,818	54	2,766	2,766	...	11,699	22,407	22,393	54	54	...	54
1942 to 1945.....	54,278	54,096	182	7,534	7,534	...	364	46,381	46,199	182	...	...	...
1940 to 1941.....	19,267	18,903	364	6,989	6,989	...	...	12,278	11,914	364	182	...	182
1935 to 1939.....	6,267	6,691	29	2,675	2,675	...	...	4,045	4,016	29	29	...	29
1930 to 1934.....	3,263	3,263	...	...	...	...	...	3,263	3,263	...	...	...	...
1929 or earlier.....	4,110	4,110	...	...	...	...	...	4,110	4,110	...	...	...	...
TERM OF MORTGAGE													
On demand.....	11,431	11,004	427	...	...	...	...	11,431	11,004	427	72	...	72
Less than 5 years.....	11,416	11,416	...	...	...	...	...	11,416	11,416	...	2,070	...	2,070
5 to 9 years.....	25,819	25,629	190	63	63	...	63	25,693	25,503	190	866	...	866
10 to 12 years.....	100,512	98,025	2,487	1,163	1,163	...	3,273	96,076	93,771	2,305	1,357	455	902
13 to 14 years.....	3,703	3,521	182	182	182	...	791	2,730	2,548	182	...	...	...
15 years.....	59,380	59,016	364	9,579	9,579	...	14,142	35,658	35,294	364	...	...	...
16 to 19 years.....	5,625	5,186	440	182	...	...	182	3,749	3,673	76	546	182	364
20 years.....	41,564	40,017	1,547	11,350	9,985	1,183	15,427	14,786	14,604	182	910	...	910
21 to 24 years.....	2,156	2,093	63	245	182	63	1,456	455	455	...	63	...	63
25 years.....	36,453	28,709	7,744	21,648	13,904	7,562	13,439	1,365	1,365	...	7,562	7,380	182
26 years or more.....	637	637	...	182	182	...	...	455	455	...	...	...	...
Median term..... years..	15	14	...	20	20	...	20	11	11	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	11,431	11,004	427	...	...	...	...	11,431	11,004	427	72	...	72
Fully amortized.....	258,322	245,941	12,381	44,595	35,240	8,990	50,288	163,439	160,776	2,663	11,986	8,990	2,996
Past due.....	182	182	...	...	...	...	...	182	182	...	...	...	...
1950 to 1951.....	6,027	6,027	...	701	701	...	...	5,327	5,327	...	545	...	545
1952 to 1953.....	10,571	10,389	182	182	182	...	...	10,389	10,207	182	775	...	775
1954 to 1955.....	23,742	23,742	...	609	609	...	...	23,133	23,133	...	...	...	...
1956 to 1957.....	28,522	28,247	275	2,866	2,866	...	63	25,393	25,318	275	411	...	411
1958 to 1959.....	36,323	35,366	957	3,039	3,039	...	2,642	30,642	29,867	775	245	...	245
1960 to 1964.....	72,236	70,832	1,384	6,539	6,539	...	14,820	50,877	49,493	1,384	1,293	455	838
1965 to 1969.....	47,079	45,758	1,321	14,744	13,652	910	16,830	15,504	15,437	47	910	...	910
1970 to 1974.....	28,692	21,166	7,526	15,115	7,589	7,344	11,966	1,610	1,610	...	7,253	7,071	182
1975 or later.....	4,948	4,212	736	800	63	...	3,967	182	182	...	534	...	534
Partially or not amortized.....	28,942	28,306	636	...	...	...	...	28,942	28,306	636	1,386	...	1,386
Past due.....	427	427	...	...	...	...	...	427	427	...	...	...	...
1950 to 1951.....	9,722	9,722	...	...	...	...	...	9,722	9,722	...	1,022	...	1,022
1952 to 1953.....	9,318	9,255	63	...	...	...	...	9,318	9,255	63	182	...	182
1954 to 1955.....	5,270	5,270	...	...	...	...	...	5,270	5,270	...	...	...	...
1956 to 1957.....	1,740	1,686	54	...	...	...	...	1,740	1,686	54	...	...	...
1958 to 1959.....	1,128	609	519	...	...	...	...	1,128	609	519	182	...	182
1960 to 1964.....	973	973	...	...	...	...	...	973	973	...	...	...	...
1965 to 1969.....	364	364	...	...	...	...	...	364	364	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

<sup>1</sup> Includes 364 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													
<b>INTEREST RATE</b>													
Less than 4.0 percent.....	2,920	2,920	...	...	...	...	...	2,920	2,920	...	29	...	29
4.0 percent.....	73,227	66,490	6,737	11,376	5,278	5,916	50,288	11,566	11,290	276	9,283	8,990	292
4.1 to 4.4 percent.....	127	127	...	63	63	...	...	63	63	...	...	...	...
4.5 percent.....	51,843	48,586	3,257	32,247	28,990	3,075	...	19,597	19,597	...	364	...	364
4.6 to 5.0 percent.....	61,302	60,778	524	910	910	...	...	60,392	59,868	524	517	...	517
5.1 to 5.5 percent.....	5,473	5,473	...	...	...	...	...	5,473	5,473	...	...	...	...
5.6 to 6.0 percent.....	103,806	100,879	2,927	...	...	...	...	103,806	100,879	2,927	3,253	...	3,253
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	4.5	4.5	...	4.0	6.0	6.0	...	...	...	...
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	38,033	37,809	224	427	427	...	372	37,233	37,009	224	9,668	6,806	2,862
\$2,000 to \$2,999.....	72,455	71,725	730	5,126	5,126	...	4,159	63,171	62,441	730	3,249	2,184	1,065
\$3,000 to \$3,999.....	52,720	51,006	1,714	8,830	8,830	...	6,263	37,627	35,913	1,714	292	...	292
\$4,000 to \$4,999.....	38,234	37,914	320	7,198	7,016	182	6,934	24,103	23,965	138	...	...	...
\$5,000 to \$5,999.....	23,766	23,220	546	3,669	3,305	182	6,234	13,863	13,681	182	236	...	236
\$6,000 to \$6,999.....	19,625	18,359	1,266	4,440	3,403	1,037	6,081	9,105	9,058	47	...	...	...
\$7,000 to \$7,999.....	20,907	15,502	5,405	9,318	3,913	5,223	7,170	4,418	4,418	...	...	...	...
\$8,000 to \$8,999.....	12,659	10,930	1,729	3,949	2,220	1,729	4,713	3,998	3,998	...	...	...	...
\$9,000 to \$9,999.....	8,139	7,957	182	1,82	...	182	6,025	1,932	1,932	...	...	...	...
\$10,000 to \$10,999.....	5,035	4,398	637	1,274	819	455	1,793	1,968	1,968	...	...	...	...
\$11,000 to \$11,999.....	2,327	2,327	...	...	...	...	364	1,963	1,963	...	...	...	...
\$12,000 to \$14,999.....	3,066	2,429	637	182	182	...	182	2,702	2,065	637	...	...	...
\$15,000 to \$19,999.....	647	593	54	...	...	...	...	647	593	54	...	...	...
\$20,000 or more.....	1,085	1,085	...	...	...	...	...	1,085	1,085	...	...	...	...
Median loan.....dollars..	3,700	3,600	...	5,100	4,400	...	6,100	3,000	3,000	...	...	...	...
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	104,803	104,367	436	8,208	8,208	...	3,649	92,946	92,510	436	11,487	8,444	3,043
\$2,000 to \$2,999.....	56,309	54,931	1,378	7,667	7,667	...	6,115	42,527	41,149	1,378	1,958	546	1,412
\$3,000 to \$3,999.....	38,658	37,665	993	6,014	6,014	...	7,378	25,266	24,273	993	...	...	...
\$4,000 to \$4,999.....	25,365	25,001	364	2,633	2,269	182	5,620	17,112	17,112	...	...	...	...
\$5,000 to \$5,999.....	18,782	18,236	546	2,976	2,612	364	7,458	8,348	8,166	182	...	...	...
\$6,000 to \$6,999.....	15,748	13,390	2,358	4,713	2,584	2,129	5,983	5,052	5,005	47	...	...	...
\$7,000 to \$7,999.....	17,972	12,294	5,678	10,319	4,823	5,314	4,622	3,031	3,031	...	...	...	...
\$8,000 to \$8,999.....	6,680	6,315	364	609	245	364	4,594	1,477	1,477	...	...	...	...
\$9,000 to \$9,999.....	9,219	8,582	637	1,274	637	4,504	637	3,441	3,441	...	...	...	...
\$10,000 to \$10,999.....	600	364	236	...	...	...	...	600	364	236	...	...	...
\$11,000 to \$11,999.....	2,521	2,066	455	182	182	...	182	2,157	1,702	455	...	...	...
\$12,000 to \$14,999.....	1,048	1,048	...	...	...	...	182	866	866	...	...	...	...
\$15,000 to \$19,999.....	995	995	...	...	...	...	...	995	995	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	2,700	2,600	...	4,100	3,200	...	5,300	2,200	2,100	...	...	...	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT</b>													
Mortgages with payments which include both.....	278,295	264,850	13,445	44,594	35,240	8,989	50,287	183,413	179,687	3,726	12,805	8,990	3,815
Less than \$20.....	56,421	55,444	977	4,376	4,376	...	4,263	47,782	46,805	977	11,533	8,990	2,543
\$20 to \$24.....	52,160	50,913	1,247	11,335	10,516	819	6,215	34,609	34,182	427	728	...	728
\$25 to \$29.....	38,398	37,667	691	6,324	6,142	182	5,694	26,340	25,831	509	63	...	63
\$30 to \$34.....	31,031	29,918	1,113	4,571	4,025	364	6,351	20,109	19,542	567	236	...	236
\$35 to \$39.....	29,447	25,890	3,557	6,359	3,348	3,011	7,287	15,102	15,256	546	...	...	...
\$40 to \$44.....	27,743	23,375	4,368	8,345	4,614	3,549	8,594	10,804	10,349	455	63	...	63
\$45 to \$49.....	12,307	11,816	491	855	427	427	4,313	7,139	7,076	63	...	...	...
\$50 to \$54.....	12,222	12,040	182	910	728	182	4,868	6,444	6,444	...	...	...	...
\$55 to \$59.....	3,324	3,324	...	637	637	...	910	1,777	1,777	...	...	...	...
\$60 to \$64.....	4,180	3,725	455	819	364	455	609	2,751	2,751	...	...	...	...
\$65 to \$69.....	1,373	1,373	...	63	63	...	637	673	673	...	...	...	...
\$70 to \$79.....	2,220	2,220	...	...	...	...	182	2,038	2,038	...	...	...	...
\$80 to \$99.....	3,994	3,630	364	...	...	...	364	3,630	3,448	182	...	...	...
\$100 to \$119.....	1,365	1,365	...	...	...	...	...	1,365	1,365	...	182	...	182
\$120 or more.....	2,150	2,150	...	...	...	...	...	2,150	2,150	...	...	...	...
Median payment.....dollars..	28	28	...	30	27	...	36	26	26	...	...	...	...

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	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	298,700	285,255	13,445	44,596	35,241	8,991	364	50,288	49,924	364	203,816	200,090	3,727
<b>STRUCTURES ON PROPERTY</b>													
1 structure.....	294,952	281,712	13,240	44,413	35,059	8,990	364	50,177	49,813	364	200,362	196,840	3,522
2 structures or more.....	3,747	3,542	205	182	182	...	...	110	110	...	3,455	3,249	205
<b>DWELLING UNITS ON PROPERTY</b>													
1 dwelling unit.....	271,211	259,952	11,259	42,530	33,994	8,172	364	46,971	46,607	364	181,710	179,350	2,360
2 dwelling units.....	19,095	17,541	1,554	2,002	1,183	819	...	2,977	2,977	...	14,115	13,380	735
3 dwelling units.....	7,326	6,822	504	63	63	...	...	276	276	...	6,986	6,482	504
4 dwelling units.....	1,069	940	129	...	...	...	...	63	63	...	1,006	877	129
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>													
None.....	282,012	269,551	12,461	43,504	34,514	8,626	364	48,923	48,741	182	189,586	186,298	3,289
Less than half.....	16,687	15,704	983	1,092	728	364	...	1,365	1,183	182	14,230	13,792	437
<b>YEAR STRUCTURE BUILT</b>													
1950 (part).....	1,908	1,663	245	491	245	245	...	673	673	...	744	744	...
1949.....	16,137	11,397	4,740	7,744	3,003	4,538	182	3,003	3,003	...	5,391	5,391	...
1948.....	9,109	7,016	2,093	4,887	3,249	1,638	...	1,247	1,247	...	2,976	2,521	455
1947.....	7,717	6,947	770	2,339	1,611	546	182	3,704	3,704	...	1,675	1,633	42
1946.....	2,413	2,413	...	...	...	...	...	1,867	1,867	...	546	546	...
1942 to 1945.....	9,142	8,687	455	2,893	2,438	455	...	1,884	1,884	...	4,365	4,365	...
1940 to 1941.....	14,023	12,840	1,183	7,189	6,552	637	...	2,885	2,703	182	3,949	3,585	364
1930 to 1939.....	28,879	28,013	866	3,494	3,494	...	...	4,904	4,904	...	20,481	19,615	866
1929 or earlier.....	206,862	203,770	3,092	15,196	14,286	910	...	29,940	29,758	182	161,726	159,726	2,000
Not reported.....	2,509	2,509	...	364	364	...	...	182	182	...	1,963	1,963	...
<b>YEAR STRUCTURE ACQUIRED</b>													
1950 (part).....	16,947	15,645	1,302	1,991	736	1,255	...	6,416	6,416	...	8,538	8,491	47
1949.....	45,278	38,718	6,560	12,580	7,393	5,005	182	9,853	9,853	...	22,845	21,472	1,373
1948.....	30,859	28,564	2,295	5,468	3,921	1,547	...	5,545	5,363	182	19,845	19,280	566
1947.....	37,768	35,934	1,834	4,228	2,863	1,365	182	15,716	15,534	182	17,624	17,536	287
1946.....	39,470	39,213	257	2,402	2,402	...	...	12,211	12,211	...	24,857	24,600	257
1942 to 1945.....	63,179	62,997	182	7,534	7,534	...	...	364	364	...	55,281	55,099	182
1940 to 1941.....	24,171	23,625	546	6,989	6,989	...	...	...	...	...	17,182	16,636	546
1930 to 1939.....	19,688	19,274	414	2,493	2,493	...	...	...	...	...	17,185	16,781	404
1929 or earlier.....	20,966	20,912	54	910	910	...	...	...	...	...	20,057	20,002	54
Not reported.....	372	372	...	...	...	...	...	182	182	...	190	190	...
<b>STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED</b>													
New.....	63,117	55,009	8,108	25,269	17,980	6,925	364	9,837	9,837	...	28,011	27,192	819
Previously occupied.....	235,581	230,244	5,337	19,327	17,262	2,066	...	40,451	40,087	364	175,804	172,897	2,908
<b>PURCHASE PRICE</b>													
Less than \$2,000.....	7,927	7,852	75	...	...	...	...	309	309	...	7,618	7,543	75
\$2,000 to \$2,999.....	33,009	32,260	749	1,464	1,464	...	...	2,639	2,639	...	28,905	28,155	749
\$3,000 to \$3,999.....	48,912	48,228	684	3,634	3,634	...	...	5,034	5,034	...	40,244	39,560	684
\$4,000 to \$4,999.....	42,717	42,108	609	7,571	7,571	...	...	5,302	5,302	...	29,845	29,236	609
\$5,000 to \$5,999.....	32,334	32,089	245	4,523	4,523	...	...	5,936	5,936	...	21,875	21,629	245
\$6,000 to \$6,999.....	27,440	27,195	245	3,249	3,087	182	...	5,460	5,460	...	18,732	18,669	63
\$7,000 to \$7,999.....	22,289	21,434	855	3,333	2,660	673	...	7,308	7,126	182	11,648	11,648	...
\$8,000 to \$8,999.....	18,373	16,699	1,674	4,762	3,151	1,611	...	5,014	5,014	...	8,598	8,534	63
\$9,000 to \$9,999.....	22,645	18,942	3,703	7,708	4,250	3,458	182	7,516	7,516	...	7,422	7,177	245
\$10,000 to \$10,999.....	9,786	7,966	1,820	3,094	1,274	1,820	...	2,338	2,338	...	4,353	4,353	...
\$11,000 to \$11,999.....	8,979	7,824	1,155	2,521	1,547	973	...	2,275	2,093	182	4,184	4,184	...
\$12,000 to \$12,999.....	8,310	7,673	637	1,793	1,155	637	...	791	791	...	5,725	5,725	...
\$13,000 to \$13,999.....	7,854	7,618	236	883	883	...	...	182	182	...	6,789	6,553	236
\$14,000 to \$14,999.....	2,267	1,812	455	...	...	...	...	182	182	...	2,085	1,630	455
\$15,000 or more.....	2,680	2,451	229	...	...	...	...	...	...	...	2,680	2,451	229
Property not acquired by purchase.....	1,045	1,045	...	...	...	...	...	...	...	...	1,045	1,045	...
Not reported.....	2,134	2,062	72	63	63	...	...	...	...	...	2,070	1,998	72
Median purchase price.....dollars..	5,400	5,300	...	7,500	6,100	...	...	7,000	7,000	...	4,700	4,700	...
<b>MARKET VALUE</b>													
Less than \$2,000.....	800	800	...	...	...	...	...	182	182	...	618	618	...
\$2,000 to \$2,999.....	4,505	4,505	...	63	63	...	...	245	245	...	4,196	4,196	...
\$3,000 to \$3,999.....	18,418	17,963	455	...	...	...	...	1,437	1,437	...	16,981	16,526	455
\$4,000 to \$4,999.....	23,984	23,482	502	1,113	1,113	...	...	4,552	4,552	...	18,319	17,817	502
\$5,000 to \$5,999.....	27,080	26,716	364	791	791	...	...	4,342	4,342	...	21,947	21,583	364
\$6,000 to \$6,999.....	31,499	31,317	182	2,247	2,065	182	...	4,524	4,524	...	24,727	24,727	...
\$7,000 to \$7,999.....	34,091	33,173	918	3,670	3,179	491	...	9,105	8,923	182	21,316	21,071	245
\$8,000 to \$8,999.....	39,025	37,959	1,066	7,142	6,532	609	...	9,094	9,094	...	22,790	22,333	457
\$9,000 to \$9,999.....	28,526	25,250	3,276	9,885	6,791	3,094	...	6,506	6,506	...	12,136	11,954	182
\$10,000 to \$10,999.....	33,093	30,483	2,610	9,838	7,890	2,366	182	4,560	4,560	...	18,697	18,633	63
\$11,000 to \$11,999.....	10,192	8,722	1,470	3,066	1,638	1,428	...	2,639	2,639	...	4,488	4,445	42
\$12,000 to \$12,999.....	20,080	19,016	1,064	4,222	3,221	819	182	1,701	1,701	...	14,158	14,095	63
\$13,000 to \$13,999.....	15,998	15,384	614	2,010	2,010	...	...	973	973	...	13,014	12,400	614
\$14,000 to \$14,999.....	4,517	4,281	236	...	...	...	...	364	364	...	4,154	4,099	54
\$15,000 or more.....	5,280	4,596	684	182	182	...	...	...	...	...	5,098	4,414	684
Not reported.....	1,608	1,608	...	364	364	...	...	63	63	...	1,181	1,181	...
Median market value.....dollars..	8,200	8,100	...	9,700	9,500	...	...	8,000	8,000	...	7,600	7,600	...

## 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	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	60,079	59,825	254	5,150	5,150	...	...	182	182	...	54,746	54,493	254
20 to 39 percent.....	95,244	94,456	788	13,988	13,988	...	...	3,067	3,067	...	78,189	77,401	788
40 to 59 percent.....	68,105	65,894	2,211	8,002	7,638	182	182	14,933	14,751	182	45,170	43,505	1,665
60 to 69 percent.....	27,588	27,343	245	2,486	2,303	182	...	9,642	9,642	...	15,461	15,397	63
70 to 79 percent.....	19,796	17,976	1,820	5,524	4,068	1,456	...	8,754	8,754	...	5,517	5,153	364
80 to 84 percent.....	6,999	5,816	1,183	1,911	1,365	546	...	3,221	3,039	182	1,867	1,412	455
85 to 89 percent.....	6,660	4,321	2,339	2,339	...	2,157	182	3,803	3,803	...	518	518	...
90 to 94 percent.....	5,667	4,211	1,456	1,820	364	1,456	...	3,602	3,602	...	245	245	...
95 to 99 percent.....	5,485	2,719	2,766	2,766	...	2,766	...	2,410	2,410	...	309	309	...
100 percent or more.....	1,467	1,084	383	245	...	245	...	609	609	...	612	474	138
Market value not reported.....	1,608	1,608	...	364	364	...	...	63	63	...	1,181	1,181	...
Median percent.....	39	37	...	47	38	...	...	67	67	...	32	32	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	3,340	3,340	...	63	63	...	...	819	819	...	2,457	2,457	...
\$2.50 to \$4.99.....	4,588	4,133	455	700	245	455	...	309	309	...	3,578	3,578	...
\$5.00 to \$7.49.....	11,606	10,751	855	546	364	...	182	3,579	3,579	...	7,481	6,808	673
\$7.50 to \$9.99.....	24,545	23,104	1,441	2,437	1,911	546	...	3,020	2,838	182	19,069	18,356	713
\$10.00 to \$12.49.....	59,210	57,026	2,184	8,408	6,770	1,638	...	9,192	9,192	...	41,610	41,064	546
\$12.50 to \$14.99.....	55,283	54,445	838	7,225	6,679	546	...	11,046	10,864	182	37,013	36,902	110
\$15.00 to \$17.49.....	54,025	53,416	609	8,013	8,013	...	...	9,083	9,083	...	36,929	36,320	609
\$17.50 to \$19.99.....	19,849	18,848	1,001	3,458	2,639	819	...	2,857	2,857	...	13,534	13,352	182
\$20.00 to \$24.99.....	30,078	29,077	1,001	4,025	3,843	182	...	3,928	3,928	...	22,124	21,306	819
\$25.00 or more.....	11,409	11,334	75	855	855	...	...	1,251	1,251	...	9,302	9,227	75
Taxes not payable in 1949 <sup>1</sup> .....	18,501	13,515	4,986	8,235	3,249	4,804	182	3,858	3,858	...	6,408	6,408	...
Taxes or value not reported.....	6,267	6,267	...	609	609	...	...	1,346	1,346	...	4,311	4,311	...
Median taxes.....dollars..	14.02	14.08	...	14.47	14.87	...	...	13.77	13.79	...	14.01	14.02	...
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>													
Less than \$20.....	1,995	1,995	...	63	63	...	...	819	819	...	1,113	1,113	...
\$20 to \$39.....	10,108	9,716	392	63	63	...	...	1,183	1,183	...	8,860	8,468	392
\$40 to \$59.....	28,154	27,845	309	427	427	...	...	3,780	3,780	...	23,947	23,638	309
\$60 to \$79.....	44,139	42,090	2,049	2,912	1,911	1,001	...	6,395	6,395	...	34,832	33,784	1,048
\$80 to \$99.....	45,590	44,414	1,176	2,815	2,451	182	182	8,655	8,655	...	34,120	33,207	812
\$100 to \$119.....	43,015	41,913	1,102	6,708	5,888	819	...	9,950	9,768	182	26,359	26,257	101
\$120 to \$139.....	36,530	35,620	910	6,882	6,154	728	...	6,369	6,369	...	23,279	23,097	182
\$140 to \$159.....	24,883	24,428	455	6,855	6,855	...	...	4,404	4,404	...	13,625	13,170	455
\$160 to \$199.....	24,349	22,711	1,638	7,262	5,988	1,274	...	2,465	2,283	182	14,622	14,440	182
\$200 to \$249.....	10,389	9,962	427	1,883	1,701	182	...	670	670	...	7,837	7,591	245
\$250 to \$299.....	3,136	3,136	...	63	63	...	...	455	455	...	2,618	2,618	...
\$300 or more.....	3,250	3,250	...	182	182	...	...	...	...	...	3,068	3,068	...
Taxes not payable in 1949.....	18,501	13,515	4,986	8,235	3,249	4,804	182	3,858	3,858	...	6,408	6,408	...
Taxes not reported.....	4,659	4,659	...	245	245	...	...	1,283	1,283	...	3,130	3,130	...
Median taxes.....dollars..	99	99	...	130	131	...	...	99	98	...	92	92	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	229,509	217,306	12,203	42,712	33,358	8,990	364	49,594	49,230	364	137,203	134,719	2,485
Mortgage refinanced or renewed.....	47,820	47,402	418	1,337	1,337	...	...	694	694	...	45,790	45,371	418
To increase loan for improvements or repairs.....	10,518	10,464	54	245	245	...	...	512	512	...	9,762	9,707	54
To increase loan for other reasons.....	6,508	6,508	...	546	546	...	...	...	...	...	5,962	5,962	...
To secure better terms.....	13,852	13,670	182	182	182	...	...	...	...	...	13,670	13,488	182
To renew or extend loan without increasing amount.....	12,031	12,031	...	182	182	...	...	182	182	...	11,667	11,667	...
For other purpose.....	4,911	4,729	182	182	182	...	...	...	...	...	4,729	4,547	182
Mortgage placed later than acquisition of property.....	21,369	20,545	824	546	546	...	...	...	...	...	20,823	19,999	824
To make improvements or repairs.....	10,377	9,735	642	182	182	...	...	...	...	...	10,195	9,553	642
To invest in other properties.....	1,094	1,094	...	...	...	...	...	...	...	...	1,094	1,094	...
To invest in business other than real estate.....	1,238	1,238	...	...	...	...	...	...	...	...	1,238	1,238	...
For other purpose.....	8,660	8,478	182	364	364	...	...	...	...	...	8,296	8,114	182
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	47,820	47,402	418	1,337	1,337	...	...	694	694	...	45,790	45,371	418
Same lender.....	27,654	27,290	364	791	791	...	...	694	694	...	26,169	25,805	364
Different lender.....	20,166	20,112	54	546	546	...	...	...	...	...	19,621	19,566	54

<sup>1</sup> 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				
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	229,513	217,310	12,203	42,710	33,357	8,990	364	49,593	49,229	364	137,203	134,718	2,484
Less than 50 percent.....	22,996	22,522	474	1,568	1,568	...	...	546	546	...	20,882	20,408	474
50 to 59 percent.....	22,717	21,890	827	2,857	2,675	...	182	609	609	...	19,251	18,605	645
60 to 64 percent.....	13,811	13,811	...	1,996	1,996	...	...	546	546	...	11,270	11,270	...
65 to 69 percent.....	30,696	29,449	1,247	4,649	3,585	1,065	...	3,127	3,127	...	22,918	22,736	182
70 to 74 percent.....	20,530	18,892	1,638	7,465	6,009	1,456	...	728	728	...	12,337	12,155	182
75 to 79 percent.....	28,134	24,501	3,613	7,225	4,131	2,912	182	2,429	2,429	...	18,458	17,940	518
80 to 84 percent.....	25,550	22,056	3,494	8,598	5,286	3,312	...	4,718	4,718	...	12,234	12,052	182
85 to 89 percent.....	19,984	19,557	427	5,468	5,223	245	...	5,567	5,385	182	8,948	8,948	...
90 to 94 percent.....	18,674	18,492	182	2,275	2,275	...	...	11,607	11,607	...	4,791	4,609	182
95 to 99 percent.....	5,657	5,475	182	182	182	...	...	4,783	4,601	182	692	692	...
100 percent or more.....	20,031	19,984	47	364	364	...	...	14,933	14,933	...	4,733	4,686	47
Purchase price not reported or property not acquired by purchase.....	753	681	72	63	63	...	...	...	...	...	689	617	72
Median percent.....	76	75	...	77	76	...	...	93	93	...	69	69	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	229,513	217,310	12,203	42,710	33,357	8,990	364	49,593	49,229	364	137,203	134,718	2,484
Less than 50 percent.....	22,751	22,522	229	1,568	1,568	...	...	546	546	...	20,637	20,408	229
50 to 59 percent.....	22,072	21,890	182	2,675	2,675	...	...	609	609	...	18,787	18,605	182
60 to 64 percent.....	13,937	13,811	126	1,996	1,996	...	...	546	546	...	11,397	11,270	126
65 to 69 percent.....	29,904	29,449	455	3,585	3,585	...	...	3,127	3,127	...	23,191	22,736	455
70 to 74 percent.....	18,955	18,892	63	6,009	6,009	...	...	728	728	...	12,219	12,155	63
75 to 79 percent.....	24,501	24,501	...	4,131	4,131	...	...	2,429	2,429	...	17,940	17,940	...
80 to 84 percent.....	22,875	22,056	819	6,106	5,286	819	...	4,718	4,718	...	12,052	12,052	...
85 to 89 percent.....	21,139	19,557	1,582	6,560	5,223	973	364	5,385	5,385	...	9,194	8,948	245
90 to 94 percent.....	21,404	18,492	2,912	4,823	2,275	2,548	...	11,789	11,607	182	4,791	4,609	182
95 to 99 percent.....	7,477	5,475	2,002	2,184	182	2,002	...	4,601	4,601	...	692	692	...
100 percent or more.....	23,742	19,984	3,758	3,011	364	2,647	...	15,115	14,933	182	5,615	4,686	929
Purchase price not reported or property not acquired by purchase.....	753	681	72	63	63	...	...	...	...	...	689	617	72
Median percent.....	76	75	...	81	76	...	...	93	93	...	69	69	...
<b>VETERAN STATUS OF OWNER</b>													
Veteran of World War II.....	97,096	87,267	9,829	15,487	6,743	8,745	...	48,802	48,620	182	32,806	31,904	901
Veteran of World War I only.....	22,409	22,409	...	2,478	2,478	...	...	...	...	...	19,931	19,931	...
Other service or nonveteran.....	179,195	175,578	3,617	26,629	26,020	245	364	1,486	1,304	182	151,080	148,254	2,825

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.....	271,211	949,095	42,530	205,607	46,971	251,470	181,710	492,018
Average debt per property.....	...	3.5	...	4.8	...	5.4	...	2.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	34,578	31,670	427	407	372	460	33,778	30,803
\$2,000 to \$2,999.....	68,064	106,514	5,126	7,540	3,976	7,844	58,962	91,130
\$3,000 to \$3,999.....	47,438	117,272	8,585	20,464	5,831	15,004	33,002	81,804
\$4,000 to \$4,999.....	36,416	120,470	7,016	20,946	6,657	25,195	22,744	74,329
\$5,000 to \$5,999.....	20,160	90,827	3,487	15,593	6,052	27,944	10,621	47,290
\$6,000 to \$6,999.....	16,207	86,164	3,221	18,106	5,511	31,279	7,475	36,779
\$7,000 to \$7,999.....	13,912	92,260	3,949	28,522	6,924	45,627	3,039	18,111
\$8,000 to \$8,999.....	12,996	95,246	5,014	39,756	4,167	29,784	3,816	25,706
\$9,000 to \$9,999.....	9,503	80,674	2,885	25,870	5,324	47,374	1,295	7,430
\$10,000 to \$10,999.....	5,287	48,379	2,184	20,922	1,611	15,153	1,492	12,304
\$11,000 to \$11,999.....	2,399	23,803	182	2,111	364	3,877	1,853	17,815
\$12,000 to \$14,999.....	2,457	28,714	455	5,370	182	1,929	1,820	21,415
\$15,000 to \$19,999.....	728	10,483	...	...	...	...	728	10,483
\$20,000 or more.....	1,085	16,619	...	...	...	...	1,085	16,619
Median loan.....dollars..	3,600	...	5,000	...	6,100	...	2,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	97,114	110,461	8,208	10,613	3,467	5,803	85,439	94,045
\$2,000 to \$2,999.....	50,647	122,321	7,485	19,217	5,683	13,787	37,479	89,317
\$3,000 to \$3,999.....	36,882	126,072	5,951	20,251	7,196	25,548	23,735	80,273
\$4,000 to \$4,999.....	21,696	95,210	2,269	9,976	5,343	23,622	14,084	61,612
\$5,000 to \$5,999.....	16,058	87,612	2,612	14,357	6,857	37,541	6,590	35,714
\$6,000 to \$6,999.....	11,668	74,744	2,129	13,720	5,405	34,962	4,134	26,062
\$7,000 to \$7,999.....	12,729	94,426	5,860	43,684	4,258	31,221	2,612	19,521
\$8,000 to \$8,999.....	9,957	84,373	4,131	35,203	4,531	38,390	1,295	10,780
\$9,000 to \$9,999.....	9,033	85,470	2,885	27,410	3,867	36,574	2,281	21,486
\$10,000 to \$10,999.....	910	9,410	364	3,695	182	1,929	364	3,786
\$11,000 to \$11,999.....	2,521	28,918	637	7,481	182	2,093	1,702	19,344
\$12,000 to \$14,999.....	1,001	12,914	...	...	...	...	1,001	12,914
\$15,000 to \$19,999.....	995	17,164	...	...	...	...	995	17,164
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	2,700	...	3,900	...	5,200	...	2,100	...

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.....	933,385	861,666	71,719	192,243	130,261	59,744	250,961	490,181	482,956	7,225	15,712	12,728	2,984
Average debt per mortgage.....	3.4	3.3	6.4	4.5	3.8	7.3	5.3	2.7	2.7	3.1	1.4	1.6	1.0
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	131,153	121,491	9,662	50,698	41,691	6,769	31,480	48,975	48,320	655	1,909	1,545	364
Mutual savings bank.....	152,902	111,121	41,781	95,544	53,799	41,745	20,928	36,430	36,394	36	9,551	9,187	364
Savings and loan association.....	265,435	262,968	2,467	1,480	1,480	...	54,689	209,266	208,219	1,047	510	...	510
Life insurance company.....	212,446	199,523	12,923	41,991	32,144	9,847	85,033	85,422	83,438	1,984	1,668	1,668	...
Mortgage company.....	14,532	14,532	...	...	...	...	13,858	674	674	...	...	...	...
Federal National Mortgage Association.....	43,753	43,753	...	...	...	...	43,753	...	...	...	...	...	...
Individual.....	90,924	88,476	2,448	...	...	...	437	90,487	88,039	2,448	1,018	...	1,018
Other.....	22,240	19,802	2,438	2,530	1,147	1,383	783	18,927	17,872	1,055	1,056	328	728
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	128,080	116,688	11,392	17,428	6,618	10,810	47,220	63,432	62,850	582	2,875	2,172	703
1949.....	254,077	215,289	38,788	74,701	38,162	35,156	59,695	119,681	117,432	2,249	9,682	7,953	1,729
1948.....	157,485	145,541	11,944	31,948	22,174	9,774	27,142	98,395	97,317	1,078	2,366	2,366	...
1947.....	161,725	153,221	8,504	20,151	15,292	4,004	76,335	65,239	63,014	2,225	698	237	461
1946.....	89,822	89,822	...	6,979	6,979	...	39,350	43,893	43,893	...	...	...	...
1942 to 1945.....	95,096	94,441	655	19,249	19,249	...	1,219	74,628	73,973	655	...	...	...
1940 to 1941.....	29,020	28,584	436	17,327	17,327	...	...	11,693	11,257	436	91	...	91
1935 to 1939.....	8,630	8,630	...	4,860	4,860	...	...	3,770	3,770	...	...	...	...
1930 to 1934.....	3,389	3,389	...	...	...	...	...	3,389	3,389	...	...	...	...
1929 or earlier.....	6,061	6,061	...	...	...	...	...	6,061	6,061	...	...	...	...

<sup>1</sup> Includes 2,238 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.....	271,211	259,952	11,259	142,530	33,994	8,172	46,971	181,710	179,350	2,360	11,259	8,171	3,088
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	39,173	37,472	1,701	16,121	14,783	973	7,161	15,893	15,529	364	1,519	973	546
Mutual savings bank.....	29,302	23,351	5,951	16,488	10,719	5,769	4,103	8,711	8,529	182	5,951	5,769	182
Savings and loan association.....	108,582	107,945	637	609	609	...	13,228	94,745	94,290	455	182	...	182
Life insurance company.....	42,862	41,251	1,611	8,584	7,337	1,247	14,108	20,171	19,989	182	1,247	1,247	...
Mortgage company.....	2,475	2,475	...	...	...	...	1,984	491	491	...	...	...	...
Federal National Mortgage Association.....	6,023	6,023	...	...	...	...	6,023	...	...	...	...	...	...
Individual.....	34,717	33,904	813	...	...	...	182	34,535	33,722	813	1,632	...	1,632
Other.....	8,075	7,529	546	728	546	182	182	7,165	6,801	364	728	182	546
FORM OF DEBT													
Mortgage or deed of trust.....	266,082	254,823	11,259	42,530	33,995	8,171	46,971	176,582	174,222	2,360	11,259	8,171	3,088
Contract to purchase.....	5,128	5,128	...	...	...	...	...	5,128	5,128	...	...	...	...
AMORTIZATION													
Fully amortized.....	236,555	225,745	10,810	42,530	33,995	8,171	46,971	147,054	145,143	1,911	10,510	8,171	2,339
Partially amortized.....	14,470	14,407	63	...	...	...	...	14,470	14,407	63	364	...	364
Not amortized.....	10,556	10,556	...	...	...	...	...	10,556	10,556	...	385	...	385
On demand.....	9,629	9,244	385	...	...	...	...	9,629	9,244	385	...	...	...
Regular principal payments required.....	2,017	1,632	385	...	...	...	...	2,017	1,632	385	...	...	...
No regular principal payments required.....	7,612	7,612	...	...	...	...	...	7,612	7,612	...	...	...	...
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	254,786	243,527	11,259	41,620	33,085	8,171	44,541	168,625	166,265	2,360	10,446	8,171	2,275
Delinquent:	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure not in process.....	12,900	12,900	...	910	910	...	2,429	9,560	9,560	...	245	...	245
No regular payments required.....	3,524	3,524	...	...	...	...	...	3,524	3,524	...	567	...	567
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	27,771	26,334	1,437	2,355	1,100	1,255	6,196	19,220	19,038	182	2,004	1,255	749
1949.....	53,256	47,068	6,188	11,579	6,392	5,005	9,180	32,498	31,497	1,001	6,734	5,005	1,729
1948.....	37,530	35,598	1,932	5,223	3,856	1,365	4,931	27,376	26,991	385	1,911	1,729	182
1947.....	38,386	37,231	1,155	3,773	3,045	546	15,170	19,443	19,198	245	427	182	245
1946.....	32,813	32,813	...	3,584	2,584	...	11,129	19,100	19,100	...	...	...	...
1942 to 1945.....	50,186	50,004	182	7,352	7,352	...	364	42,471	42,289	182	...	...	...
1940 to 1941.....	18,088	17,724	364	6,989	6,989	...	...	11,099	10,735	364	182	...	182
1935 to 1939.....	6,232	6,232	...	2,675	2,675	...	...	3,557	3,557	...	...	...	...
1930 to 1934.....	3,200	3,200	...	...	...	...	...	3,200	3,200	...	...	...	...
1929 or earlier.....	3,746	3,746	...	...	...	...	...	3,746	3,746	...	...	...	...
TERM OF MORTGAGE													
On demand.....	9,629	9,244	385	...	...	...	...	9,629	9,244	385	...	...	...
Less than 5 years.....	10,134	10,134	...	...	...	...	...	10,134	10,134	...	1,359	...	1,359
5 to 9 years.....	23,539	23,476	63	63	63	...	63	23,413	23,350	63	637	...	637
10 to 12 years.....	87,411	85,864	1,547	1,100	1,100	...	2,430	83,881	82,516	1,365	1,001	455	546
13 to 14 years.....	3,229	3,229	...	182	182	...	791	2,256	2,256	...	...	...	...
15 years.....	54,804	54,440	364	9,215	9,215	...	13,406	32,183	31,819	364	...	...	...
16 to 19 years.....	5,455	5,091	364	182	182	...	1,695	3,578	3,578	...	546	182	364
20 years.....	39,126	37,943	1,183	10,531	9,530	819	14,236	14,359	14,177	182	546	546	...
21 to 24 years.....	1,974	1,911	63	63	63	...	1,456	455	455	...	63	63	...
25 years.....	35,270	27,981	7,289	21,011	13,722	7,107	12,893	1,365	1,365	...	7,107	6,925	182
26 years or more.....	637	637	...	182	182	...	...	455	455	...	...	...	...
Median term..... years..	15	15	...	20	20	...	...	11	11	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	9,629	9,244	385	...	...	...	...	9,629	9,244	385	...	...	...
Fully amortized.....	236,554	225,744	10,810	42,530	33,994	8,171	46,971	147,054	145,143	1,911	10,509	8,171	2,338
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	5,342	5,342	...	701	701	...	...	4,642	4,642	...	427	...	427
1952 to 1953.....	9,778	9,596	182	182	182	...	...	9,596	9,414	182	637	...	637
1954 to 1955.....	22,884	22,884	...	609	609	...	...	22,275	22,275	...	...	...	...
1956 to 1957.....	25,341	25,159	182	2,866	2,866	...	63	22,412	22,230	182	182	...	182
1958 to 1959.....	30,932	30,295	637	2,857	2,857	...	2,184	25,891	25,436	455	182	...	182
1960 to 1964.....	65,683	64,591	1,092	6,294	6,294	...	13,762	45,627	44,535	1,092	1,183	455	728
1965 to 1969.....	45,020	44,110	910	13,925	13,197	546	16,212	14,882	14,882	...	546	546	...
1970 to 1974.....	26,626	19,555	7,071	14,296	7,225	6,889	10,783	1,547	1,547	...	6,798	6,616	182
1975 or later.....	4,948	4,212	736	800	63	736	3,967	182	182	...	554	554	...
Partially or not amortized.....	25,025	24,962	63	...	...	...	...	25,025	24,962	63	749	...	749
Past due.....	427	427	...	...	...	...	...	427	427	...	...	...	...
1950 to 1951.....	8,264	8,264	...	...	...	...	...	8,264	8,264	...	567	...	567
1952 to 1953.....	8,530	8,467	63	...	...	...	...	8,530	8,467	63	182	...	182
1954 to 1955.....	4,535	4,535	...	...	...	...	...	4,535	4,535	...	...	...	...
1956 to 1957.....	1,568	1,568	...	...	...	...	...	1,568	1,568	...	...	...	...
1958 to 1959.....	609	609	...	...	...	...	...	609	609	...	...	...	...
1960 to 1964.....	910	910	...	...	...	...	...	910	910	...	...	...	...
1965 to 1969.....	182	182	...	...	...	...	...	182	182	...	...	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

<sup>1</sup> Includes 364 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													
<b>INTEREST RATE</b>													
Less than 4.0 percent.....	2,866	2,866	...	...	...	...	...	2,866	2,866	...	...	...	...
4.0 percent.....	68,548	62,360	6,188	10,739	5,096	5,460	46,971	10,840	10,658	182	8,353	8,171	182
4.1 to 4.4 percent.....	127	127	...	63	63	...	...	63	63	...	...	...	...
4.5 percent.....	48,995	46,102	2,893	30,818	27,925	2,711	...	18,177	18,177	...	364	...	364
4.6 to 5.0 percent.....	55,131	54,949	182	910	910	...	...	54,221	54,039	182	182	...	182
5.1 to 5.5 percent.....	4,146	4,146	...	...	...	...	...	4,146	4,146	...	...	...	...
5.6 to 6.0 percent.....	91,397	89,401	1,996	...	...	...	...	91,397	89,401	1,996	2,360	...	2,360
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	4.5	4.5	...	4.0	6.0	5.5	...	...	...	...
<b>MORTGAGE LOAN</b>													
Less than \$2,000.....	34,578	34,396	182	427	427	...	372	33,778	33,596	182	8,529	6,169	2,360
\$2,000 to \$2,999.....	68,701	68,064	637	5,126	5,126	...	3,977	59,599	58,962	637	2,366	2,002	364
\$3,000 to \$3,999.....	47,690	46,395	1,295	8,585	8,585	...	5,831	33,275	31,980	1,295	182	...	182
\$4,000 to \$4,999.....	35,751	35,506	245	7,198	7,016	182	6,657	21,897	21,834	63	...	...	...
\$5,000 to \$5,999.....	20,278	19,914	364	3,669	3,305	182	6,052	10,557	10,557	...	182	...	182
\$6,000 to \$6,999.....	16,698	15,843	855	3,712	3,039	673	5,511	7,475	7,475	...	...	...	...
\$7,000 to \$7,999.....	18,372	13,422	4,950	8,408	3,458	4,768	6,925	3,039	3,039	...	...	...	...
\$8,000 to \$8,999.....	11,931	10,202	1,729	3,949	2,220	1,729	4,167	3,816	3,816	...	...	...	...
\$9,000 to \$9,999.....	6,801	6,619	182	182	...	182	5,324	1,295	1,295	...	...	...	...
\$10,000 to \$10,999.....	4,559	3,922	637	1,274	819	455	1,793	1,492	1,492	...	...	...	...
\$11,000 to \$11,999.....	2,217	2,217	...	...	...	...	364	1,853	1,853	...	...	...	...
\$12,000 to \$14,999.....	2,002	1,820	182	...	...	...	...	2,002	1,820	182	...	...	...
\$15,000 to \$19,999.....	546	546	...	...	...	...	...	546	546	...	...	...	...
\$20,000 or more.....	1,085	1,085	...	...	...	...	...	1,085	1,085	...	...	...	...
Median loan.....dollars..	3,600	3,500	...	4,900	4,400	...	6,100	2,900	2,900	...	...	...	...
<b>OUTSTANDING DEBT</b>													
Less than \$2,000.....	97,296	96,932	364	8,208	8,208	...	3,467	85,621	85,257	364	9,985	7,625	2,360
\$2,000 to \$2,999.....	51,032	49,828	1,204	7,485	7,485	...	5,683	37,864	36,660	1,204	1,274	546	728
\$3,000 to \$3,999.....	36,679	36,070	609	5,951	5,951	...	7,196	23,532	22,923	609	...	...	...
\$4,000 to \$4,999.....	21,696	21,332	364	2,633	2,269	182	5,343	13,720	13,720	...	...	...	...
\$5,000 to \$5,999.....	16,058	15,876	182	2,612	2,430	182	6,857	6,590	6,590	...	...	...	...
\$6,000 to \$6,999.....	12,978	11,304	1,674	3,439	1,947	1,492	5,405	4,134	4,134	...	...	...	...
\$7,000 to \$7,999.....	17,371	11,693	5,678	10,319	4,823	5,314	4,440	2,612	2,612	...	...	...	...
\$8,000 to \$8,999.....	6,435	6,071	364	609	245	364	4,531	1,295	1,295	...	...	...	...
\$9,000 to \$9,999.....	7,422	6,785	637	1,274	637	637	3,867	2,281	2,281	...	...	...	...
\$10,000 to \$10,999.....	546	364	182	...	...	...	...	546	364	182	...	...	...
\$11,000 to \$11,999.....	1,884	1,884	...	...	...	...	182	1,702	1,702	...	...	...	...
\$12,000 to \$14,999.....	819	819	...	...	...	...	...	819	819	...	...	...	...
\$15,000 to \$19,999.....	995	995	...	...	...	...	...	995	995	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	2,700	2,600	...	3,900	3,200	...	5,200	2,100	2,100	...	...	...	...
<b>MONTHLY INTEREST AND PRINCIPAL PAYMENT</b>													
Mortgages with payments which include both.....	252,698	241,440	11,258	42,529	33,994	8,170	46,970	163,199	160,840	2,359	10,691	8,171	2,520
Less than \$20.....	41,171	40,989	182	3,949	3,949	...	2,984	34,238	34,056	182	9,536	8,171	1,365
\$20 to \$24.....	47,843	47,479	364	9,879	9,879	...	5,542	32,422	32,058	364	728	...	728
\$25 to \$29.....	35,708	35,071	637	6,324	6,142	182	4,693	24,691	24,236	457	63	...	63
\$30 to \$34.....	30,604	29,491	1,113	4,389	3,843	364	6,169	20,046	19,479	567	182	...	182
\$35 to \$39.....	28,218	24,661	3,557	6,359	3,348	3,011	7,287	14,573	14,027	546	...	...	...
\$40 to \$44.....	26,405	22,492	3,913	8,345	4,614	3,549	8,412	9,648	9,648	...	...	...	...
\$45 to \$49.....	12,307	11,816	491	855	427	427	4,313	7,139	7,076	63	...	...	...
\$50 to \$54.....	12,175	11,993	182	910	728	182	4,868	6,397	6,397	...	...	...	...
\$55 to \$59.....	3,214	3,214	...	637	637	...	910	1,667	1,667	...	...	...	...
\$60 to \$64.....	4,180	3,725	455	819	364	455	609	2,751	2,751	...	...	...	...
\$65 to \$69.....	1,373	1,373	...	63	63	...	637	673	673	...	...	...	...
\$70 to \$79.....	2,220	2,220	...	...	...	...	182	2,038	2,038	...	...	...	...
\$80 to \$99.....	3,947	3,583	364	...	...	...	364	3,583	3,401	182	...	...	...
\$100 to \$119.....	1,183	1,183	...	...	...	...	...	1,183	1,183	...	182	...	182
\$120 or more.....	2,150	2,150	...	...	...	...	...	2,150	2,150	...	...	...	...
Median payment.....dollars..	30	29	...	31	27	...	37	28	27	...	...	...	...

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.....	271,211	259,952	11,259	42,530	33,994	8,172	364	46,971	46,607	364	181,710	179,350	2,360
<b>BUSINESS FLOOR SPACE ON PROPERTY</b>													
None.....	259,286	248,637	10,649	41,438	33,267	7,807	364	45,788	45,606	182	172,061	169,765	2,296
Less than half.....	11,924	11,315	609	1,092	728	364	...	1,182	1,001	182	9,649	9,585	63
<b>TYPE OF STRUCTURE</b>													
Detached.....	87,961	82,380	5,581	16,006	12,084	3,740	182	13,081	12,717	364	58,874	57,579	1,295
Semidetached and attached.....	183,250	177,572	5,678	26,524	21,910	4,432	182	33,890	33,890	...	122,836	121,771	1,065
<b>NUMBER OF ROOMS</b>													
Less than 4 rooms.....	5,185	4,666	519	582	63	519	...	1,252	1,252	...	3,351	3,351	...
4 rooms.....	9,915	8,696	1,219	2,192	1,337	673	182	2,347	2,165	182	5,376	5,194	182
5 rooms.....	34,108	32,798	1,310	5,378	4,131	1,247	...	4,321	4,321	...	24,409	24,346	63
6 rooms.....	139,007	132,619	6,188	27,353	22,075	5,096	182	29,410	29,228	182	82,244	81,516	728
7 rooms or more.....	75,059	73,036	2,023	5,988	5,351	637	...	8,177	8,177	...	59,894	59,507	1,386
Not reported.....	7,936	7,936	...	1,037	1,037	...	...	1,464	1,464	...	5,435	5,435	...
<b>YEAR STRUCTURE BUILT</b>													
1950 (part).....	1,908	1,663	245	491	245	245	...	673	673	...	744	744	...
1949.....	15,955	11,215	4,740	7,744	3,003	4,558	182	2,821	2,821	...	5,391	5,391	...
1948.....	8,472	6,834	1,638	4,705	3,067	1,638	...	1,247	1,247	...	2,521	2,521	...
1947.....	7,534	6,806	728	2,339	1,611	546	182	3,704	3,704	...	1,492	1,492	...
1946.....	2,366	2,366	...	...	...	...	...	1,820	1,820	...	546	546	...
1942 to 1945.....	7,962	7,962	...	2,256	2,256	...	...	1,884	1,884	...	3,822	3,822	...
1940 to 1941.....	13,659	12,476	1,183	7,189	6,552	637	...	2,703	2,521	182	3,767	3,403	364
1930 to 1939.....	27,918	27,281	637	3,494	3,494	...	...	4,904	4,904	...	19,520	18,883	637
1929 or earlier.....	183,118	181,031	2,087	13,949	13,403	546	...	27,034	26,852	182	142,134	140,775	1,359
Not reported.....	2,319	2,319	...	364	364	...	...	182	182	...	1,773	1,773	...
<b>YEAR STRUCTURE ACQUIRED</b>													
1950 (part).....	15,522	14,267	1,255	1,991	736	1,255	...	5,684	5,684	...	7,846	7,846	...
1949.....	41,156	35,150	6,006	11,943	6,756	5,005	182	9,180	9,180	...	20,033	19,214	819
1948.....	27,276	25,729	1,547	5,041	3,676	1,365	...	4,931	4,749	182	17,304	17,304	...
1947.....	35,014	33,859	1,155	3,591	2,863	546	182	14,988	14,806	182	16,435	16,189	245
1946.....	35,484	35,302	182	2,220	2,220	...	...	11,641	11,641	...	21,623	21,441	182
1942 to 1945.....	55,905	55,723	182	7,352	7,352	...	...	364	364	...	48,189	48,007	182
1940 to 1941.....	22,129	21,583	546	6,989	6,989	...	...	...	...	...	15,140	14,594	546
1930 to 1939.....	19,098	18,713	385	2,493	2,493	...	...	...	...	...	16,605	16,220	385
1929 or earlier.....	19,254	19,254	...	910	910	...	...	...	...	...	18,344	18,344	...
Not reported.....	372	372	...	...	...	...	...	182	182	...	190	190	...
<b>STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED</b>													
New.....	61,307	53,654	7,653	24,905	17,616	6,925	364	9,655	9,655	...	26,747	26,383	364
Previously occupied.....	209,903	206,297	3,606	17,625	16,379	1,247	...	37,316	36,952	364	154,962	152,967	1,996
<b>PURCHASE PRICE</b>													
Less than \$2,000.....	6,790	6,790	...	...	...	...	...	309	309	...	6,481	6,481	...
\$2,000 to \$2,999.....	30,533	29,784	749	1,401	1,401	...	...	2,457	2,457	...	26,675	25,925	749
\$3,000 to \$3,999.....	45,817	45,180	637	3,634	3,634	...	...	4,987	4,987	...	37,196	36,559	637
\$4,000 to \$4,999.....	38,237	37,691	546	7,389	7,389	...	...	4,703	4,703	...	26,145	25,599	546
\$5,000 to \$5,999.....	31,466	31,284	182	4,523	4,523	...	...	5,873	5,873	...	21,070	20,888	182
\$6,000 to \$6,999.....	24,991	24,809	182	3,249	3,067	182	...	5,183	5,183	...	16,560	16,560	...
\$7,000 to \$7,999.....	19,762	19,089	673	3,151	2,660	491	...	6,834	6,652	182	9,777	9,777	...
\$8,000 to \$8,999.....	17,141	15,467	1,674	4,580	2,969	1,611	...	4,832	4,832	...	7,730	7,666	63
\$9,000 to \$9,999.....	20,092	16,634	3,458	7,526	4,068	3,276	182	6,633	6,633	...	5,933	5,933	...
\$10,000 to \$10,999.....	6,806	5,623	1,183	2,002	819	1,001	182	2,093	2,093	...	2,711	2,711	...
\$11,000 to \$11,999.....	8,065	6,910	1,155	2,521	1,547	973	...	2,093	1,911	182	3,452	3,452	...
\$12,000 to \$14,999.....	7,401	6,764	637	1,793	1,155	637	...	791	791	...	4,817	4,817	...
\$15,000 to \$19,999.....	7,127	7,127	...	701	701	...	...	...	...	...	6,426	6,426	...
\$20,000 to \$24,999.....	1,456	1,456	...	...	...	...	...	182	182	...	1,274	1,274	...
\$25,000 or more.....	2,633	2,451	182	...	...	...	...	...	...	...	2,633	2,451	182
Property not acquired by purchase.....	855	855	...	...	...	...	...	...	...	...	855	855	...
Not reported.....	2,041	2,041	...	63	63	...	...	...	...	...	1,977	1,977	...
Median purchase price.....dollars..	5,400	5,200	...	7,300	6,000	...	...	6,900	6,900	...	4,700	4,700	...
<b>MARKET VALUE</b>													
Less than \$2,000.....	800	800	...	...	...	...	...	182	182	...	618	618	...
\$2,000 to \$2,999.....	4,429	4,429	...	63	63	...	...	245	245	...	4,120	4,120	...
\$3,000 to \$3,999.....	18,418	17,963	455	...	...	...	...	1,437	1,437	...	16,981	16,526	455
\$4,000 to \$4,999.....	22,783	22,419	364	1,113	1,113	...	...	4,370	4,370	...	17,300	16,936	364
\$5,000 to \$5,999.....	26,240	25,876	364	791	791	...	...	4,263	4,263	...	21,185	20,821	364
\$6,000 to \$6,999.....	26,078	25,896	182	2,065	1,883	182	...	3,648	3,648	...	20,364	20,364	...
\$7,000 to \$7,999.....	31,710	30,855	855	3,670	3,179	491	...	8,891	8,709	182	19,149	18,967	182
\$8,000 to \$8,999.....	37,712	36,739	973	7,079	6,469	609	...	9,047	9,047	...	21,587	21,223	364
\$9,000 to \$9,999.....	26,481	23,387	3,094	9,703	6,609	3,094	...	5,805	5,805	...	10,973	10,973	...
\$10,000 to \$10,999.....	29,216	26,786	2,430	9,656	7,290	2,184	182	4,196	4,196	...	15,364	15,300	63
\$11,000 to \$11,999.....	8,135	7,162	973	2,429	1,456	973	...	2,639	2,639	...	3,067	3,067	...
\$12,000 to \$14,999.....	16,803	15,984	819	3,585	2,766	637	182	1,274	1,274	...	11,945	11,945	...
\$15,000 to \$19,999.....	12,855	12,470	385	1,828	1,828	...	...	609	609	...	10,417	10,032	385
\$20,000 to \$24,999.....	3,697	3,515	182	...	...	...	...	364	182	182	3,333	3,333	...
\$25,000 or more.....	4,341	4,159	182	182	182	...	...	...	...	...	4,159	3,977	182
Not reported.....	1,513	1,513	...	364	364	...	...	...	...	...	1,149	1,149	...
Median market value.....dollars..	8,100	8,000	...	9,600	9,500	...	...	8,000	8,000	...	7,500	7,500	...



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				
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>													
Less than 20 percent.....	54,551	54,369	182	5,150	5,150	...	...	182	182	...	49,219	49,037	182
20 to 39 percent.....	86,745	86,114	631	13,743	13,743	...	...	2,885	2,885	...	70,117	69,487	631
40 to 59 percent.....	60,972	59,480	1,092	7,182	7,001	...	182	13,773	13,591	182	39,616	38,888	728
60 to 69 percent.....	24,735	24,735	...	2,122	2,122	...	...	9,104	9,104	...	13,509	13,509	...
70 to 79 percent.....	18,266	16,901	1,365	4,887	3,886	1,001	...	8,145	8,145	...	5,234	4,870	364
80 to 84 percent.....	6,889	5,706	1,183	1,911	1,365	546	...	3,158	2,976	182	1,820	1,365	455
85 to 99 percent.....	6,205	3,866	2,339	2,339	...	2,157	182	3,803	3,803	...	63	63	...
90 to 94 percent.....	5,422	3,966	1,456	1,820	364	1,456	...	3,377	3,377	...	245	245	...
95 to 99 percent.....	5,030	2,264	2,766	2,766	...	2,766	...	1,955	1,955	...	309	309	...
100 percent or more.....	1,282	1,037	245	245	...	245	...	609	609	...	427	427	...
Market value not reported.....	1,513	1,513	...	364	364	...	...	...	...	...	1,149	1,149	...
Median percent.....	39	37	...	46	37	...	...	67	67	...	32	32	...
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>													
Less than \$2.50.....	3,340	3,340	...	63	63	...	...	819	819	...	2,457	2,457	...
\$2.50 to \$4.99.....	4,158	3,703	455	637	182	455	...	309	309	...	3,212	3,212	...
\$5.00 to \$7.49.....	10,050	9,301	749	546	364	...	182	3,012	3,012	...	6,492	5,925	567
\$7.50 to \$9.99.....	21,355	20,445	910	2,002	1,456	546	...	2,319	2,137	182	17,034	16,852	182
\$10.00 to \$12.49.....	54,608	53,061	1,547	7,953	6,770	1,183	...	8,884	8,884	...	37,771	37,407	364
\$12.50 to \$14.99.....	51,049	50,685	364	6,679	6,497	182	...	10,286	10,104	182	34,084	34,084	...
\$15.00 to \$17.49.....	49,049	48,685	364	8,013	8,013	...	...	8,774	8,774	...	32,262	31,898	364
\$17.50 to \$19.99.....	18,496	17,495	1,001	3,276	2,477	819	...	2,612	2,612	...	12,608	12,426	182
\$20.00 to \$24.99.....	26,190	25,307	883	3,661	3,479	182	...	3,746	3,746	...	18,782	18,082	701
\$25.00 or more.....	9,337	9,337	...	855	855	...	...	1,251	1,251	...	7,230	7,230	...
Taxes not payable in 1949 <sup>1</sup> .....	18,319	13,333	4,986	8,235	3,249	4,804	182	3,676	3,676	...	6,408	6,408	...
Taxes or value not reported.....	5,262	5,262	...	609	609	...	...	1,283	1,283	...	3,369	3,369	...
Median taxes.....dollars..	13.98	14.02	...	14.61	14.90	...	...	13.88	13.90	...	13.89	13.89	...
<b>REAL ESTATE TAXES</b>													
Less than \$20.....	1,568	1,568	...	...	...	...	...	637	637	...	931	931	...
\$20 to \$39.....	6,670	6,488	182	63	63	...	...	427	427	...	6,179	5,997	182
\$40 to \$59.....	19,727	19,727	...	245	245	...	...	2,802	2,802	...	16,680	16,680	...
\$60 to \$79.....	38,423	37,240	1,183	1,820	1,456	364	...	5,849	5,849	...	30,754	29,935	819
\$80 to \$99.....	42,031	41,100	931	2,451	2,269	...	182	8,228	8,228	...	31,352	30,603	749
\$100 to \$119.....	40,399	39,398	1,001	6,525	5,706	819	...	9,768	9,586	182	24,106	24,106	...
\$120 to \$139.....	35,811	34,901	910	6,882	6,154	728	...	6,306	6,306	...	22,623	22,411	212
\$140 to \$159.....	24,119	24,119	...	6,855	6,855	...	...	4,404	4,404	...	12,861	12,861	...
\$160 to \$199.....	23,665	22,027	1,638	7,080	5,806	1,274	...	2,465	2,283	182	14,120	13,938	182
\$200 to \$249.....	10,389	9,962	427	1,883	1,701	182	...	670	670	...	7,837	7,591	245
\$250 to \$299.....	3,089	3,089	...	63	63	...	...	455	455	...	2,571	2,571	...
\$300 or more.....	3,250	3,250	...	182	182	...	...	...	...	...	3,068	3,068	...
Taxes not payable in 1949 <sup>1</sup> .....	18,319	13,333	4,986	8,235	3,249	4,804	182	3,676	3,676	...	6,408	6,408	...
Taxes not reported.....	3,749	3,749	...	245	245	...	...	1,283	1,283	...	2,220	2,220	...
Median taxes.....dollars..	103	103	...	132	133	...	...	101	101	...	96	96	...
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>													
Mortgage made or assumed at time property acquired.....	210,225	200,079	10,146	40,710	32,175	8,171	364	46,277	45,913	364	123,238	121,992	1,247
Mortgage refinanced or renewed.....	41,489	41,125	364	1,274	1,274	...	...	694	694	...	39,521	39,157	364
To increase loan for improvements or repairs.....	8,369	8,369	...	182	182	...	...	512	512	...	7,675	7,675	...
To increase loan for other reasons.....	5,868	5,868	...	546	546	...	...	...	...	...	5,322	5,322	...
To secure better terms.....	13,430	13,248	182	182	182	...	...	...	...	...	13,248	13,066	182
To renew or extend loan without increasing amount.....	9,776	9,776	...	182	182	...	...	182	182	...	9,412	9,412	...
For other purpose.....	4,046	3,864	182	182	182	...	...	...	...	...	3,864	3,682	182
Mortgage placed later than acquisition of property.....	19,496	18,747	749	546	546	...	...	...	...	...	18,950	18,201	749
To make improvements or repairs.....	9,336	8,769	567	182	182	...	...	...	...	...	9,154	8,587	567
To invest in other properties.....	609	609	...	...	...	...	...	...	...	...	609	609	...
To invest in business other than real estate.....	1,128	1,128	...	...	...	...	...	...	...	...	1,128	1,128	...
For other purpose.....	8,423	8,241	182	364	364	...	...	...	...	...	8,059	7,877	182
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>													
Total refinanced or renewed mortgages.....	41,489	41,125	364	1,274	1,274	...	...	694	694	...	39,521	39,157	364
Same lender.....	23,473	23,109	364	728	728	...	...	694	694	...	22,051	21,687	364
Different lender.....	18,016	18,016	...	546	546	...	...	...	...	...	17,470	17,470	...

<sup>1</sup> 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
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	210,226	200,081	10,145	40,708	32,174	8,171	364	46,277	45,913	364	123,238	121,991	1,246
Less than 50 percent.....	20,532	20,532	...	1,568	1,568	...	...	546	546	...	18,418	18,418	...
50 to 59 percent.....	20,778	20,533	245	2,857	2,675	...	182	504	609	...	17,312	17,248	63
60 to 64 percent.....	13,249	13,249	...	1,996	1,996	...	...	546	546	...	10,708	10,708	...
65 to 69 percent.....	27,676	26,611	1,065	3,830	2,948	883	...	2,882	2,882	...	20,963	20,781	182
70 to 74 percent.....	18,221	16,583	1,638	6,919	5,463	1,456	...	546	546	...	10,756	10,574	182
75 to 79 percent.....	25,391	22,297	3,094	6,770	4,131	2,457	182	2,065	2,065	...	16,555	16,100	455
80 to 84 percent.....	22,904	19,592	3,312	8,416	5,286	3,130	...	4,104	4,104	...	10,384	10,202	182
85 to 89 percent.....	19,054	18,627	427	5,468	5,223	245	...	5,504	5,322	182	8,082	8,082	...
90 to 94 percent.....	18,195	18,013	182	2,275	2,275	...	...	11,235	11,235	...	4,685	4,503	182
95 to 99 percent.....	5,147	4,965	182	182	182	...	...	4,783	4,601	182	182	182	...
100 percent or more.....	18,461	18,461	...	364	364	...	...	13,457	13,457	...	4,639	4,639	...
Purchase price not reported or property not acquired by purchase.....	618	618	...	63	63	...	...	...	...	...	554	554	...
Median percent.....	76	75	...	77	77	...	...	93	93	...	69	68	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>													
Properties with first mortgage made or assumed at time of purchase.....	210,226	200,081	10,145	40,708	32,174	8,171	364	46,277	45,913	364	123,238	121,991	1,246
Less than 50 percent.....	20,532	20,532	...	1,568	1,568	...	...	546	546	...	18,418	18,418	...
50 to 59 percent.....	20,533	20,533	...	2,675	2,675	...	...	609	609	...	17,248	17,248	...
60 to 64 percent.....	13,212	13,249	63	1,996	1,996	...	...	546	546	...	10,771	10,708	63
65 to 69 percent.....	26,611	26,611	...	2,948	2,948	...	...	2,882	2,882	...	20,781	20,781	...
70 to 74 percent.....	16,583	16,583	...	5,463	5,463	...	...	546	546	...	10,574	10,574	...
75 to 79 percent.....	22,297	22,297	...	4,131	4,131	...	...	2,065	2,065	...	16,100	16,100	...
80 to 84 percent.....	20,411	19,592	819	6,106	5,286	819	...	4,104	4,104	...	10,202	10,202	...
85 to 89 percent.....	19,782	18,627	1,155	6,196	5,223	609	364	5,322	5,322	...	8,264	8,082	182
90 to 94 percent.....	20,470	18,013	2,457	4,368	2,275	2,093	...	11,417	11,235	182	4,685	4,503	182
95 to 99 percent.....	6,967	4,965	2,002	2,184	182	2,002	...	4,601	4,601	...	182	182	...
100 percent or more.....	22,109	18,461	3,648	3,011	364	2,647	...	13,639	13,457	182	5,458	4,639	819
Purchase price not reported or property not acquired by purchase.....	618	618	...	63	63	...	...	...	...	...	554	554	...
Median percent.....	77	75	...	81	77	...	...	93	93	...	69	68	...
<b>VETERAN STATUS OF OWNER</b>													
Veteran of World War II.....	90,110	81,211	8,899	13,849	5,924	7,926	...	46,116	45,934	182	30,145	29,354	791
Veteran of World War I only.....	21,071	21,071	...	2,478	2,478	...	...	...	...	...	18,593	18,593	...
Other service or nonveteran.....	160,029	157,669	2,360	26,202	25,593	245	364	855	673	182	132,972	131,403	1,568
<b>COLOR OF OWNER</b>													
White.....	236,424	225,601	10,823	41,041	32,696	7,981	364	41,527	41,163	364	153,856	151,742	2,114
Nonwhite.....	18,332	18,150	182	364	364	...	...	2,275	2,275	...	15,693	15,511	182
Not reported.....	16,454	16,200	254	1,125	935	190	...	3,168	3,168	...	12,161	12,098	63
<b>SEX AND AGE OF OWNER</b>													
Male.....	234,010	223,124	10,886	39,809	31,583	7,862	364	42,338	41,974	364	151,864	149,568	2,296
Under 35 years.....	65,290	58,429	6,861	12,525	6,392	5,951	182	29,561	29,379	182	23,205	22,659	546
35 to 44 years.....	75,393	72,754	2,639	14,708	12,615	1,911	182	9,892	9,710	182	50,793	50,429	364
45 to 54 years.....	52,258	51,439	819	8,053	8,053	...	...	2,002	2,002	...	42,202	41,383	819
55 to 64 years.....	28,388	27,821	567	3,795	3,795	...	...	883	883	...	23,711	23,144	567
65 years and over.....	12,681	12,681	...	728	728	...	...	...	...	...	11,953	11,953	...
Female.....	24,227	24,045	182	2,023	1,841	182	...	1,892	1,892	...	20,311	20,311	...
Under 45 years.....	6,562	6,380	182	182	...	182	...	427	427	...	5,953	5,953	...
45 to 64 years.....	12,903	12,903	...	1,386	1,386	...	...	1,465	1,465	...	10,051	10,051	...
65 years and over.....	4,762	4,762	...	455	455	...	...	...	...	...	4,307	4,307	...
Sex or age not reported.....	12,974	12,784	190	697	571	127	...	2,741	2,741	...	9,536	9,473	63
<b>RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD</b>													
Owner is—													
Primary individual.....	6,284	6,284	...	...	...	...	...	1,921	1,921	...	4,364	4,364	...
Head of primary family.....	239,688	228,619	11,069	41,468	33,060	8,044	364	40,999	40,635	364	157,219	154,923	2,296
Not head but a member of primary family	10,331	10,331	...	364	364	...	...	1,065	1,065	...	8,903	8,903	...
One or more owners not in primary family.....	1,934	1,934	...	...	...	...	...	245	245	...	1,688	1,688	...
Not reported.....	12,974	12,784	190	697	571	127	...	2,741	2,741	...	9,536	9,473	63
Properties with owner who is head of household or related to head...	256,301	245,233	11,068	41,830	33,422	8,044	364	43,985	43,621	364	170,485	168,189	2,296
<b>PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS</b>													
Primary individual.....	6,284	6,284	...	...	...	...	...	1,921	1,921	...	4,364	4,364	...
Primary family:													
2 persons.....	40,779	39,260	1,519	6,042	4,523	1,519	...	3,039	3,039	...	31,699	31,699	...
3 persons.....	64,423	61,511	2,912	11,958	9,773	2,184	...	13,543	13,361	182	38,923	38,377	546
4 persons.....	75,582	71,739	3,843	14,199	11,287	2,730	182	16,487	16,305	182	44,897	44,147	749
5 persons.....	36,821	35,638	1,183	6,294	5,293	1,001	...	5,047	5,047	...	25,400	25,298	182
6 persons.....	18,242	17,177	1,065	1,611	1,001	609	...	2,093	2,093	...	14,538	14,083	455
7 persons or more.....	14,170	13,624	546	1,729	1,547	...	...	1,856	1,856	...	10,585	10,221	364

## 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
<b>CHILDREN UNDER 18 YEARS OF AGE</b>													
Primary individual, or no child in family.....	89,885	87,525	2,360	12,749	10,774	1,975	...	8,450	8,450	...	68,686	68,300	385
1 child.....	63,125	59,667	3,458	12,653	9,922	2,730	...	12,964	12,782	182	37,509	36,963	546
2 children.....	67,100	63,187	3,913	11,229	8,317	2,730	182	15,850	15,850	...	40,021	39,020	1,001
3 children.....	22,370	21,642	728	3,136	2,772	364	...	4,319	4,137	182	14,915	14,733	182
4 children or more.....	13,822	13,213	609	2,066	1,638	245	182	2,402	2,402	...	9,354	9,172	182
<b>INCOME OF PRIMARY FAMILIES AND INDIVIDUALS</b>													
Less than \$2,000.....	23,370	23,370	...	1,183	1,183	...	...	3,278	3,278	...	18,909	18,909	...
\$2,000 to \$2,499.....	15,248	14,247	1,001	2,002	1,365	637	...	2,457	2,275	182	10,789	10,607	182
\$2,500 to \$2,999.....	19,862	18,497	1,365	1,456	1,092	364	...	5,160	5,160	...	13,246	12,245	1,001
\$3,000 to \$3,499.....	34,875	33,601	1,274	4,844	3,752	910	182	6,161	6,161	...	23,870	23,688	182
\$3,500 to \$3,999.....	26,617	25,434	1,183	4,194	3,011	1,183	...	4,065	4,065	...	18,357	18,357	...
\$4,000 to \$4,499.....	26,191	25,008	1,183	6,097	4,914	1,183	...	6,482	6,482	...	15,612	15,612	...
\$4,500 to \$4,999.....	19,301	17,572	1,729	4,459	2,730	1,729	...	3,309	3,309	...	11,534	11,534	...
\$5,000 to \$5,999.....	27,393	26,665	728	5,047	4,501	546	...	4,453	4,271	182	17,893	17,893	...
\$6,000 to \$7,999.....	27,718	26,150	1,568	5,187	4,368	819	...	3,822	3,822	...	18,709	17,960	749
\$8,000 to \$9,999.....	8,002	7,820	182	2,548	2,366	...	182	1,092	1,092	...	4,362	4,362	...
\$10,000 or more.....	11,976	11,612	364	2,557	2,375	182	...	546	546	...	8,873	8,691	182
Not reported.....	15,748	15,297	491	2,256	1,765	491	...	3,160	3,160	...	10,331	10,331	...
Median income.....dollars..	4,000	3,900	...	4,500	4,500	...	...	3,900	3,900	...	3,800	3,800	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME<sup>1</sup></b>													
Properties with both interest and principal in first mortgage payments	238,865	227,797	11,068	41,832	33,424	8,044	364	43,983	43,619	364	153,050	150,754	2,296
Less than 5 percent.....	28,437	28,052	385	5,278	5,278	...	...	910	910	...	22,249	21,864	385
5 to 9 percent.....	84,814	83,722	1,092	16,207	15,661	364	182	13,401	13,401	...	55,206	54,660	546
10 to 14 percent.....	54,415	50,593	3,822	10,984	7,162	3,822	...	15,710	15,710	...	27,722	27,722	...
15 to 19 percent.....	20,847	18,117	2,730	2,730	364	2,184	182	6,469	6,469	...	11,648	11,284	364
20 to 24 percent.....	7,895	6,257	1,638	1,183	182	1,031	...	1,519	1,519	...	5,193	4,586	637
25 to 29 percent.....	4,135	3,771	364	...	...	...	...	182	...	182	3,953	3,771	182
30 to 34 percent.....	1,947	1,765	182	455	455	...	...	791	609	182	701	701	...
35 to 39 percent.....	1,001	1,001	...	...	...	...	...	...	...	...	1,001	1,001	...
40 percent or more.....	8,560	8,560	...	182	182	...	...	1,295	1,295	...	7,083	7,083	...
Income \$10,000 or more.....	11,612	11,248	364	2,577	2,375	182	...	546	546	...	8,509	8,327	182
Income not reported.....	15,202	14,711	491	2,256	1,765	491	...	3,160	3,160	...	9,785	9,785	...
Median percent.....	10	9	...	9	8	...	...	12	12	...	9	9	...
Properties with owner who is head of household.....	245,972	234,904	11,068	41,467	33,059	8,044	364	42,921	42,557	364	161,584	159,288	2,296
<b>INCOME OF OWNER</b>													
Less than \$2,000.....	37,821	37,639	182	2,569	2,569	...	...	6,045	6,045	...	29,207	29,025	182
\$2,000 to \$2,499.....	20,142	19,141	1,001	3,003	2,184	819	...	2,521	2,339	182	14,618	14,618	...
\$2,500 to \$2,999.....	26,308	24,761	1,547	2,184	1,638	546	...	5,524	5,524	...	18,600	17,599	1,001
\$3,000 to \$3,499.....	42,005	39,891	2,114	6,637	5,272	1,183	182	7,435	7,435	...	27,934	27,185	749
\$3,500 to \$3,999.....	24,805	23,258	1,547	5,860	4,313	1,547	...	3,883	3,883	...	15,062	15,062	...
\$4,000 to \$4,499.....	26,344	25,252	1,092	6,188	5,096	1,092	...	6,391	6,391	...	13,765	13,765	...
\$4,500 to \$4,999.....	11,101	9,736	1,365	3,003	1,638	1,365	...	2,581	2,581	...	5,517	5,517	...
\$5,000 to \$5,999.....	19,772	19,044	728	4,662	4,116	546	...	3,661	3,479	182	11,448	11,448	...
\$6,000 to \$7,999.....	12,979	12,342	637	2,730	2,275	455	...	2,093	2,093	...	8,156	7,974	182
\$8,000 to \$9,999.....	3,995	3,813	182	1,001	819	...	182	546	546	...	2,448	2,448	...
\$10,000 or more.....	8,275	8,093	182	1,829	1,829	...	...	364	364	...	6,082	5,900	182
Not reported.....	12,425	11,934	491	1,801	1,310	491	...	1,877	1,877	...	8,747	8,747	...
Median income.....dollars..	3,300	3,300	...	3,900	3,900	...	...	3,400	3,400	...	3,200	3,200	...
<b>OCCUPATION OF OWNER</b>													
Professional, technical, and kindred workers:													
Salaried.....	20,874	20,146	728	3,885	3,157	728	...	4,550	4,550	...	12,439	12,439	...
Self-employed.....	5,860	5,314	546	1,365	1,183	...	182	819	637	182	3,676	3,494	182
Managers, officials, and proprietors, including farm:													
Salaried.....	14,316	13,203	1,113	3,458	2,730	546	182	2,821	2,821	...	8,036	7,651	385
Self-employed.....	17,826	17,462	364	1,729	1,547	182	...	910	910	...	15,187	15,005	182
Clerical and kindred workers.....	20,239	20,239	...	2,366	2,366	...	...	4,705	4,705	...	13,168	13,168	...
Sales workers.....	20,611	18,063	2,548	6,756	4,390	2,366	...	2,912	2,912	...	10,944	10,762	182
Craftsmen, foremen, and kindred workers.....	52,960	49,529	3,431	12,388	9,867	2,521	...	10,660	10,478	182	29,912	29,184	728
Operatives and kindred workers.....	49,550	47,575	1,975	5,405	4,068	1,337	...	9,001	9,001	...	35,143	34,506	637
Service workers, including private household.....	15,756	15,392	364	2,366	2,002	364	...	4,960	4,960	...	8,431	8,431	...
Laborers, except mine.....	7,806	7,806	...	182	182	...	...	427	427	...	7,197	7,197	...
Occupation not reported.....	20,174	20,174	...	1,568	1,568	...	...	1,155	1,155	...	17,450	17,450	...

<sup>1</sup> 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.....	31,810	244,408	1,899	56,362	1,670	9,174	28,239	178,872
Average debt per property.....	...	7.7	...	30.0	...	5.5	...	6.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	5,931	5,840	...	...	...	...	5,931	5,840
\$2,000 to \$3,999.....	11,244	23,688	434	817	518	1,354	10,290	21,517
\$4,000 to \$5,999.....	6,334	23,143	63	241	190	697	6,080	22,205
\$6,000 to \$7,999.....	3,130	17,891	317	2,181	614	4,174	2,199	11,536
\$8,000 to \$9,999.....	2,037	14,836	499	4,182	252	1,991	1,284	8,663
\$10,000 to \$11,999.....	915	8,462	214	2,160	63	609	636	5,693
\$12,000 to \$14,999.....	790	9,438	317	3,772	32	349	442	5,317
\$15,000 to \$19,999.....	384	5,067	...	...	...	...	384	5,067
\$20,000 to \$24,999.....	63	1,306	...	...	...	...	63	1,306
\$25,000 to \$29,999.....	120	2,154	...	...	...	...	120	2,154
\$30,000 to \$49,999.....	324	10,844	...	...	...	...	324	10,844
\$50,000 to \$74,999.....	57	2,491	...	...	...	...	57	2,491
\$75,000 to \$99,999.....	91	4,553	1	95	...	...	90	4,458
\$100,000 to \$199,999.....	215	27,958	12	2,195	...	...	203	25,763
\$200,000 to \$499,999.....	108	26,007	5	1,119	...	...	103	24,888
\$500,000 or more.....	63	60,730	35	39,600	...	...	28	21,130
Median loan.....dollars..	3,700	...	...	...	...	...	3,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	11,393	13,375	308	525	63	95	11,020	12,755
\$2,000 to \$3,999.....	9,354	25,910	189	533	519	1,354	8,646	24,023
\$4,000 to \$5,999.....	4,808	22,924	...	...	222	1,100	4,585	21,824
\$6,000 to \$7,999.....	2,584	18,142	507	3,583	644	4,589	1,431	9,970
\$8,000 to \$9,999.....	1,204	10,769	460	4,243	190	1,687	554	4,839
\$10,000 to \$11,999.....	860	9,580	317	3,689	32	349	511	5,542
\$12,000 to \$14,999.....	590	7,898	63	780	...	...	527	7,118
\$15,000 to \$19,999.....	45	780	...	...	...	...	45	780
\$20,000 to \$24,999.....	124	2,639	...	...	...	...	124	2,639
\$25,000 to \$29,999.....	76	1,993	...	...	...	...	76	1,993
\$30,000 to \$49,999.....	354	13,637	...	...	...	...	354	13,637
\$50,000 to \$74,999.....	33	2,144	...	...	...	...	33	2,144
\$75,000 to \$99,999.....	20	1,756	1	95	...	...	19	1,661
\$100,000 to \$199,999.....	222	30,416	12	2,195	...	...	210	28,221
\$200,000 to \$499,999.....	89	26,085	9	3,069	...	...	80	23,016
\$500,000 or more.....	53	56,360	31	37,650	...	...	22	18,710
Median debt.....dollars..	2,700	...	...	...	...	...	2,600	...

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.....	239,103	222,859	16,244	155,668	51,257	9,174	174,261	162,428	11,833	5,316
Average debt per mortgage.....	7.5	7.4	10.0	29.3	39.1	5.5	6.2	6.0	11.5	3.3
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	18,564	17,262	1,302	6,257	5,908	748	11,559	10,606	953	1,223
Mutual savings bank.....	32,360	29,134	3,226	25,272	22,046	586	6,502	6,502	...	591
Savings and loan association.....	39,279	37,953	1,326	780	780	1,665	36,834	35,508	1,326	130
Life insurance company.....	107,022	99,601	7,421	21,087	20,251	5,268	80,667	74,082	6,585	270
Mortgage company.....	3,498	3,498	...	2,272	2,272	...	1,226	1,226	...	60
Federal National Mortgage Association.....	907	907	...	...	...	...	...	...	...	...
Individual.....	28,122	26,027	2,095	...	...	...	28,122	26,027	2,095	2,513
Other.....	9,351	8,477	874	...	...	...	9,351	8,477	874	529
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	47,085	46,218	867	8,596	8,596	298	38,191	37,324	867	170
1949.....	64,555	58,865	5,690	29,902	27,164	2,191	32,462	29,510	2,952	2,731
1948.....	42,241	38,936	3,325	11,121	10,633	2,052	20,668	26,231	2,837	649
1947.....	29,026	27,064	1,962	2,055	1,706	3,885	23,086	21,473	1,613	1,175
1946.....	25,617	24,144	1,473	1,59	1,59	748	26,710	23,237	1,473	...
1942 to 1945.....	21,091	18,840	2,251	2,988	2,152	...	18,103	16,688	1,415	152
1940 to 1941.....	3,097	3,097	...	108	108	...	2,989	2,989	...	...
1935 to 1939.....	4,842	4,242	600	739	739	...	4,103	3,503	600	401
1930 to 1934.....	1,144	1,144	...	...	...	...	1,144	1,144	...	...
1929 or earlier.....	405	329	76	...	...	...	405	329	76	38

<sup>1</sup> Includes 3,575 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 836 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.....	31,810	30,193	1,617	1,899	1,312	1,670	28,239	27,208	1,029	1,616
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	3,027	2,861	166	447	384	159	2,421	2,319	102	128
Mutual savings bank.....	1,771	1,335	436	790	355	95	885	885	...	436
Savings and loan association.....	13,635	13,279	356	63	63	582	12,990	12,624	366	64
Life insurance company.....	3,285	3,106	179	533	445	709	2,043	1,952	91	6
Mortgage company.....	202	202	...	64	64	...	137	137	...	4
Federal National Mortgage Association.....	126	126	...	...	...	126	...	...	...	...
Individual.....	8,349	7,967	382	...	...	...	8,349	7,967	382	841
Other.....	1,413	1,315	98	...	...	...	1,413	1,315	98	137
FORM OF DEBT										
Mortgage or deed of trust.....	31,607	29,991	1,616	1,899	1,313	1,671	28,037	27,009	1,028	1,616
Contract to purchase.....	201	201	...	...	...	...	201	201	...	...
AMORTIZATION										
Fully amortized.....	23,820	22,745	1,075	1,899	1,313	1,671	20,250	19,761	489	978
Partially amortized.....	3,430	3,245	185	...	...	...	3,430	3,245	185	213
Not amortized.....	2,536	2,340	196	...	...	...	2,536	2,340	196	158
On demand.....	2,020	1,862	158	...	...	...	2,020	1,862	158	266
Regular principal payments required.....	634	634	...	...	...	...	634	634	...	...
No regular principal payments required.....	1,386	1,228	158	...	...	...	1,386	1,228	158	266
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	30,253	28,731	1,522	1,899	1,312	1,672	26,684	25,749	935	1,516
Delinquent:										
Foreclosure in process.....	63	63	...	...	...	...	63	63	...	...
Foreclosure not in process.....	1,114	1,114	...	2	2	...	1,112	1,112	...	63
No regular payments required.....	380	285	95	...	...	...	380	285	95	38
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	3,681	3,669	12	199	199	63	3,419	3,407	12	69
1949.....	7,139	6,505	634	648	276	645	5,846	5,584	262	704
1948.....	4,615	4,349	266	331	267	286	3,999	3,796	203	326
1947.....	5,435	5,240	195	131	68	582	4,722	4,591	131	166
1946.....	4,086	4,021	65	63	63	95	3,927	3,862	65	...
1942 to 1945.....	4,656	4,281	375	399	311	...	4,258	3,971	287	163
1940 to 1941.....	825	825	...	63	63	...	761	761	...	...
1935 to 1939.....	913	909	4	64	64	...	848	844	4	95
1930 to 1934.....	132	132	...	...	...	...	132	132	...	...
1929 or earlier.....	323	260	63	...	...	...	323	260	63	63
TERM OF MORTGAGE										
On demand.....	2,020	1,862	158	...	...	...	2,020	1,862	158	266
Less than 5 years.....	2,094	2,025	69	...	...	...	2,094	2,025	69	289
5 to 9 years.....	6,913	6,623	290	...	...	...	6,913	6,623	290	202
10 to 12 years.....	14,232	13,845	387	...	...	519	13,713	13,326	387	262
13 to 14 years.....	303	301	2	...	...	32	271	269	2	...
15 years.....	2,547	2,435	112	245	245	190	2,112	2,000	112	93
16 to 19 years.....	227	227	...	...	...	32	195	195	...	...
20 years.....	1,590	1,455	135	633	507	253	704	695	9	311
21 to 24 years.....	163	75	88	151	63	...	12	12	...	...
25 years.....	1,660	1,288	372	816	444	645	198	198	...	190
26 years or more.....	56	55	1	53	53	...	3	2	1	...
Median term.....years..	11	11	...	...	...	...	10	10	...	...
YEAR MORTGAGE DUE										
On demand.....	2,020	1,862	158	...	...	...	2,020	1,862	158	266
Fully amortized.....	23,821	22,748	1,073	1,899	1,312	1,672	20,251	19,764	487	977
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	517	517	...	...	...	...	517	517	...	129
1952 to 1953.....	1,489	1,489	...	...	...	...	1,489	1,489	...	...
1954 to 1955.....	2,391	2,391	...	...	...	...	2,391	2,391	...	65
1956 to 1957.....	4,629	4,439	190	...	...	...	4,629	4,439	190	64
1958 to 1959.....	4,593	4,467	126	126	126	32	4,435	4,309	126	...
1960 to 1964.....	7,224	7,060	164	245	245	646	6,333	6,169	164	220
1965 to 1969.....	1,261	1,041	220	532	317	349	381	375	6	308
1970 to 1974.....	1,604	1,231	373	883	511	645	76	75	1	191
1975 or later.....	113	113	...	113	113	...	...	...	...	...
Partially or not amortized.....	5,963	5,583	380	...	...	...	5,963	5,583	380	370
Past due.....	127	127	...	...	...	...	127	127	...	69
1950 to 1951.....	1,894	1,825	69	...	...	...	1,894	1,825	69	134
1952 to 1953.....	1,918	1,756	162	...	...	...	1,918	1,756	162	69
1954 to 1955.....	1,185	1,119	66	...	...	...	1,185	1,119	66	1
1956 to 1957.....	317	248	69	...	...	...	317	248	69	64
1958 to 1959.....	281	278	3	...	...	...	281	278	3	3
1960 to 1964.....	150	146	4	...	...	...	150	146	4	4
1965 to 1969.....	25	19	6	...	...	...	25	19	6	4
1970 to 1974.....	65	65	...	...	...	...	65	65	...	...
1975 or later.....	1	...	1	...	...	...	1	...	1	...

<sup>1</sup> Includes 498 FHA-insured first mortgages with VA-guaranteed second mortgage, and 89 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.....	63	63	...	...	...	...	63	63	...	...
3.0 percent.....	85	84	1	...	...	...	85	84	1	2
3.1 to 3.5 percent.....	23	23	...	1	1	...	22	22	...	2
3.6 to 3.9 percent.....	2	2	...	1	1	...	1	1	...	...
4.0 percent.....	3,360	3,010	350	890	556	1,671	801	784	17	506
4.1 to 4.4 percent.....	65	60	5	...	...	...	65	60	5	4
4.5 percent.....	2,922	2,658	264	1,008	754	...	1,915	1,904	11	5
4.6 to 5.0 percent.....	9,642	9,129	513	...	...	...	9,642	9,129	513	355
5.1 to 5.5 percent.....	999	936	63	...	...	...	999	936	63	1
5.6 to 6.0 percent.....	14,646	14,228	418	...	...	...	14,646	14,228	418	742
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	5.0	5.5	...	...	...	...	6.0	6.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	6,058	5,868	190	...	...	...	6,058	5,868	190	904
\$2,000 to \$3,999.....	11,306	11,054	252	434	434	518	10,352	10,100	252	393
\$4,000 to \$5,999.....	6,435	6,081	354	126	63	190	6,118	5,827	291	159
\$6,000 to \$7,999.....	3,256	2,965	291	380	190	614	2,262	2,161	101	...
\$8,000 to \$9,999.....	1,942	1,602	340	436	190	252	1,252	1,157	95	...
\$10,000 to \$11,999.....	812	661	151	151	63	63	598	535	63	5
\$12,000 to \$14,999.....	695	695	...	317	317	32	347	347	...	...
\$15,000 to \$19,999.....	384	384	...	...	...	...	384	384	...	131
\$20,000 to \$24,999.....	...	...	...	...	...	...	...	...	...	8
\$25,000 to \$29,999.....	57	57	...	...	...	...	57	57	...	...
\$30,000 to \$49,999.....	324	324	...	...	...	...	324	324	...	6
\$50,000 to \$74,999.....	57	57	...	...	...	...	57	57	...	5
\$75,000 to \$99,999.....	91	89	2	1	1	...	90	88	2	2
\$100,000 to \$199,999.....	225	210	15	12	12	...	213	198	15	2
\$200,000 to \$499,999.....	98	86	12	5	5	...	93	81	12	2
\$500,000 or more.....	63	58	5	35	35	...	28	23	5	...
Median loan.....dollars..	3,700	3,600	...	...	...	...	3,500	3,400	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	11,584	11,330	254	308	308	63	11,211	10,957	254	1,031
\$2,000 to \$3,999.....	9,424	9,038	386	189	189	519	8,716	8,330	386	329
\$4,000 to \$5,999.....	4,834	4,612	222	126	...	222	4,484	4,389	95	97
\$6,000 to \$7,999.....	2,995	2,363	632	380	380	644	1,597	1,337	260	4
\$8,000 to \$9,999.....	794	706	88	88	...	190	516	...	...	67
\$10,000 to \$11,999.....	700	700	...	317	317	32	352	...	...	1
\$12,000 to \$14,999.....	527	527	...	63	63	...	463	463	...	...
\$15,000 to \$19,999.....	45	45	...	...	...	...	45	45	...	71
\$20,000 to \$24,999.....	61	61	...	...	...	...	61	61	...	2
\$25,000 to \$29,999.....	76	76	...	...	...	...	76	76	...	...
\$30,000 to \$49,999.....	354	354	...	...	...	...	354	354	...	3
\$50,000 to \$74,999.....	35	33	2	...	...	...	35	33	2	5
\$75,000 to \$99,999.....	19	18	1	1	1	...	18	17	1	1
\$100,000 to \$199,999.....	222	206	16	12	12	...	210	194	16	2
\$200,000 to \$499,999.....	89	77	12	9	9	...	80	68	12	2
\$500,000 or more.....	52	49	3	31	31	...	21	18	3	...
Median debt.....dollars..	2,700	2,600	...	...	...	...	2,500	2,500	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	27,913	26,654	1,259	1,897	1,310	1,670	24,343	23,670	673	1,126
Less than \$20.....	14,108	13,745	363	525	437	95	13,487	13,212	275	1,000
\$20 to \$24.....	4,575	4,376	199	191	127	582	3,803	3,667	136	63
\$25 to \$29.....	1,944	1,876	68	127	127	63	1,753	1,685	68	...
\$30 to \$34.....	1,362	1,299	63	198	198	158	1,005	942	63	...
\$35 to \$39.....	1,029	961	68	100	37	127	802	797	5	...
\$40 to \$44.....	2,245	1,873	372	630	258	455	1,161	1,161	...	...
\$45 to \$49.....	626	563	63	63	63	127	435	372	63	...
\$50 to \$54.....	300	297	63	63	63	...	237	174	63	...
\$55 to \$59.....	346	346	...	...	...	63	282	282	...	63
\$60 to \$64.....	129	129	...	...	...	...	129	129	...	...
\$65 to \$69.....	64	64	...	...	...	...	64	64	...	...
\$70 to \$79.....	708	708	...	...	...	...	708	708	...	...
\$80 to \$99.....	288	288	...	...	...	...	288	288	...	...
\$100 to \$119.....	63	63	...	...	...	...	63	63	...	...
\$120 or more.....	126	126	...	...	...	...	126	126	...	...
Median payment.....dollars..	19	19	...	...	...	...	18	17	...	...

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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	31,810	30,193	1,617	1,899	1,312	498	1,670	28,239	27,208	1,029
STRUCTURES ON PROPERTY										
1 structure.....	28,846	27,339	1,507	1,786	1,199	499	1,607	25,451	24,531	919
2 structures or more.....	2,963	2,853	110	113	113	...	63	2,787	2,677	110
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	16,306	15,533	753	1,188	753	436	1,354	13,763	13,446	317
2 to 4 dwelling units.....	9,381	8,811	570	595	444	63	254	8,531	8,113	419
5 to 49 dwelling units.....	5,888	5,622	266	81	81	...	63	5,743	5,477	266
50 to 99 dwelling units.....	170	152	18	16	16	...	...	154	136	18
100 dwelling units or more.....	65	55	10	19	19	...	...	46	36	10
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	26,802	25,456	1,346	1,896	1,310	499	1,671	23,235	22,475	759
Less than half.....	5,006	4,736	270	3	3	...	...	5,003	4,733	270
YEAR STRUCTURE BUILT <sup>2</sup>										
1950 (part).....	129	129	...	66	66	...	...	63	63	...
1949.....	594	467	127	274	147	127	...	319	319	...
1948.....	651	406	245	583	338	245	63	5	5	...
1947.....	136	135	1	67	67	...	63	5	4	1
1946.....	256	256	...	1	1	...	63	192	192	...
1942 to 1945.....	361	272	89	153	65	...	63	144	143	1
1940 to 1941.....	1,047	1,047	...	63	63	...	455	529	529	...
1930 to 1939.....	1,496	1,487	9	1	1	...	...	1,495	1,486	9
1929 or earlier.....	26,683	25,538	1,145	689	562	126	962	25,030	24,013	1,018
Not reported.....	455	455	...	...	...	...	...	455	455	...
YEAR STRUCTURE ACQUIRED <sup>2</sup>										
1950 (part).....	1,950	1,945	5	194	194	...	63	1,693	1,688	5
1949.....	4,215	3,644	571	653	281	372	645	2,918	2,719	199
1948.....	3,121	2,928	193	331	267	63	222	2,569	2,440	130
1947.....	4,776	4,580	196	131	63	63	645	4,000	3,867	132
1946.....	4,018	3,954	64	63	63	...	95	3,860	3,796	64
1942 to 1945.....	6,112	5,822	289	399	311	...	...	5,714	5,512	201
1940 to 1941.....	2,132	2,065	67	63	63	...	...	2,069	2,002	67
1930 to 1939.....	3,158	3,151	7	64	64	...	...	3,093	3,087	7
1929 or earlier.....	2,297	2,035	222	...	...	...	...	2,297	2,035	222
Not reported.....	65	65	...	...	...	...	...	65	65	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED <sup>2</sup>										
New.....	2,856	2,475	381	1,053	681	372	127	1,676	1,667	9
Previously occupied.....	28,952	27,717	1,235	846	632	126	1,544	26,562	25,542	1,020
PURCHASE PRICE										
Less than \$2,000.....	1,989	1,989	...	...	...	...	...	1,989	1,989	...
\$2,000 to \$3,999.....	8,909	8,783	126	371	371	...	455	8,082	7,955	126
\$4,000 to \$5,999.....	6,470	6,154	316	126	126	...	126	6,218	5,901	316
\$6,000 to \$7,999.....	3,816	3,658	158	63	63	...	190	3,562	3,468	95
\$8,000 to \$9,999.....	2,419	2,229	190	444	294	190	676	1,298	1,298	...
\$10,000 to \$11,999.....	1,908	1,498	410	372	126	245	189	1,348	1,182	164
\$12,000 to \$14,999.....	1,196	1,037	159	190	190	...	...	1,005	847	159
\$15,000 to \$19,999.....	780	717	63	63	63	...	32	685	622	63
\$20,000 to \$24,999.....	806	806	...	63	63	...	...	743	743	...
\$25,000 to \$29,999.....	271	271	...	...	...	...	...	271	271	...
\$30,000 to \$49,999.....	351	347	4	...	...	...	...	351	347	4
\$50,000 to \$74,999.....	332	326	6	...	...	...	...	332	326	6
\$75,000 to \$99,999.....	92	92	...	1	1	...	...	91	91	...
\$100,000 to \$199,999.....	108	106	2	12	12	...	...	96	94	2
\$200,000 to \$499,999.....	130	108	22	5	5	...	...	125	103	22
\$500,000 or more.....	85	80	5	34	34	...	...	51	46	5
Property not acquired by purchase.....	1,057	1,056	1	...	...	...	...	1,057	1,056	1
Not reported.....	1,086	935	151	152	64	...	...	934	871	63
Median purchase price.....dollars..	5,000	4,900	...	...	...	...	...	4,800	4,700	...
MARKET VALUE										
Less than \$2,000.....	941	941	...	...	...	...	...	941	941	...
\$2,000 to \$3,999.....	4,576	4,490	126	...	...	...	455	4,123	3,995	126
\$4,000 to \$5,999.....	4,541	4,415	126	63	63	...	63	4,415	4,351	63
\$6,000 to \$7,999.....	5,822	5,569	253	63	63	...	126	5,632	5,378	253
\$8,000 to \$9,999.....	4,082	3,956	126	562	499	63	677	2,844	2,781	63
\$10,000 to \$11,999.....	3,472	2,936	536	688	316	372	252	2,530	2,365	164
\$12,000 to \$14,999.....	1,865	1,865	63	127	127	...	...	1,739	1,676	63
\$15,000 to \$19,999.....	1,990	1,958	32	127	127	...	...	1,863	1,831	32
\$20,000 to \$24,999.....	556	556	...	126	126	...	...	398	398	...
\$25,000 to \$29,999.....	842	779	63	...	...	...	...	842	779	63
\$30,000 to \$49,999.....	1,048	890	158	...	...	...	...	1,049	890	158
\$50,000 to \$74,999.....	117	117	...	...	...	...	...	117	117	...

<sup>1</sup> Table total includes 88 properties which have FHA-insured first mortgage with conventional second mortgage.<sup>2</sup> 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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>MARKET VALUE—Con.</b>										
\$75,000 to \$99,999.....	175	169	6	1	1	...	...	173	168	6
\$100,000 to \$199,999.....	97	95	2	12	12	...	...	85	83	2
\$200,000 to \$499,999.....	210	186	24	5	5	...	...	205	181	24
\$500,000 or more.....	93	88	5	34	34	...	...	59	54	5
Not reported.....	1,316	1,225	91	89	1	...	...	1,227	1,224	3
Median market value.....dollars..	7,700	7,600	...	...	...	...	...	7,300	7,300	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE</b>										
Less than 20 percent.....	4,527	4,457	70	63	63	...	63	4,401	4,331	70
20 to 39 percent.....	10,625	10,466	159	373	373	...	...	10,253	10,093	159
40 to 59 percent.....	8,377	8,019	358	190	190	...	159	8,030	7,671	358
60 to 69 percent.....	2,389	2,322	67	127	127	...	222	2,041	1,974	67
70 to 79 percent.....	2,445	2,128	317	444	198	245	1,100	901	829	72
80 to 84 percent.....	734	665	69	133	133	...	127	474	405	69
85 to 89 percent.....	261	198	63	67	67	...	...	194	130	63
90 to 94 percent.....	306	141	165	200	73	127	...	105	67	38
95 to 99 percent.....	142	79	63	141	78	63	...	1	1	...
100 percent or more.....	682	492	190	70	7	63	...	611	485	126
Market value not reported.....	1,316	1,225	91	89	1	...	...	1,227	1,224	3
Median percent.....	40	39	...	...	...	...	...	38	37	...
<b>FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	21,709	20,519	1,190	1,896	1,309	499	1,670	18,141	17,539	602
Less than 50 percent.....	3,682	3,482	200	...	...	...	...	3,682	3,482	200
50 to 59 percent.....	2,699	2,695	4	...	...	...	...	2,699	2,695	4
60 to 64 percent.....	2,624	2,561	63	63	63	...	...	2,561	2,498	63
65 to 69 percent.....	2,085	2,018	67	63	63	...	...	2,022	1,955	67
70 to 74 percent.....	1,986	1,855	131	436	309	127	...	1,551	1,547	4
75 to 79 percent.....	2,214	1,904	310	436	191	245	95	1,682	1,618	64
80 to 84 percent.....	1,706	1,705	1	317	317	...	159	1,230	1,229	1
85 to 89 percent.....	1,027	896	131	317	190	127	253	457	453	4
90 to 94 percent.....	1,048	1,048	...	8	8	...	518	522	522	...
95 to 99 percent.....	670	670	...	25	25	...	582	63	63	...
100 percent or more.....	967	836	131	79	79	...	63	825	694	131
Purchase price not reported or property not acquired by purchase.....	1,000	848	152	152	64	...	...	848	783	64
Median percent.....	68	68	...	...	...	...	...	64	64	...
<b>TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE</b>										
Properties with first mortgage made or assumed at time of purchase.....	21,709	20,519	1,190	1,896	1,309	499	1,670	18,141	17,539	602
Less than 50 percent.....	3,551	3,482	69	...	...	...	...	3,552	3,482	69
50 to 59 percent.....	2,695	2,695	...	...	...	...	...	2,695	2,695	...
60 to 64 percent.....	2,561	2,561	...	63	63	...	...	2,498	2,498	...
65 to 69 percent.....	2,087	2,018	69	63	63	...	...	2,024	1,955	69
70 to 74 percent.....	1,920	1,855	65	309	309	...	...	1,613	1,547	65
75 to 79 percent.....	1,912	1,904	8	191	191	...	95	1,626	1,618	8
80 to 84 percent.....	1,705	1,705	...	317	317	...	159	1,229	1,229	...
85 to 89 percent.....	1,143	896	247	436	190	245	253	455	453	2
90 to 94 percent.....	1,111	1,048	63	71	8	63	518	522	522	...
95 to 99 percent.....	737	670	67	25	25	...	582	131	63	67
100 percent or more.....	1,284	836	448	270	79	190	63	951	694	258
Purchase price not reported or property not acquired by purchase.....	1,000	848	152	152	64	...	...	848	783	64
Median percent.....	69	68	...	...	...	...	...	65	64	...
<b>TYPE OF OWNER</b>										
Individual.....	29,732	28,293	1,439	1,378	879	499	1,671	26,683	25,743	940
Partnership.....	892	618	74	63	63	...	...	630	555	74
Corporation.....	1,384	1,282	102	458	370	...	...	926	912	14
<b>ORIGIN AND PURPOSE OF FIRST MORTGAGE</b>										
Mortgage made or assumed at time property acquired.....	21,711	20,520	1,191	1,897	1,311	499	1,671	18,141	17,537	604
Mortgage refinanced or renewed.....	6,824	6,463	361	2	2	...	...	6,823	6,461	361
To increase loan for improvements or repairs.....	2,117	1,795	322	...	...	...	...	2,118	1,795	322
To increase loan for other reasons.....	815	783	32	...	...	...	...	815	783	32
To secure better terms.....	1,076	1,072	4	2	2	...	...	1,074	1,070	4
To renew or extend loan without increasing amount.....	2,262	2,260	2	...	...	...	...	2,262	2,260	2
For other purpose.....	554	533	1	...	...	...	...	554	553	1
Mortgage placed later than acquisition of property.....	3,275	3,212	63	...	...	...	...	3,275	3,212	63
To make improvements or repairs.....	1,447	1,384	63	...	...	...	...	1,447	1,384	63
To invest in other properties.....	397	397	...	...	...	...	...	397	397	...
To invest in business other than real estate.....	610	610	...	...	...	...	...	610	610	...
For other purpose.....	821	821	...	...	...	...	...	821	821	...

<sup>1</sup> Table total includes 88 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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>LENDER OF REFINANCED OR RENEWED MORTGAGE</b>										
Total refinanced or renewed mortgages.....	6,824	6,463	361	2	2	...	...	6,823	6,461	361
Same lender.....	4,497	4,273	224	...	...	...	...	4,498	4,273	224
Different lender.....	2,327	2,190	137	2	2	...	...	2,325	2,188	137
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>2</sup> reported.....	21,900	20,771	1,129	1,175	842	245	898	19,825	19,030	796
<b>REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE</b>										
Less than \$2.50.....	322	140	182	182	...	182	...	140	140	...
\$2.50 to \$4.99.....	574	574	...	...	...	...	...	574	574	...
\$5.00 to \$7.49.....	829	766	63	182	182	...	63	584	521	63
\$7.50 to \$9.99.....	1,018	954	64	2	2	...	...	1,016	952	64
\$10.00 to \$12.49.....	2,889	2,730	159	76	76	...	63	2,749	2,590	159
\$12.50 to \$14.99.....	3,082	3,017	65	189	189	...	518	2,374	2,309	65
\$15.00 to \$17.49.....	3,671	3,348	323	255	192	63	63	3,352	3,092	259
\$17.50 to \$19.99.....	1,797	1,785	12	6	6	...	158	1,633	1,621	12
\$20.00 to \$24.99.....	2,964	2,861	103	192	192	...	...	2,773	2,669	103
\$25.00 or more.....	3,504	3,436	68	...	...	...	32	3,472	3,404	68
Taxes not payable in 1949 <sup>3</sup> .....	129	129	...	2	2	...	...	126	127	...
Taxes or value not reported.....	1,123	1,033	90	88	...	...	...	1,035	1,033	2
Median taxes.....dollars..	16.10	16.21	...	...	...	...	...	16.41	16.49	...
<b>MONTHLY TOTAL RENTAL RECEIPTS<sup>2</sup> PER DWELLING UNIT</b>										
Less than \$20.....	1,905	1,873	32	...	...	...	...	1,904	1,873	32
\$20 to \$29.....	3,828	3,790	38	...	...	...	63	3,765	3,727	38
\$30 to \$39.....	7,726	7,211	515	309	309	...	32	7,385	6,870	515
\$40 to \$49.....	2,763	2,667	96	216	128	...	159	2,388	2,380	8
\$50 to \$59.....	1,884	1,818	66	...	...	...	126	1,758	1,692	66
\$60 to \$69.....	801	733	68	145	145	...	...	657	589	68
\$70 to \$79.....	819	754	65	197	134	63	63	558	556	2
\$80 to \$89.....	503	320	183	245	63	182	...	258	257	1
\$90 to \$99.....	525	525	...	...	...	...	455	70	70	...
\$100 or more.....	1,146	1,080	66	63	63	...	...	1,082	1,016	66
Median receipts.....dollars..	36	36	...	...	...	...	...	35	35	...
<b>MONTHLY RESIDENTIAL RENTAL RECEIPTS<sup>2</sup> PER DWELLING UNIT</b>										
Less than \$20.....	2,095	2,063	32	...	...	...	...	2,095	2,063	32
\$20 to \$29.....	4,167	4,066	101	...	...	...	63	4,105	4,033	101
\$30 to \$39.....	8,071	7,493	578	309	309	...	32	7,730	7,152	578
\$40 to \$49.....	2,563	2,467	96	216	128	...	159	2,180	2,180	8
\$50 to \$59.....	1,696	1,689	7	1	1	...	126	1,568	1,561	7
\$60 to \$69.....	701	637	64	144	144	...	...	558	494	64
\$70 to \$79.....	1,268	1,203	65	197	134	63	63	1,008	1,006	2
\$80 to \$89.....	441	258	183	245	63	182	...	196	195	1
\$90 to \$99.....	460	460	...	...	...	...	455	5	5	...
\$100 or more.....	437	434	3	63	63	...	...	374	371	3
Median receipts.....dollars..	35	35	...	...	...	...	...	34	34	...
<b>TOTAL RENTAL RECEIPTS<sup>2</sup> AS PERCENT OF MARKET VALUE</b>										
Less than 5 percent.....	1,890	1,827	63	245	245	...	...	1,645	1,582	63
5 to 9 percent.....	6,980	6,466	514	393	147	245	285	6,300	6,033	268
10 to 14 percent.....	6,994	6,790	204	323	323	...	614	6,057	5,833	204
15 to 19 percent.....	2,767	2,636	131	63	63	...	...	2,704	2,573	131
20 to 24 percent.....	1,234	1,233	1	63	63	...	...	1,170	1,169	1
25 to 29 percent.....	353	353	...	...	...	...	...	353	353	...
30 to 34 percent.....	523	396	127	...	...	...	...	523	396	127
35 to 39 percent.....	...	...	...	...	...	...	...	...	...	...
40 percent or more.....	233	233	...	...	...	...	...	233	233	...
Market value not reported.....	929	839	90	88	...	...	...	841	839	2
Median percent.....	11	11	...	...	...	...	...	11	11	...
<b>RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup></b>										
Less than 50 percent.....	1,057	994	63	...	...	...	...	1,058	994	63
50 to 79 percent.....	1,212	1,117	95	...	...	...	...	1,212	1,117	95
80 to 89 percent.....	303	299	4	...	...	...	...	303	299	4
90 to 99 percent.....	109	99	10	1	1	...	...	108	98	10
100 percent.....	19,219	18,261	958	1,175	842	245	899	17,145	16,520	624

<sup>1</sup> Table total includes 88 properties which have FHA-insured first mortgage with conventional second mortgage.

<sup>2</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

<sup>3</sup> 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 <sup>1</sup>	With no second mortgage	With VA guaranteed second mortgage				
<b>REAL ESTATE TAXES PER DWELLING UNIT</b>										
Properties with at least 90 percent of their revenues from residential units.....	19,328	18,362	966	1,174	841	245	897	17,256	16,619	633
Less than \$20.....	573	573	...	...	...	...	...	573	573	...
\$20 to \$39.....	3,985	3,732	253	...	...	...	63	3,922	3,668	253
\$40 to \$59.....	4,393	4,201	192	63	63	...	...	4,330	4,137	192
\$60 to \$79.....	3,070	2,910	160	235	247	...	63	2,672	2,599	72
\$80 to \$99.....	2,178	2,073	105	67	67	...	253	1,857	1,751	105
\$100 to \$119.....	1,568	1,564	4	267	267	...	63	1,238	1,234	4
\$120 to \$139.....	2,000	1,998	2	63	63	...	455	1,482	1,480	2
\$140 to \$159.....	516	452	64	126	63	63	...	390	389	1
\$160 to \$199.....	649	465	184	251	69	182	...	398	396	2
\$200 to \$299.....	134	132	2	...	...	...	...	134	132	2
\$300 or more.....	3	3	...	...	...	...	...	3	3	...
Taxes not payable in 1949.....	129	129	...	2	2	...	...	127	127	...
Taxes not reported.....	130	130	...	...	...	...	...	130	130	...
Median taxes.....dollars..	59	59	...	...	...	...	...	53	54	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup></b>										
Properties with both interest and principal in first mortgage payments.....	19,227	18,327	900	1,174	840	245	897	17,155	16,587	567
Less than 30 percent.....	2,787	2,719	68	126	126	...	...	2,661	2,593	68
30 to 39 percent.....	2,495	2,398	97	215	127	...	...	2,279	2,270	9
40 to 49 percent.....	4,148	4,017	131	195	195	...	455	3,497	3,366	131
50 to 59 percent.....	2,123	2,058	65	254	254	...	158	1,711	1,646	65
60 to 69 percent.....	2,405	2,158	247	321	75	245	...	2,085	2,083	2
70 to 79 percent.....	1,669	1,604	65	63	63	...	63	1,542	1,477	65
80 to 89 percent.....	1,240	1,240	...	...	...	...	126	1,114	1,114	...
90 to 99 percent.....	682	581	101	...	...	...	63	620	518	101
100 percent or more.....	1,678	1,552	126	...	...	...	32	1,646	1,520	126
Median percent.....	51	50	...	...	...	...	...	51	50	...
<b>INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS<sup>2</sup> LESS REAL ESTATE TAXES</b>										
Properties with both interest and principal in first mortgage payments.....	19,227	18,327	900	1,174	840	245	897	17,155	16,587	567
Less than 30 percent.....	1,876	1,872	4	126	126	...	...	1,749	1,745	4
30 to 39 percent.....	2,454	2,385	69	126	126	...	...	2,328	2,229	69
40 to 49 percent.....	1,656	1,564	92	152	64	...	...	1,504	1,500	4
50 to 59 percent.....	2,743	2,549	194	68	68	...	455	2,220	2,026	194
60 to 69 percent.....	2,400	2,398	2	316	316	...	63	2,021	2,019	2
70 to 79 percent.....	1,705	1,641	64	12	12	...	158	1,534	1,470	64
80 to 89 percent.....	1,135	887	248	245	...	245	...	890	887	3
90 to 99 percent.....	1,559	1,559	...	63	63	...	63	1,433	1,433	...
100 percent or more.....	3,441	3,213	228	63	63	...	199	3,220	2,991	228
Taxes not payable in 1949 or not reported.....	298	258	...	2	2	...	...	256	256	...
Median percent.....	63	63	...	...	...	...	...	63	63	...

<sup>1</sup> Table total includes 88 properties which have FHA-insured first mortgage with conventional second mortgage.

<sup>2</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

RESIDENTIAL FINANCING

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

Subject	Total		Properties with FHA-insured first mortgages		Properties with conventional first mortgages	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
Total.....	235	91,370	35	39,600	200	51,770
Average debt per property.....	...	388.8	...	1,131.4	...	258.9
<b>TOTAL MORTGAGE LOAN ON PROPERTY</b>						
Less than \$50,000.....	...	...	...	...	...	...
\$50,000 to \$99,999.....	17	940	...	...	17	940
\$100,000 to \$149,999.....	23	2,240	...	...	23	2,240
\$150,000 to \$199,999.....	53	7,510	...	...	53	7,510
\$200,000 to \$299,999.....	54	11,090	...	...	54	11,090
\$300,000 to \$499,999.....	25	8,860	...	...	25	8,860
\$500,000 to \$699,999.....	28	15,250	17	9,500	11	5,750
\$700,000 to \$999,999.....	12	8,280	5	3,890	7	4,390
\$1,000,000 or more.....	23	37,200	13	26,210	10	10,990
Median loan.....dollars..	245,000	...	720,000	...	212,000	...
<b>TOTAL OUTSTANDING DEBT ON PROPERTY</b>						
Less than \$50,000.....	5	190	...	...	5	190
\$50,000 to \$99,999.....	24	1,750	...	...	24	1,750
\$100,000 to \$149,999.....	43	5,160	...	...	43	5,160
\$150,000 to \$199,999.....	44	7,300	...	...	44	7,300
\$200,000 to \$299,999.....	37	8,630	...	...	37	8,630
\$300,000 to \$499,999.....	29	11,980	4	1,950	25	10,030
\$500,000 to \$699,999.....	23	13,520	14	8,200	9	5,320
\$700,000 to \$999,999.....	10	7,990	4	3,240	6	4,750
\$1,000,000 or more.....	20	34,850	13	26,210	7	8,640
Median debt.....dollars..	204,000	...	692,000	...	181,000	...

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.....	90,060	82,740	7,320	39,600	50,460	1,350	Total mortgages.....	235	207	128	35	200	28
Average debt per mortgage..	383.2	399.7	261.4	1,131.4	252.3	48.2	<b>TYPE OF MORTGAGE HOLDER</b>						
<b>TYPE OF MORTGAGE HOLDER</b>						<b>FORM OF DEBT</b>							
Commercial bank or trust company.....	4,930	4,660	270	3,340	1,590	...	Commercial bank or trust company.....	7	6	1	4	3	1
Mutual savings bank.....	17,280	17,280	...	16,430	850	...	Mutual savings bank.....	24	24	...	20	4	...
Savings and loan association.....	220	120	100	...	220	10	Savings and loan association.....	4	3	1	...	4	1
Life insurance company.....	62,870	57,440	5,430	17,970	44,900	210	Life insurance company.....	189	167	22	10	179	2
Mortgage company.....	2,120	2,120	...	1,860	260	60	Mortgage company.....	5	5	...	1	4	4
Federal National Mortgage Assn.....	890	...	...	...	...	630	Federal National Mortgage Assn.....	...	...	...	...	...	...
Individual.....	1,750	1,120	630	...	1,750	440	Individual.....	1	...	1	...	1	10
Other.....	...	...	...	...	...	...	Other.....	5	2	3	...	5	10
<b>YEAR MORTGAGE MADE OR ASSUMED</b>						<b>AMORTIZATION</b>							
1950 (part).....	12,280	12,050	230	5,930	6,350	110	Fully amortized.....	104	97	7	35	69	11
1949.....	31,440	29,530	1,910	24,140	7,300	510	Partially amortized.....	118	97	21	...	118	16
1948.....	17,040	15,020	2,020	6,860	10,180	200	Not amortized.....	13	13	...	...	13	...
1947.....	10,160	9,010	1,150	570	9,590	440	On demand.....	...	...	...	...	...	1
1946.....	4,820	3,740	1,080	...	4,820	...	Regular principal payments required.....	...	...	...	...	...	...
1942 to 1945.....	9,260	8,930	330	1,450	7,810	90	No regular principal payments required.....	...	...	...	...	...	1
1940 to 1941.....	1,590	1,590	...	...	1,590	...	<b>AMORTIZATION</b>						
1935 to 1939.....	2,580	1,980	600	650	1,930	...	Fully amortized.....	104	97	7	35	69	11
1930 to 1934.....	890	890	...	...	890	...	Partially amortized.....	118	97	21	...	118	16
1929 or earlier.....	...	...	...	...	...	...	Not amortized.....	13	13	...	...	13	...

<sup>1</sup>All second mortgages are on properties with conventional first mortgage.

PHILADELPHIA STANDARD METROPOLITAN AREA

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					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						
CURRENT STATUS OF PAYMENTS						INTEREST RATE												
Ahead or up-to-date in scheduled payments.....	228	200	28	33	195	28	Less than 3.0 percent.....	...	...	...	...	...	...	...	...	...		
Delinquent:							3.0 percent.....	1	...	1	...	...	...	1	...	2		
Foreclosure in process.....	...	...	...	...	...	...	3.1 to 3.5 percent.....	18	18	...	1	...	17	...	2	2		
Foreclosure not in process.....	7	7	...	2	5	...	3.6 to 3.9 percent.....	2	2	...	1	...	1	...	...	...		
No regular payments required.....	...	...	...	...	...	...	4.0 percent.....	104	87	17	31	...	73	...	7	7		
YEAR MORTGAGE MADE OR ASSUMED						MORTGAGE LOAN												
1950 (part).....	25	23	2	4	21	3	4.1 to 4.4 percent.....	29	28	1	...	...	29	...	...	...		
1949.....	42	35	7	19	23	10	4.5 percent.....	77	68	9	...	...	75	...	5	5		
1948.....	42	36	6	8	34	3	4.6 to 5.0 percent.....	4	4	...	...	...	4	...	...	1		
1947.....	35	30	5	1	34	6	5.1 to 5.5 percent.....	...	...	...	...	...	...	...	...	6		
1946.....	19	17	2	...	19	...	5.6 to 6.0 percent.....	...	...	...	...	...	...	...	...	...		
1942 to 1945.....	47	45	2	2	45	6	6.1 percent or more.....	...	...	...	...	...	...	...	...	...		
1940 to 1941.....	16	16	...	...	16	...	Median interest rate....percent..	4.0	4.0	4.0	4.0	4.0	4.2	...	2.8	2.8		
1935 to 1939.....	8	4	4	1	7	...	OUTSTANDING DEBT											
1930 to 1934.....	1	1	...	...	1	...	Less than \$50,000.....	...	...	...	...	...	...	...	...	17		
1929 or earlier.....	...	...	...	...	...	...	\$50,000 to \$99,999.....	17	17	...	...	...	17	...	7	7		
TERM OF MORTGAGE						MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT												
On demand.....	...	...	...	...	...	1	\$100,000 to \$149,999.....	28	23	5	...	...	28	...	1	1		
Less than 5 years.....	9	9	...	...	9	2	\$150,000 to \$199,999.....	58	52	6	...	...	58	...	1	1		
5 to 9 years.....	16	11	5	...	16	12	\$200,000 to \$299,999.....	45	34	11	...	...	45	...	1	1		
10 to 12 years.....	63	57	6	...	63	9	\$300,000 to \$499,999.....	24	23	1	...	...	24	...	1	1		
13 to 14 years.....	2	...	2	...	2	...	\$500,000 to \$699,999.....	28	27	1	17	...	11	...	...	...		
15 years.....	45	40	5	...	45	1	\$700,000 to \$999,999.....	13	10	3	5	...	8	...	...	...		
16 to 19 years.....	4	4	...	...	4	...	\$1,000,000 or more.....	22	21	1	13	...	9	...	...	...		
20 years.....	45	36	9	...	45	3	Median loan.....dollars..	232,000	233,000	227,000	720,000	197,000	...	...	...	...		
21 to 24 years.....	12	12	...	...	12	...	OUTSTANDING DEBT											
25 years.....	1	1	...	...	1	...	Less than \$50,000.....	5	5	...	...	...	5	...	18	18		
26 years or more.....	38	37	1	35	3	...	\$50,000 to \$99,999.....	25	24	1	...	...	25	...	6	6		
Median term.....years..	1.5	1.5	1.5	26+	1.5	...	\$100,000 to \$149,999.....	51	42	9	...	...	51	...	2	2		
YEAR MORTGAGE DUE						MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT												
On demand.....	...	...	...	...	...	1	\$150,000 to \$199,999.....	36	33	3	...	...	36	...	...	...		
Fully amortized.....	104	97	7	35	69	11	\$200,000 to \$299,999.....	37	27	10	...	...	37	...	2	2		
Past due.....	...	...	...	...	...	...	\$300,000 to \$499,999.....	29	27	2	4	...	25	...	...	...		
1950 to 1951.....	...	...	...	...	...	2	\$500,000 to \$699,999.....	22	21	1	14	...	8	...	...	...		
1952 to 1953.....	...	...	...	...	...	1	\$700,000 to \$999,999.....	12	10	2	4	...	8	...	...	...		
1954 to 1955.....	...	...	...	...	...	2	\$1,000,000 or more.....	18	18	...	13	...	5	...	...	...		
1956 to 1957.....	13	13	...	...	13	1	Median debt.....dollars..	201,000	199,000	210,000	692,000	176,000	...	...	...	...		
1958 to 1959.....	3	3	...	...	3	...	MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT											
1960 to 1964.....	18	18	...	...	18	5	Mortgages with payments which include both.....	222	194	28	35	187	27	...	...	...		
1965 to 1969.....	22	16	6	...	22	...	Less than \$20.....	131	112	19	2	129	27	...	...	...		
1970 to 1974.....	16	15	1	3	13	1	\$20 to \$24.....	31	28	3	1	30	...	...	...	...		
1975 or later.....	32	32	...	32	...	...	\$25 to \$29.....	8	3	5	1	7	...	...	...	...		
Partially or not amortized.....	131	110	21	...	131	16	\$30 to \$34.....	13	13	...	8	5	...	...	...	...		
Past due.....	1	1	...	...	1	...	\$35 to \$39.....	24	23	1	19	5	...	...	...	...		
1950 to 1951.....	19	19	...	...	19	...	\$40 to \$44.....	11	11	...	4	7	...	...	...	...		
1952 to 1953.....	16	12	4	...	16	5	\$45 to \$49.....	...	...	...	...	...	...	...	...	...		
1954 to 1955.....	11	8	3	...	11	6	\$50 to \$69.....	2	2	...	...	...	2	...	...	...		
1956 to 1957.....	26	20	6	...	26	1	\$70 or more.....	2	2	...	...	...	2	...	...	...		
1958 to 1959.....	14	11	3	...	14	1	Median payment.....dollars..	16	17	14	36	14	...	...	...	...		
1960 to 1964.....	20	18	2	...	20	3												
1965 to 1969.....	21	19	2	...	21	...												
1970 to 1974.....	2	2	...	...	2	...												
1975 or later.....	1	...	1	...	1	...												

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			Prop- erties with FHA- insured first mortgage	Prop- erties with conven- tional first mortgage	Subject	Total mortgaged properties			Prop- erties with FHA- insured first mortgage	Prop- erties with conven- tional first mortgage
	Total	With no second mort- gage	With second mort- gage <sup>1</sup>				Total	With no second mort- gage	With second mort- gage <sup>1</sup>		
Total properties.....	235	207	28	35	200	TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE					
STRUCTURES ON PROPERTY						Less than 20 percent.....	12	11	1	...	12
1 structure.....	154	131	23	3	151	20 to 39 percent.....	36	35	1	1	35
2 structures or more.....	81	76	5	32	49	40 to 59 percent.....	60	58	10	...	68
DWELLING UNITS ON PROPERTY						60 to 69 percent.....	28	26	2	...	28
50 to 74 dwelling units.....	108	96	12	10	98	70 to 79 percent.....	18	12	5	3	15
75 to 99 dwelling units.....	62	56	6	6	56	80 to 84 percent.....	21	15	6	7	14
100 to 199 dwelling units.....	44	38	6	7	37	85 to 89 percent.....	4	4	...	4	...
200 dwelling units or more.....	21	17	4	12	9	90 to 94 percent.....	9	9	...	5	4
BUSINESS FLOOR SPACE ON PROPERTY						95 to 99 percent.....	8	8	...	7	1
None.....	161	149	12	32	129	100 percent or more.....	7	7	...	7	...
Less than half.....	74	58	16	3	71	Market value not reported.....	24	21	3	1	23
YEAR STRUCTURE BUILT <sup>2</sup>						Median percent.....	57	56	63	92	52
1950 (part).....	3	3	...	3	...	FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1949.....	15	15	...	13	2	Properties with first mortgage made or assumed at time of purchase.....					
1948.....	20	20	...	15	5	107	86	21	33	74	
1947.....	5	4	1	...	5	Less than 50 percent.....	8	4	4	...	8
1946.....	1	1	...	1	...	50 to 59 percent.....	6	2	4	...	6
1942 to 1945.....	7	6	1	2	5	60 to 64 percent.....	1	1	...	1	...
1940 to 1941.....	6	6	...	6	...	65 to 69 percent.....	12	10	2	...	12
1930 to 1939.....	27	26	1	1	26	70 to 74 percent.....	2	2	...	2	...
1929 or earlier.....	147	122	25	...	147	75 to 79 percent.....	10	9	1	1	9
Not reported.....	4	4	...	...	4	80 to 84 percent.....	15	14	1	...	15
YEAR STRUCTURE ACQUIRED <sup>2</sup>						85 to 89 percent.....	8	4	4	...	8
1950 (part).....	7	6	1	4	3	90 to 94 percent.....	12	12	...	8	4
1949.....	33	26	7	19	14	95 to 99 percent.....	7	7	...	7	...
1948.....	28	25	3	8	20	100 percent or more.....	20	16	4	16	4
1947.....	16	10	6	1	15	Purchase price not reported or property not acquired by purchase..	6	5	1	1	5
1946.....	2	1	1	...	2	Median percent.....	84	84	73	100	78
1942 to 1945.....	42	37	5	2	40	TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1940 to 1941.....	34	30	4	...	34	Properties with first mortgage made or assumed at time of purchase.....					
1930 to 1939.....	51	50	1	1	50	107	86	21	33	74	
1929 or earlier.....	22	22	...	...	22	Less than 50 percent.....	4	4	...	4	...
Not reported.....	...	...	...	...	...	50 to 59 percent.....	2	2	...	2	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED <sup>2</sup>						60 to 64 percent.....	1	1	...	1	...
New.....	86	83	3	29	57	65 to 69 percent.....	16	10	6	...	16
Previously occupied.....	149	124	25	6	143	70 to 74 percent.....	2	2	...	2	...
PURCHASE PRICE						75 to 79 percent.....	13	9	4	1	12
Less than \$50,000.....	4	...	4	...	4	80 to 84 percent.....	14	14	...	...	14
\$50,000 to \$99,999.....	...	...	...	...	...	85 to 89 percent.....	6	4	2	...	6
\$100,000 to \$149,999.....	12	12	...	...	12	90 to 94 percent.....	12	12	...	8	4
\$150,000 to \$199,999.....	26	26	...	...	26	95 to 99 percent.....	11	7	4	7	4
\$200,000 to \$299,999.....	70	59	11	...	70	100 percent or more.....	20	16	4	16	4
\$300,000 to \$399,999.....	29	22	7	...	29	Purchase price not reported or property not acquired by purchase..	6	5	1	1	5
\$400,000 to \$499,999.....	34	34	...	15	19	Median percent.....	84	84	83	100	79
\$500,000 to \$599,999.....	18	17	1	6	12	TYPE OF OWNER					
\$700,000 to \$999,999.....	32	28	4	13	19	Individual.....	72	67	5	...	72
\$1,000,000 or more.....	4	3	1	...	4	Partnership.....	37	28	9	...	37
Property not acquired by purchase...	4	3	1	...	4	Corporation.....	126	112	14	35	91
Not reported.....	6	6	...	1	5	ORIGIN AND PURPOSE OF FIRST MORTGAGE					
Median purchase price.....dollars..	331,000	318,000	371,000	766,000	282,000	Mortgage made or assumed at time property acquired.....	107	86	21	33	74
MARKET VALUE						Mortgage refinanced or renewed.....	116	109	7	2	114
Less than \$50,000.....	...	...	...	...	...	To increase loan for improvements or repairs.....	14	14	...	...	14
\$50,000 to \$99,999.....	3	3	...	...	3	To increase loan for other reasons	1	1	...	...	1
\$100,000 to \$149,999.....	4	4	...	...	4	To secure better terms.....	62	58	4	2	60
\$150,000 to \$199,999.....	4	4	...	...	4	To renew or extend loan without increasing amount.....	37	35	2	...	37
\$200,000 to \$299,999.....	45	38	7	...	45	For other purpose.....	2	1	1	...	2
\$300,000 to \$399,999.....	63	50	13	...	63	Mortgage placed later than acquisi- tion of property.....	12	12	...	...	12
\$400,000 to \$499,999.....	40	40	...	12	28	To make improvements or repairs...	2	2	...	...	2
\$500,000 to \$599,999.....	18	18	...	7	11	To invest in other properties.....	1	1	...	...	1
\$700,000 to \$999,999.....	34	29	5	15	19	To invest in business other than real estate.....	...	...	...	...	...
\$1,000,000 or more.....	24	21	3	1	23	For other purpose.....	9	9	...	...	9
Not reported.....	34	29	5	15	19						
Median market value.....dollars..	457,000	476,000	384,000	842,000	403,000						

<sup>1</sup> All second mortgages are on properties with conventional first mortgage.  
<sup>2</sup> 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			Propert-ies with FHA-insured first mortgage	Propert-ies with conven-tional first mortgage	Subject	Total mortgaged properties			Propert-ies with FHA-insured first mortgage	Propert-ies with conven-tional first mortgage
	Total	With no second mort-gage	With second mort-gage <sup>1</sup>				Total	With no second mort-gage	With second mort-gage <sup>1</sup>		
LENDER OF REFINANCED OR RENEWED MORTGAGE						RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>2</sup>					
Total refinanced or renewed mortgages.....	116	109	7	2	114	Less than 50 percent.....	...	...	...	...	...
Same lender.....	76	73	3	...	...	50 to 79 percent.....	4	4	...	...	4
Different lender.....	40	36	4	2	...	80 to 89 percent.....	12	8	4	...	12
						90 to 99 percent.....	45	35	10	1	44
						100 percent.....	142	134	8	14	128
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts <sup>2</sup> reported.....	203	181	22	15	188	REAL ESTATE TAXES PER DWELLING UNIT					
						Properties with at least 90 percent of their revenues from residential units.....	187	169	18	15	172
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE						Less than \$20.....	...	...	...	...	...
Less than \$2.50.....	...	...	...	...	...	\$20 to \$39.....	...	...	...	...	...
\$2.50 to \$4.99.....	1	1	...	...	1	\$40 to \$59.....	11	11	...	...	11
\$5.00 to \$7.49.....	10	9	1	2	8	\$60 to \$79.....	47	44	3	2	45
\$7.50 to \$9.99.....	19	19	...	3	16	\$80 to \$99.....	49	45	4	4	45
\$10.00 to \$12.49.....	18	18	...	2	18	\$100 to \$119.....	35	31	4	3	32
\$12.50 to \$14.99.....	27	21	6	2	25	\$120 to \$139.....	12	10	2	...	12
\$15.00 to \$17.49.....	31	25	6	6	25	\$140 to \$159.....	10	9	1	...	10
\$17.50 to \$19.99.....	37	35	2	3	35	\$160 to \$199.....	10	8	2	6	4
\$20.00 to \$24.99.....	35	30	5	...	35	\$200 to \$299.....	7	5	2	...	7
\$25.00 or more.....	...	...	...	...	...	\$300 or more.....	2	2	...	...	2
Taxes not payable in 1949 <sup>3</sup> .....	25	23	2	...	25	Taxes not payable in 1949.....	...	...	...	...	...
Taxes or value not reported.....	18.63	18.60	18.75	17.71	18.85	Taxes not reported.....	4	4	...	...	4
Median taxes.....dollars..	18.63	18.60	18.75	17.71	18.85	Median taxes.....dollars..	89	87	105	105	87
MONTHLY TOTAL RENTAL RECEIPTS <sup>2</sup> PER DWELLING UNIT						INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>2</sup>					
Less than \$20.....	6	6	...	...	6	Properties with both interest and principal in first mort-gage payments.....	191	169	22	15	176
\$20 to \$29.....	4	4	...	...	4	Less than 30 percent.....	73	68	5	...	73
\$30 to \$39.....	25	25	...	...	25	30 to 39 percent.....	57	48	9	1	56
\$40 to \$49.....	63	55	8	2	61	40 to 49 percent.....	25	21	4	5	20
\$50 to \$59.....	38	35	3	...	38	50 to 59 percent.....	18	16	2	9	9
\$60 to \$69.....	25	20	5	6	19	60 to 69 percent.....	14	12	2	...	14
\$70 to \$79.....	25	23	2	7	18	70 to 79 percent.....	...	...	...	...	...
\$80 to \$89.....	3	2	1	...	3	80 percent or more.....	4	4	...	...	4
\$90 to \$99.....	7	7	...	...	7	Median percent.....	34	33	37	52	33
\$100 or more.....	7	4	3	...	7	INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS <sup>2</sup> LESS REAL ESTATE TAXES					
Median receipts.....dollars..	50	50	60	69	49	Properties with both interest and principal in first mort-gage payments.....	191	169	22	15	176
MONTHLY RESIDENTIAL RENTAL RECEIPTS <sup>2</sup> PER DWELLING UNIT						Less than 30 percent.....	35	31	4	...	35
Less than \$20.....	6	6	...	...	6	30 to 39 percent.....	54	48	6	...	54
\$20 to \$29.....	6	6	...	...	6	40 to 49 percent.....	40	36	4	1	39
\$30 to \$39.....	23	23	...	...	23	50 to 59 percent.....	25	21	4	5	20
\$40 to \$49.....	72	64	8	2	70	60 to 69 percent.....	16	14	2	7	9
\$50 to \$59.....	40	33	7	1	39	70 to 79 percent.....	4	3	1	2	2
\$60 to \$69.....	20	19	1	5	15	80 percent or more.....	13	12	1	...	13
\$70 to \$79.....	19	17	2	7	12	Taxes not payable in 1949 or not reported.....	4	4	...	...	4
\$80 to \$89.....	5	4	1	...	5	Median percent.....	42	42	43	62	40
\$90 to \$99.....	5	5	...	...	5						
\$100 or more.....	7	4	3	...	7						
Median receipts.....dollars..	49	48	54	69	48						
TOTAL RENTAL RECEIPTS <sup>2</sup> AS PERCENT OF MARKET VALUE											
Less than 5 percent.....	3	3	...	...	3						
5 to 9 percent.....	49	43	6	9	40						
10 to 14 percent.....	90	82	8	6	84						
15 to 19 percent.....	24	19	5	...	24						
20 to 29 percent.....	9	8	1	...	9						
30 percent or more.....	7	7	...	...	7						
Market value not reported.....	21	19	2	...	21						
Median percent.....	12	12	13	9	13						

<sup>1</sup> All second mortgages are on properties with conventional first mortgage.

<sup>2</sup> Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

<sup>3</sup> 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."