

Chapter 19

PITTSBURGH
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.....	605
2.—Property characteristics, by government insurance status of first mortgage: 1950.....	605

TOTAL OWNER-OCCUPIED PROPERTIES

3.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	606
4.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	606
5.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	609

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

6.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	612
7.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	612
8.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	615

TOTAL RENTAL PROPERTIES

9.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	619
10.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	619
11.—Property characteristics, by government insurance status of first mortgage: 1950.....	622

PITTSBURGH
STANDARD METROPOLITAN AREA

The Pittsburgh Standard Metropolitan Area comprises Allegheny,
Beaver, Washington, and Westmoreland Counties.

604

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.....	134,073	577,231	14,355	88,734	21,190	118,890	98,530	369,607
Average debt per property.....	...	4.3	...	6.2	...	5.6	...	3.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	52,015	90,744	1,734	3,289	2,535	5,313	47,747	82,142
\$4,000 to \$5,999.....	38,109	138,667	5,557	21,168	5,943	23,138	26,610	94,361
\$6,000 to \$7,999.....	19,668	107,399	2,214	12,939	6,202	35,243	11,253	59,217
\$8,000 to \$9,999.....	13,144	101,660	3,323	26,672	4,651	36,859	5,171	38,129
\$10,000 to \$11,999.....	5,686	51,470	685	6,658	1,636	15,699	3,367	29,113
\$12,000 to \$14,999.....	2,477	20,188	141	1,482	225	2,638	2,111	16,068
\$15,000 to \$19,999.....	2,264	34,217	664	9,554	...	...	1,601	24,663
\$20,000 to \$49,999.....	380	13,087	20	440	...	...	560	12,647
\$50,000 to \$99,999.....	56	2,766	...	...	...	...	56	2,766
\$100,000 or more.....	75	17,033	20	6,532	...	...	55	10,501
Median loan.....dollars..	4,700	...	5,900	...	6,600	...	4,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	77,350	161,503	4,167	10,193	6,139	16,923	67,047	124,387
\$4,000 to \$5,999.....	26,376	127,779	4,670	21,667	5,463	26,569	16,245	79,543
\$6,000 to \$7,999.....	14,033	96,653	1,932	14,037	5,085	34,640	7,014	47,976
\$8,000 to \$9,999.....	10,572	92,181	2,309	20,126	3,927	34,487	4,339	37,568
\$10,000 to \$11,999.....	2,063	22,127	504	5,338	516	5,471	1,044	11,318
\$12,000 to \$14,999.....	1,667	21,677	285	3,526	65	800	1,317	17,351
\$15,000 to \$19,999.....	1,561	26,629	449	6,875	...	...	1,112	19,754
\$20,000 to \$49,999.....	328	9,069	20	440	...	...	308	8,629
\$50,000 to \$99,999.....	51	2,686	...	...	...	...	51	2,686
\$100,000 or more.....	73	16,927	20	6,532	...	...	53	10,395
Median debt.....dollars..	3,500	...	4,800	...	5,600	...	2,900	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	134,073	128,019	6,054	14,355	11,060	3,081	214	21,190	20,938	252	98,530	96,023	2,506
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	103,634	98,464	5,170	13,727	10,593	2,920	214	16,610	16,398	212	73,296	71,472	1,823
2 to 4 dwelling units.....	28,636	27,896	740	568	446	121	...	4,546	4,506	40	23,519	22,945	577
5 to 49 dwelling units.....	1,767	1,621	146	52	12	40	...	34	34	...	1,681	1,575	106
50 dwelling units or more.....	42	41	1	8	8	...	...	...	...	...	34	33	1
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	127,951	121,938	6,013	14,284	10,988	3,081	214	20,858	20,606	252	92,812	90,347	2,465
Less than half.....	6,121	6,081	40	72	72	...	...	333	333	...	5,718	5,678	40
YEAR STRUCTURE BUILT													
1950 (part).....	1,424	1,305	119	284	165	119	...	487	487	...	653	653	...
1949.....	6,427	5,022	1,405	1,767	362	1,405	...	1,296	1,296	...	3,366	3,366	...
1948.....	4,291	3,938	353	933	600	393	...	871	871	...	2,468	2,468	...
1947.....	5,615	5,002	613	1,277	664	613	...	1,028	1,028	...	3,309	3,309	...
1946.....	2,881	2,196	685	481	141	339	...	1,130	1,130	...	1,270	925	345
1942 to 1945.....	4,619	4,508	111	1,766	1,695	71	...	736	736	...	2,116	2,076	40
1940 to 1941.....	8,944	8,159	785	3,187	3,187	...	...	746	675	71	5,012	4,297	714
1930 to 1939.....	15,993	15,812	181	1,665	1,594	71	...	2,408	2,408	...	11,920	11,810	110
1929 or earlier.....	81,016	79,264	1,752	2,978	2,653	111	214	12,227	12,046	181	65,810	64,566	1,245
Not reported.....	2,871	2,820	51	...	...	...	...	262	262	...	2,610	2,559	51
MARKET VALUE													
Less than \$4,000.....	8,399	8,124	275	541	306	235	...	837	837	...	7,021	6,981	40
\$4,000 to \$5,999.....	18,650	18,077	573	40	40	...	...	2,725	2,725	...	15,886	15,313	573
\$6,000 to \$7,999.....	23,326	22,890	436	785	635	150	...	4,895	4,855	40	17,647	17,401	247
\$8,000 to \$9,999.....	23,512	22,492	1,020	2,630	1,931	699	...	4,166	4,095	71	16,717	16,466	251
\$10,000 to \$11,999.....	17,757	16,477	1,280	3,838	2,700	1,138	...	3,309	3,298	71	10,610	10,540	71
\$12,000 to \$14,999.....	19,278	18,543	735	3,683	3,095	589	...	3,736	3,665	71	11,863	11,787	77
\$15,000 to \$19,999.....	13,146	12,498	648	1,665	1,433	232	...	1,206	1,206	...	10,277	9,861	416
\$20,000 to \$49,999.....	8,123	7,078	1,045	1,153	900	40	214	252	252	...	6,720	5,929	791
\$50,000 to \$99,999.....	285	285	...	...	...	...	...	...	...	...	285	285	...
\$100,000 or more.....	175	...	...	5	5	...	...	71	71	...	99	99	...
Not reported.....	1,424	1,383	41	15	15	...	...	...	...	...	1,409	1,368	41
Median market value.....dollars..	9,400	9,300	...	11,400	11,800	...	...	8,900	8,900	...	9,000	9,000	...

RESIDENTIAL FINANCING

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	122,066	502,967	13,998	79,308	20,298	113,851	87,771	309,808
Average debt per property.....	...	4.1	...	5.7	...	5.6	...	3.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	11,823	11,544	71	78	569	662	11,184	10,804
\$2,000 to \$2,999.....	16,556	26,228	282	374	895	1,770	15,379	24,084
\$3,000 to \$3,999.....	18,678	44,881	1,341	2,750	1,011	2,733	16,325	39,398
\$4,000 to \$4,999.....	18,235	57,585	2,095	6,590	3,076	10,808	13,064	40,187
\$5,000 to \$5,999.....	17,091	70,918	3,383	14,324	2,518	11,122	11,191	45,472
\$6,000 to \$6,999.....	8,932	41,890	797	3,949	3,003	14,669	5,132	23,272
\$7,000 to \$7,999.....	8,838	55,384	1,377	8,756	3,021	19,521	4,439	27,107
\$8,000 to \$8,999.....	7,144	52,841	2,107	15,774	2,422	18,209	2,615	18,858
\$9,000 to \$9,999.....	5,360	45,297	1,176	10,585	2,100	17,681	2,083	17,031
\$10,000 to \$10,999.....	3,704	32,502	362	3,213	1,193	11,406	2,150	17,883
\$11,000 to \$11,999.....	1,519	15,208	283	3,085	305	3,123	931	9,000
\$12,000 to \$14,999.....	2,267	17,733	141	1,482	185	2,147	1,940	14,104
\$15,000 to \$19,999.....	1,741	27,247	585	8,348	...	...	1,157	18,899
\$20,000 or more.....	181	3,709	...	...	...	...	181	3,709
Median loan.....dollars..	4,700	...	5,900	...	6,600	...	4,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	33,528	39,409	1,059	1,286	1,233	1,751	31,236	36,372
\$2,000 to \$2,999.....	17,435	41,733	1,553	3,624	1,596	3,774	14,286	34,335
\$3,000 to \$3,999.....	19,263	66,008	1,436	4,942	2,956	10,318	14,872	50,743
\$4,000 to \$4,999.....	13,198	57,806	3,497	15,228	2,845	12,538	6,856	30,040
\$5,000 to \$5,999.....	10,909	58,934	1,133	6,205	2,447	13,149	7,330	39,580
\$6,000 to \$6,999.....	7,443	48,223	598	3,929	3,497	22,860	3,347	21,434
\$7,000 to \$7,999.....	5,582	41,564	1,295	9,795	1,397	10,416	2,891	21,353
\$8,000 to \$8,999.....	6,370	54,922	1,398	11,677	2,511	21,078	2,661	22,167
\$9,000 to \$9,999.....	3,680	34,430	871	8,089	1,277	12,187	1,532	14,154
\$10,000 to \$10,999.....	1,251	13,053	362	3,770	285	2,849	604	6,434
\$11,000 to \$11,999.....	609	6,903	142	1,568	231	2,622	237	2,713
\$12,000 to \$14,999.....	1,249	16,058	285	3,526	25	309	938	12,223
\$15,000 to \$19,999.....	1,276	22,114	370	5,669	...	...	906	16,445
\$20,000 or more.....	75	1,810	...	...	...	...	75	1,810
Median debt.....dollars..	3,500	...	4,800	...	5,600	...	2,800	...

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages		Total junior mortgages				
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional	
				Total FHA first mortgages	With no second mortgage								With VA guaranteed second mortgage
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	492,297	450,971	41,326	174,419	49,452	22,695	113,598	304,280	289,037	15,243	10,670	4,484	6,186
Average debt per mortgage.....	4.0	3.9	7.2	5.3	4.6	7.5	5.6	3.5	3.4	6.8	1.9	1.5	2.3
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	140,549	132,528	8,021	34,029	27,146	4,611	53,511	53,009	52,669	340	1,743	1,651	92
Mutual savings bank.....	29,733	16,427	13,306	22,705	9,399	13,306	5,623	1,405	1,405	...	2,314	2,314	...
Savings and loan association.....	175,065	173,010	2,055	1,011	1,011	...	22,567	151,487	149,750	1,737	466	...	466
Life insurance company.....	63,437	46,793	16,644	15,015	10,809	4,206	15,015	33,424	20,969	12,458	434	434	...
Mortgage company.....	5,583	5,011	572	932	360	372	4,270	381	381	...	443	85	358
Federal National Mortgage Association.....	12,478	12,478	...	...	...	...	12,478	...	...	...	...	...	...
Individual.....	51,845	51,395	450	...	...	...	...	51,845	51,395	450	1,876	...	1,876
Other.....	13,587	13,329	258	727	727	...	134	12,726	12,468	258	3,394	...	3,394
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	79,960	64,141	15,819	7,460	2,187	5,273	17,951	54,549	44,003	10,546	4,555	1,031	3,524
1949.....	113,847	104,167	9,680	12,977	4,073	8,904	24,470	76,400	75,624	776	2,894	1,901	993
1948.....	105,186	98,275	6,911	19,776	14,389	5,387	23,045	62,365	61,703	662	1,458	927	531
1947.....	74,274	67,511	6,763	8,753	5,043	1,438	24,139	41,382	38,583	2,799	1,071	296	775
1946.....	51,204	49,067	2,137	5,158	3,465	1,693	23,661	22,385	21,941	444	660	329	311
1942 to 1945.....	44,965	44,965	...	9,567	9,567	...	332	35,066	35,066	...	7	...	7
1940 to 1941.....	13,265	13,249	16	8,471	8,471	...	...	4,778	4,778	16	8	...	8
1935 to 1939.....	5,890	5,890	...	2,257	2,257	...	...	3,633	3,633	...	...	...	...
1930 to 1934.....	1,531	1,531	...	...	...	...	...	1,531	1,531	...	...	...	...
1929 or earlier.....	2,175	2,175	...	...	...	...	...	2,175	2,175	...	17	...	17

¹ Includes 2,272 thousand dollars outstanding debt on 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.....	2,897	2,897	...	...	...	...	...	2,897	2,897	...	835	...	835
4.0 percent.....	27,377	25,726	1,651	2,458	1,435	809	20,298	4,619	4,203	416	3,394	3,041	353
4.1 to 4.4 percent.....	71	71	...	...	...	...	...	71	71	...	...	...	...
4.5 percent.....	15,808	12,791	3,017	10,623	8,389	2,232	...	5,187	4,402	785	...	...	...
4.6 to 5.0 percent.....	33,168	32,779	389	918	918	...	...	32,251	31,862	389	487	...	487
5.1 to 5.5 percent.....	1,757	1,686	71	...	...	...	...	1,757	1,686	71	...	...	...
5.6 to 6.0 percent.....	40,950	40,371	579	...	...	...	...	40,950	40,371	579	991	...	991
6.1 percent or more.....	40	40	...	...	...	...	...	40	40	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	4.5	4.5	...	4.0	5.0	5.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	11,894	11,823	71	71	71	...	569	11,255	11,184	71	3,459	2,442	1,017
\$2,000 to \$2,999.....	16,928	16,485	443	282	282	...	895	15,751	15,308	443	853	534	319
\$3,000 to \$3,999.....	18,813	18,426	387	1,341	1,341	...	1,011	16,461	16,074	387	545	25	520
\$4,000 to \$4,999.....	18,008	17,760	248	2,165	2,095	71	3,147	12,697	12,590	107	110	40	71
\$5,000 to \$5,999.....	16,941	16,941	...	3,383	3,383	...	2,518	11,040	11,040	...	739	...	739
\$6,000 to \$6,999.....	9,800	8,754	1,046	1,489	726	763	3,004	5,308	5,096	212	...	...	...
\$7,000 to \$7,999.....	9,394	8,382	1,012	2,004	992	1,012	2,951	4,439	4,439	...	...	...	...
\$8,000 to \$8,999.....	7,361	6,136	1,225	2,113	1,265	848	2,493	2,754	2,448	306	...	...	...
\$9,000 to \$9,999.....	4,467	4,184	283	353	71	283	2,030	2,083	2,083	...	...	...	...
\$10,000 to \$10,999.....	3,343	3,343	...	71	71	...	1,193	2,079	2,079	...	...	...	...
\$11,000 to \$11,999.....	930	930	...	...	...	...	305	625	625	...	...	...	...
\$12,000 to \$14,999.....	3,260	2,267	993	420	141	65	185	2,654	1,940	714	...	...	...
\$15,000 to \$19,999.....	748	748	...	306	306	...	...	442	442	...	...	...	...
\$20,000 or more.....	181	181	...	...	...	...	...	181	181	...	...	...	...
Median loan.....dollars..	4,700	4,600	...	5,900	5,400	...	6,600	4,000	4,000	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	33,740	33,418	322	1,059	1,059	...	1,233	31,447	31,125	322	4,063	2,654	1,409
\$2,000 to \$2,999.....	17,923	17,282	641	1,553	1,553	...	1,596	14,775	14,134	641	769	322	447
\$3,000 to \$3,999.....	18,880	18,730	150	1,436	1,436	...	3,027	14,417	14,338	79	65	65	...
\$4,000 to \$4,999.....	13,155	12,906	249	3,568	3,497	71	2,845	6,744	6,636	108	810	...	810
\$5,000 to \$5,999.....	10,910	10,768	142	1,133	1,062	71	2,376	7,401	7,330	71	...	...	...
\$6,000 to \$6,999.....	8,160	7,256	904	1,424	519	904	3,497	3,240	3,240	...	...	...	...
\$7,000 to \$7,999.....	6,428	5,110	1,318	1,788	847	941	1,467	3,172	2,866	306	...	...	...
\$8,000 to \$8,999.....	6,201	5,282	919	1,171	251	919	2,440	2,590	2,590	...	...	...	...
\$9,000 to \$9,999.....	2,716	2,645	71	212	141	71	1,277	1,226	1,226	...	...	...	...
\$10,000 to \$10,999.....	1,103	889	214	214	...	...	285	604	604	...	...	...	...
\$11,000 to \$11,999.....	467	467	...	...	...	...	...	237	237	...	...	...	...
\$12,000 to \$14,999.....	1,814	1,035	779	135	71	65	230	1,652	938	714	...	...	...
\$15,000 to \$19,999.....	497	497	...	306	306	...	...	192	192	...	...	...	...
\$20,000 or more.....	75	75	...	...	...	...	...	75	75	...	...	...	...
Median debt.....dollars..	3,400	3,300	...	4,800	4,300	...	5,600	2,800	2,800	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	115,491	109,794	5,697	14,000	10,746	3,042	20,298	81,197	78,967	2,230	4,578	3,041	1,538
Less than \$20.....	17,741	17,396	345	564	539	25	2,794	14,382	14,063	319	3,877	3,001	876
\$20 to \$24.....	11,501	11,193	308	871	871	...	1,670	8,961	8,723	238	110	40	71
\$25 to \$29.....	12,973	12,572	401	1,792	1,651	142	1,701	9,481	9,221	260	...	...	...
\$30 to \$34.....	14,927	14,715	212	2,184	2,184	...	2,245	10,499	10,287	212	71	...	71
\$35 to \$39.....	13,819	12,946	873	3,069	2,306	763	2,567	8,184	8,074	110	...	...	...
\$40 to \$44.....	9,568	8,344	1,224	2,840	1,687	1,153	2,190	4,538	4,538	...	306	...	306
\$45 to \$49.....	7,783	6,770	1,013	919	212	707	1,817	5,048	4,742	306	...	...	...
\$50 to \$54.....	9,283	9,001	282	777	565	212	2,808	5,698	5,698	...	...	...	...
\$55 to \$59.....	3,187	3,187	...	...	...	...	1,028	2,159	2,159	...	...	...	...
\$60 to \$64.....	3,988	3,917	71	212	212	...	675	3,101	3,030	71	...	...	...
\$65 to \$69.....	1,739	1,739	...	...	...	...	...	1,739	1,739	...	...	...	...
\$70 to \$79.....	3,938	3,724	214	285	71	...	518	3,136	3,136	...	...	...	...
\$80 to \$99.....	1,341	1,301	40	110	71	40	285	945	945	...	...	...	...
\$100 to \$119.....	2,979	2,265	714	306	306	...	...	2,673	1,959	714	214	...	214
\$120 or more.....	724	724	...	71	71	...	...	653	653	...	...	...	...
Median payment.....dollars..	35	34	...	37	35	...	38	33	33	...	...	...	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	21,011	20,960	51	1,365	1,365	...	...	506	506	...	19,139	19,089	51
20 to 39 percent.....	37,922	37,699	223	5,028	5,028	...	...	1,428	1,428	...	31,466	31,244	223
40 to 59 percent.....	34,692	33,588	1,104	2,704	2,425	65	214	6,941	6,800	141	25,047	24,363	684
60 to 69 percent.....	11,774	11,381	393	997	816	181	...	5,139	5,068	71	5,638	5,497	142
70 to 79 percent.....	6,626	5,715	911	1,500	731	769	...	2,748	2,748	...	2,377	2,236	142
80 to 84 percent.....	3,362	2,199	1,163	449	71	378	...	1,079	1,079	...	1,824	1,049	785
85 to 89 percent.....	2,720	1,838	882	777	71	706	...	1,254	1,254	...	687	512	175
90 to 94 percent.....	904	378	526	526	...	526	...	237	237	...	141	141	...
95 to 99 percent.....	1,145	1,004	141	141	...	141	...	894	894	...	110	110	...
100 percent or more.....	1,007	732	275	510	235	275	...	71	71	...	427	427	...
Market value not reported.....	905	865	40	...	...	...	...	...	...	...	905	865	40
Median percent.....	41	40	...	44	36	...	...	62	63	...	35	35	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	908	767	141	141	71	71	...	212	212	...	555	484	71
\$2.50 to \$4.99.....	2,667	2,596	71	141	141	...	...	518	447	71	2,008	2,008	...
\$5.00 to \$7.49.....	4,484	4,484	...	353	353	...	...	955	955	...	3,176	3,176	...
\$7.50 to \$9.99.....	9,429	9,350	79	950	871	79	...	1,320	1,320	...	7,160	7,160	...
\$10.00 to \$12.49.....	13,150	12,856	294	1,035	894	141	...	2,370	2,370	...	9,744	9,593	153
\$12.50 to \$14.99.....	17,249	17,012	237	1,671	1,459	212	...	2,958	2,958	...	12,621	12,596	25
\$15.00 to \$17.49.....	19,584	17,982	1,602	2,355	1,883	472	...	2,530	2,530	...	14,700	13,570	1,130
\$17.50 to \$19.99.....	12,247	11,676	571	1,509	1,412	96	...	2,982	2,841	141	7,756	7,423	333
\$20.00 to \$24.99.....	20,292	19,442	850	2,868	2,442	212	214	3,593	3,593	...	13,830	13,407	424
\$25.00 or more.....	10,888	10,653	235	990	754	235	...	663	663	...	9,235	9,235	...
Taxes not payable in 1949 ¹	7,600	6,076	1,524	1,987	463	1,524	...	1,782	1,782	...	3,830	3,830	...
Taxes or value not reported.....	3,569	3,465	104	...	...	...	...	416	416	...	3,154	3,050	104
Median taxes.....dollars..	15.97	15.88	...	16.82	16.79	...	...	15.71	15.67	...	15.87	15.79	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	353	353	...	...	...	...	...	71	71	...	282	282	...
\$20 to \$39.....	4,410	4,410	...	71	71	...	...	712	712	...	3,627	3,627	...
\$40 to \$59.....	11,623	11,270	353	283	283	...	...	2,238	2,167	71	9,103	8,820	283
\$60 to \$79.....	15,522	15,099	423	528	378	150	...	2,673	2,673	...	12,320	12,046	273
\$80 to \$99.....	12,675	12,469	206	401	401	...	...	2,651	2,651	...	9,622	9,416	206
\$100 to \$119.....	10,771	10,629	142	965	965	...	...	1,678	1,678	...	8,128	7,986	142
\$120 to \$139.....	10,054	9,983	71	353	282	71	...	1,479	1,479	...	8,221	8,221	...
\$140 to \$159.....	9,272	8,894	378	1,034	796	237	...	1,469	1,469	...	6,770	6,629	141
\$160 to \$199.....	12,262	11,844	418	2,731	2,423	307	...	2,054	1,983	71	7,478	7,438	40
\$200 to \$249.....	12,132	11,544	588	3,345	2,828	518	...	1,779	1,708	71	7,008	7,008	...
\$250 to \$299.....	4,885	4,579	306	698	...	...	...	800	800	...	3,386	3,080	306
\$300 or more.....	7,544	6,309	1,235	1,603	1,153	235	214	497	497	...	5,444	4,659	785
Taxes not payable in 1949.....	7,600	6,076	1,524	1,987	463	1,524	...	1,782	1,782	...	3,830	3,830	...
Taxes not reported.....	2,968	2,903	65	...	...	...	...	416	416	...	2,552	2,486	65
Median taxes.....dollars..	116	114	...	190	187	...	...	103	103	...	109	109	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	88,236	82,931	5,305	11,737	8,696	3,041	...	19,894	19,682	212	56,603	54,552	2,051
Mortgage refinanced or renewed.....	23,878	23,500	378	1,768	1,553	...	214	309	309	...	21,802	21,639	164
To increase loan for improvements or repairs.....	9,004	8,933	71	306	306	...	...	...	...	...	8,698	8,627	71
To increase loan for other reasons.....	3,243	3,232	11	...	...	...	...	71	71	...	3,173	3,162	11
To secure better terms.....	5,836	5,836	...	894	894	...	...	167	167	...	4,775	4,775	...
To renew or extend loan without increasing amount.....	3,246	3,164	82	71	71	...	...	...	...	...	3,174	3,093	82
For other purpose.....	2,549	2,335	214	497	282	...	214	71	71	...	1,982	1,982	...
Mortgage placed later than acquisition of property.....	9,957	9,932	25	495	495	...	...	96	96	...	9,367	9,341	25
To make improvements or repairs.....	4,687	4,687	...	...	...	...	...	...	...	...	4,687	4,687	...
To invest in other properties.....	1,000	1,000	...	...	...	...	...	...	...	...	1,000	1,000	...
To invest in business other than real estate.....	596	571	25	71	71	...	...	...	...	...	526	500	25
For other purpose.....	3,674	3,674	...	424	424	...	...	96	96	...	3,154	3,154	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages	23,878	23,500	378	1,768	1,553	...	214	309	309	...	21,802	21,639	164
Same lender.....	15,971	15,807	164	965	965	...	...	238	238	...	14,768	14,605	164
Different lender.....	7,907	7,693	214	803	588	...	214	71	71	...	7,034	7,034	...

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	88,234	82,930	5,304	11,735	8,696	3,041	...	19,898	19,685	213	56,604	54,551	2,052
Less than 50 percent.....	12,165	11,747	418	512	447	65	...	492	492	...	11,161	10,808	353
50 to 59 percent.....	9,798	9,241	557	212	212	...	...	674	674	...	8,913	8,355	557
60 to 64 percent.....	8,118	7,629	489	1,076	865	212	...	1,179	1,108	71	5,862	5,656	206
65 to 69 percent.....	9,656	8,761	895	1,132	1,062	71	...	632	632	...	7,892	7,067	825
70 to 74 percent.....	8,393	7,617	776	1,765	1,059	706	...	1,238	1,238	...	5,391	5,320	71
75 to 79 percent.....	9,191	8,382	809	2,126	1,388	738	...	1,424	1,353	71	5,640	5,640	...
80 to 84 percent.....	9,330	8,332	998	2,618	1,620	998	...	2,191	2,191	...	4,522	4,522	...
85 to 89 percent.....	5,465	5,214	251	1,375	1,124	251	...	2,358	2,358	...	1,732	1,732	...
90 to 94 percent.....	4,398	4,327	71	753	753	...	...	2,217	2,146	71	1,429	1,429	...
95 to 99 percent.....	2,242	2,242	...	25	25	...	...	1,394	1,394	...	823	823	...
100 percent or more.....	8,740	8,740	...	141	141	...	...	5,957	5,957	...	2,643	2,643	...
Purchase price not reported or property not acquired by purchase.....	738	698	40	...	...	...	...	142	142	...	596	556	40
Median percent.....	72	72	...	78	78	...	...	89	89	...	66	67	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	88,234	82,930	5,304	11,735	8,696	3,041	...	19,898	19,685	213	56,604	54,551	2,052
Less than 50 percent.....	11,772	11,747	25	472	447	25	...	492	492	...	10,808	10,808	...
50 to 59 percent.....	9,281	9,241	40	251	212	40	...	674	674	...	8,355	8,355	...
60 to 64 percent.....	7,700	7,629	71	865	865	...	...	1,108	1,108	...	5,727	5,656	71
65 to 69 percent.....	8,973	8,761	212	1,062	1,062	...	...	632	632	...	7,279	7,067	212
70 to 74 percent.....	8,205	7,617	588	1,200	1,059	141	...	1,309	1,238	71	5,696	5,320	376
75 to 79 percent.....	8,453	8,382	71	1,459	1,388	71	...	1,353	1,353	...	5,640	5,640	...
80 to 84 percent.....	8,403	8,332	71	1,691	1,620	71	...	2,191	2,191	...	4,522	4,522	...
85 to 89 percent.....	5,961	5,214	747	1,619	1,124	495	...	2,429	2,358	71	1,914	1,732	181
90 to 94 percent.....	6,064	4,327	1,737	1,530	753	777	...	2,146	2,146	...	2,389	1,429	960
95 to 99 percent.....	2,971	2,242	729	613	25	588	...	1,394	1,394	...	964	823	141
100 percent or more.....	9,715	8,740	975	975	141	834	...	6,028	5,957	71	2,713	2,643	71
Purchase price not reported or property not acquired by purchase.....	738	698	40	...	...	...	...	142	142	...	596	556	40
Median percent.....	74	72	...	82	78	...	...	89	89	...	67	67	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	38,140	35,077	3,063	4,306	1,737	2,569	...	18,878	18,666	212	14,958	14,675	282
Veteran of World War I only.....	8,096	7,811	285	1,038	753	71	214	116	116	...	6,943	6,943	...
Other service or nonveteran.....	75,830	73,470	2,360	8,656	8,253	401	...	1,306	1,306	...	65,870	63,913	1,957

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.....	98,464	406,570	13,569	76,629	16,118	90,089	68,776	239,852
Average debt per property.....	...	4.1	...	5.6	...	5.6	...	3.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	10,265	9,841	71	79	529	646	9,666	9,117
\$2,000 to \$2,999.....	13,617	21,271	282	374	809	1,618	12,526	19,279
\$3,000 to \$3,999.....	14,967	35,576	1,341	2,750	816	2,224	12,809	30,602
\$4,000 to \$4,999.....	14,403	47,101	2,024	6,371	2,552	9,153	9,827	31,577
\$5,000 to \$5,999.....	13,756	57,487	3,242	13,788	2,024	8,953	8,491	24,746
\$6,000 to \$6,999.....	6,466	31,034	777	3,862	2,023	9,955	3,666	17,217
\$7,000 to \$7,999.....	6,853	43,404	1,326	8,444	2,496	16,159	3,030	18,801
\$8,000 to \$8,999.....	5,699	42,471	2,056	15,442	1,854	13,757	1,789	13,272
\$9,000 to \$9,999.....	3,915	33,348	1,176	10,585	1,467	12,338	1,271	10,425
\$10,000 to \$10,999.....	3,512	30,885	362	3,213	1,122	10,735	2,029	16,937
\$11,000 to \$11,999.....	1,370	13,656	212	2,301	285	2,927	873	8,428
\$12,000 to \$14,999.....	1,941	13,929	141	1,482	141	1,624	1,658	10,823
\$15,000 to \$19,999.....	1,700	26,567	560	7,939	...	...	1,141	18,628
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median loan.....dollars..	4,700	...	5,900	...	6,600	...	3,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	27,880	32,220	1,059	1,286	1,133	1,647	25,688	29,287
\$2,000 to \$2,999.....	12,937	30,702	1,482	3,455	1,185	2,746	10,269	24,501
\$3,000 to \$3,999.....	15,645	53,863	1,365	4,723	2,267	7,891	12,013	41,245
\$4,000 to \$4,999.....	11,027	48,106	3,477	15,141	2,356	10,325	5,194	22,640
\$5,000 to \$5,999.....	8,028	43,199	1,012	5,567	1,812	9,705	5,205	27,927
\$6,000 to \$6,999.....	5,832	37,706	573	3,759	2,836	18,567	2,423	15,380
\$7,000 to \$7,999.....	4,683	35,019	1,294	9,795	1,240	9,266	2,149	15,958
\$8,000 to \$8,999.....	5,390	45,026	1,373	11,474	1,703	14,243	2,314	19,349
\$9,000 to \$9,999.....	3,188	29,871	871	8,089	1,091	10,442	1,226	11,340
\$10,000 to \$10,999.....	1,214	12,661	362	3,770	285	2,849	567	5,042
\$11,000 to \$11,999.....	494	5,614	71	784	212	2,408	212	2,422
\$12,000 to \$14,999.....	1,017	13,048	285	3,526	...	...	732	9,522
\$15,000 to \$19,999.....	1,130	19,535	345	5,260	...	...	785	14,275
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,500	...	4,800	...	5,600	...	2,800	...

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	396,913	358,077	38,836	172,027	48,169	21,586	89,836	235,050	221,188	13,862	9,656	4,197	5,459
Average debt per mortgage.....	4.0	3.8	7.6	5.3	4.6	7.4	5.6	3.4	3.3	8.0	1.9	1.4	2.5
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	120,631	113,734	6,897	32,607	26,670	3,665	46,862	41,162	41,000	162	1,497	1,405	92
Mutual savings bank.....	28,057	14,914	13,143	22,006	8,863	13,143	4,717	1,334	1,334	...	2,273	2,273	...
Savings and loan association.....	128,096	126,648	1,448	869	869	...	15,413	111,814	110,684	1,130	466	...	466
Life insurance company.....	56,645	40,127	16,518	14,886	10,680	4,206	10,336	31,423	19,111	12,312	434	434	...
Mortgage company.....	5,336	4,764	572	932	360	572	4,023	381	381	...	316	85	231
Federal National Mortgage Association.....	8,351	8,351	...	...	...	...	8,351	...	...	...	...	...	...
Individual.....	37,584	37,584	...	...	...	...	...	37,584	37,584	...	1,293	...	1,293
Other.....	12,213	11,955	258	727	727	...	134	11,352	11,094	258	3,377	...	3,377
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	67,521	51,863	15,658	7,460	2,187	5,273	15,048	45,013	34,628	10,385	4,509	1,031	3,478
1949.....	92,574	83,875	8,699	12,356	4,073	8,283	20,847	59,371	58,955	416	2,471	1,739	732
1948.....	82,644	76,883	5,761	18,751	13,852	4,899	18,826	45,067	45,067	...	972	802	170
1947.....	59,319	52,754	6,565	8,753	5,043	1,438	16,665	33,901	31,300	2,601	1,036	296	740
1946.....	39,812	37,675	2,137	5,016	3,323	1,693	18,118	16,678	16,234	444	660	329	331
1942 to 1945.....	34,292	34,292	...	9,261	9,261	...	332	24,699	24,699	...	...	...	8
1940 to 1941.....	12,694	12,678	16	8,342	8,342	...	...	4,352	4,336	16	8	...	...
1935 to 1939.....	5,078	5,078	...	2,088	2,088	...	...	2,990	2,990	...	...	...	...
1930 to 1934.....	1,024	1,024	...	...	...	...	...	1,024	1,024	...	...	...	...
1929 or earlier.....	1,955	1,955	...	...	...	...	...	1,955	1,955	...	...	...	...

¹ Includes 2,272 thousand dollars outstanding debts 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.....	98,464	93,374	5,090	113,569	10,435	2,920	16,118	68,776	67,032	1,743	5,089	2,920	2,170
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	28,890	27,970	920	6,704	5,995	494	8,655	13,533	13,462	71	981	910	71
Mutual savings bank.....	4,466	2,722	1,744	3,218	1,475	1,743	965	282	282	...	1,563	1,363	...
Savings and loan association.....	39,455	38,921	534	282	282	...	3,486	35,685	35,222	463	212	...	212
Life insurance company.....	8,908	7,166	1,742	3,012	2,400	612	1,412	4,484	3,354	1,130	376	376	...
Mortgage company.....	840	769	71	212	141	71	487	141	141	...	251	71	181
Federal National Mortgage Association.....	1,044	1,044	...	...	...	...	1,044	...	...	...	...	...	...
Individual.....	11,697	11,697	...	...	...	...	...	11,697	11,697	...	873	...	873
Other.....	3,165	3,086	79	141	141	...	71	2,953	2,874	79	833	...	833
FORM OF DEBT													
Mortgage or deed of trust.....	96,596	91,506	5,090	13,569	10,435	2,920	16,119	66,907	65,164	1,743	5,090	2,920	2,170
Contract to purchase.....	1,869	1,869	...	...	...	...	...	1,869	1,869	...	...	...	...
AMORTIZATION													
Fully amortized.....	86,569	81,479	5,090	13,569	10,435	2,920	16,119	56,881	55,138	1,743	3,839	2,920	919
Partially amortized.....	5,797	5,797	...	...	...	...	...	5,797	5,797	...	325	...	325
Not amortized.....	1,729	1,729	...	...	...	...	...	1,729	1,729	...	926	...	926
On demand.....	4,369	4,369	...	...	...	...	...	4,369	4,369	...	...	...	...
Regular principal payments required.....	1,752	1,752	...	...	...	...	...	1,752	1,752	...	...	...	...
No regular principal payments required.....	2,617	2,617	...	...	...	...	...	2,617	2,617	...	...	...	...
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	89,114	84,166	4,948	12,816	9,823	2,779	15,475	60,823	59,080	1,743	3,949	2,779	1,170
Delinquent:													
Foreclosure in process.....	71	71	...	...	...	...	...	71	71	...	...	...	...
Foreclosure not in process.....	7,566	7,425	141	753	612	141	644	6,169	6,169	...	426	141	285
No regular payments required.....	1,713	1,713	...	...	...	...	...	1,713	1,713	...	714	...	714
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	12,443	10,872	1,571	1,100	393	707	1,932	9,412	8,548	864	1,571	707	864
1949.....	18,662	17,352	1,310	1,663	565	1,099	3,085	13,914	13,702	212	1,525	1,099	426
1948.....	17,694	16,894	800	2,471	1,812	659	3,807	11,416	11,416	...	800	659	141
1947.....	13,885	12,893	992	1,305	871	220	3,303	9,277	8,790	487	778	221	557
1946.....	11,969	11,593	376	1,038	803	235	3,921	7,011	6,870	141	376	235	141
1942 to 1945.....	14,223	14,223	...	2,635	2,635	...	71	11,517	11,517	...	...	...	...
1940 to 1941.....	5,364	5,324	40	2,440	2,440	...	...	2,924	2,884	40	40	...	40
1935 to 1939.....	2,353	2,353	...	918	918	...	...	1,435	1,435	...	...	...	...
1930 to 1934.....	800	800	...	...	...	...	...	800	800	...	...	...	...
1929 or earlier.....	1,070	1,070	...	...	...	...	...	1,070	1,070	...	...	...	...
TERM OF MORTGAGE													
On demand.....	4,369	4,369	...	...	...	...	...	4,369	4,369	...	...	...	...
Less than 5 years.....	4,724	4,724	...	...	...	...	...	4,724	4,724	...	285	...	285
5 to 9 years.....	10,696	10,625	71	...	...	...	79	10,617	10,546	71	1,311	...	1,311
10 to 12 years.....	28,464	27,851	613	282	282	...	1,880	26,301	25,759	542	362	...	362
13 to 14 years.....	2,778	2,778	...	235	235	...	416	2,126	2,126	...	...	...	...
15 years.....	19,568	18,712	856	1,765	1,765	...	4,639	13,164	12,379	785	306	235	71
16 to 19 years.....	2,613	2,613	...	212	212	...	1,122	1,279	1,279	...	71	...	71
20 years.....	15,413	14,461	952	5,104	4,567	322	5,205	5,104	4,759	345	534	463	71
21 to 24 years.....	424	424	...	71	71	...	141	212	212	...	557	...	557
25 years.....	9,204	6,677	2,527	5,830	3,303	2,527	2,636	738	738	...	1,664	1,664	...
26 years or more.....	212	141	71	71	...	71	...	141	141	...	...	...	...
Median term.....years..	15	13	...	20	20	...	19	11	11	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	4,369	4,369	...	...	...	...	...	4,369	4,369	...	...	...	...
Fully amortized.....	86,571	81,481	5,090	13,569	10,436	2,920	16,119	56,883	55,139	1,744	3,840	2,920	920
Past due.....	306	306	...	...	...	...	...	306	306	...	...	...	...
1950 to 1951.....	1,734	1,734	...	...	...	...	...	1,734	1,734	...	71	...	71
1952 to 1953.....	5,598	5,558	40	141	141	...	...	5,457	5,417	40	40	...	40
1954 to 1955.....	7,296	7,296	...	306	306	...	...	6,990	6,990	...	376	...	376
1956 to 1957.....	10,087	9,815	282	588	588	...	788	8,721	8,439	282	181	...	181
1958 to 1959.....	11,628	11,487	141	1,224	1,224	...	635	9,769	9,698	71	181	...	181
1960 to 1964.....	25,080	24,718	362	2,753	2,753	...	5,458	16,869	16,578	291	235	...	235
1965 to 1969.....	16,484	14,757	1,667	4,649	4,113	322	6,209	5,566	4,506	1,060	534	463	71
1970 to 1974.....	6,601	4,781	1,820	2,950	1,130	1,820	2,322	1,330	1,330	...	1,931	1,931	...
1975 or later.....	1,807	1,029	778	958	181	778	707	141	141	...	291	291	...
Partially or not amortized.....	7,525	7,525	...	...	...	...	...	7,525	7,525	...	1,252	...	1,252
Past due.....	282	282	...	...	...	...	...	282	282	...	71	...	71
1950 to 1951.....	2,056	2,056	...	...	...	...	...	2,056	2,056	...	214	...	214
1952 to 1953.....	2,426	2,426	...	...	...	...	...	2,426	2,426	...	...	...	...
1954 to 1955.....	644	644	...	...	...	...	...	644	644	...	825	...	825
1956 to 1957.....	993	993	...	...	...	...	...	993	993	...	...	...	...
1958 to 1959.....	212	212	...	...	...	...	...	212	212	...	...	...	...
1960 to 1964.....	536	536	...	...	...	...	...	536	536	...	71	...	71
1965 to 1969.....	376	376	...	...	...	...	...	376	376	...	71	...	71
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 214 FHA-insured first mortgages with conventional second mortgage.

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	1,556	1,556	...	...	...	...	...	1,556	1,556	...	714	...	714
4.0 percent.....	22,764	21,184	1,580	2,458	1,435	809	16,119	4,186	3,841	345	3,202	2,920	282
4.1 to 4.4 percent.....	71	71	...	...	...	...	...	71	71	...	...	...	...
4.5 percent.....	14,620	11,724	2,896	10,264	8,152	2,111	...	4,357	3,572	785	...	...	...
4.6 to 5.0 percent.....	26,181	25,899	282	847	847	...	...	25,334	25,052	282	487	...	487
5.1 to 5.5 percent.....	1,318	1,247	71	...	...	...	...	1,318	1,247	71	...	...	...
5.6 to 6.0 percent.....	31,914	31,654	260	...	...	...	...	31,914	31,654	260	686	...	686
6.1 percent or more.....	40	40	...	...	...	...	...	40	40	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	4.5	4.5	...	4.0	5.0	5.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	10,336	10,265	71	71	71	...	529	9,737	9,666	71	3,211	2,417	794
\$2,000 to \$2,999.....	13,837	13,617	220	282	282	...	809	12,746	12,526	220	534	463	71
\$3,000 to \$3,999.....	15,077	14,715	362	1,341	1,341	...	816	12,920	12,558	362	520	...	520
\$4,000 to \$4,999.....	14,222	14,081	141	2,094	2,024	71	2,623	9,505	9,505	...	110	40	71
\$5,000 to \$5,999.....	13,677	13,677	...	3,242	3,242	...	2,024	8,411	8,411	...	714	...	714
\$6,000 to \$6,999.....	7,204	6,325	879	1,444	706	738	2,024	3,737	3,666	71	...	...	...
\$7,000 to \$7,999.....	7,409	6,397	1,012	1,953	941	1,012	2,426	3,030	3,030	...	...	...	...
\$8,000 to \$8,999.....	6,108	4,883	1,225	2,088	1,240	848	1,925	2,095	1,789	306	...	...	...
\$9,000 to \$9,999.....	2,951	2,739	212	282	71	212	1,397	1,271	1,271	...	...	...	...
\$10,000 to \$10,999.....	3,151	3,151	...	71	71	...	1,122	1,958	1,958	...	...	...	...
\$11,000 to \$11,999.....	852	852	...	...	...	...	285	567	567	...	...	...	...
\$12,000 to \$14,999.....	2,909	1,941	968	395	141	40	141	2,372	1,658	714	...	...	...
\$15,000 to \$19,999.....	732	732	...	306	306	...	...	426	426	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median loan.....dollars..	4,700	4,500	...	5,900	5,400	...	6,600	3,900	3,900	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	28,021	27,840	181	1,059	1,059	...	1,133	25,829	25,648	181	3,637	2,629	1,008
\$2,000 to \$2,999.....	13,188	12,795	393	1,482	1,482	...	1,185	10,521	10,128	393	628	251	376
\$3,000 to \$3,999.....	15,403	15,253	150	1,365	1,365	...	2,338	11,700	11,621	79	40	40	...
\$4,000 to \$4,999.....	11,089	10,877	212	3,548	3,477	71	2,356	5,186	5,115	71	785	...	785
\$5,000 to \$5,999.....	7,958	7,887	71	1,012	941	71	1,741	5,205	5,205	...	...	...	...
\$6,000 to \$6,999.....	6,631	5,752	879	1,373	494	879	2,836	2,423	2,423	...	...	...	...
\$7,000 to \$7,999.....	5,554	4,236	1,318	1,788	847	941	1,310	2,455	2,149	306	...	...	...
\$8,000 to \$8,999.....	4,975	4,127	848	1,100	251	848	1,632	2,243	2,243	...	...	...	...
\$9,000 to \$9,999.....	2,224	2,153	71	212	141	71	1,091	920	920	...	...	...	...
\$10,000 to \$10,999.....	1,066	852	214	214	...	...	285	567	567	...	...	...	...
\$11,000 to \$11,999.....	424	424	...	...	...	...	212	212	212	...	...	...	...
\$12,000 to \$14,999.....	1,557	803	754	110	71	40	...	1,446	732	714	...	...	...
\$15,000 to \$19,999.....	376	376	...	306	306	...	...	71	71	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,500	3,300	...	4,800	4,300	...	5,600	2,800	2,700	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	93,906	88,816	5,090	13,572	10,438	2,921	16,119	64,219	62,475	1,744	4,163	2,920	1,244
Less than \$20.....	6,812	6,741	71	282	282	...	1,077	5,453	5,382	71	3,462	2,880	582
\$20 to \$24.....	7,306	7,165	141	871	871	...	636	5,800	5,729	71	110	40	71
\$25 to \$29.....	9,928	9,668	260	1,671	1,600	71	981	7,277	7,088	189	...	...	...
\$30 to \$34.....	13,110	12,898	212	2,184	2,184	...	1,938	8,988	8,776	212	71	...	71
\$35 to \$39.....	19,206	12,358	848	3,044	2,306	738	2,191	7,972	7,862	110	...	...	...
\$40 to \$44.....	9,492	8,268	1,224	2,840	1,687	1,153	2,165	4,487	4,487	...	306	...	306
\$45 to \$49.....	7,263	6,250	1,013	919	212	707	1,817	4,528	4,222	306	...	...	...
\$50 to \$54.....	9,091	8,809	282	777	565	212	2,808	5,506	5,506	...	...	...	...
\$55 to \$59.....	3,147	3,147	...	...	...	...	1,028	2,119	2,119	...	...	...	...
\$60 to \$64.....	3,951	3,880	71	212	212	...	675	3,064	2,993	71	...	...	...
\$65 to \$69.....	1,739	1,739	...	...	...	...	...	1,739	1,739	...	...	...	...
\$70 to \$79.....	3,938	3,724	214	285	71	...	518	3,136	3,136	...	...	...	...
\$80 to \$99.....	1,235	1,195	40	110	71	40	285	839	839	...	...	...	...
\$100 to \$119.....	2,979	2,265	714	306	306	...	...	2,673	1,959	714	214	...	214
\$120 or more.....	709	709	...	71	71	...	...	638	638	...	...	...	...
Median payment.....dollars..	38	38	...	37	35	...	42	37	37	...	...	...	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	17,301	17,261	40	1,365	1,365	...	...	447	447	...	15,488	15,449	40
20 to 39 percent.....	30,856	30,785	71	4,842	4,842	...	...	992	992	...	25,022	24,952	71
40 to 59 percent.....	27,571	26,588	983	2,583	2,329	40	214	5,543	5,402	141	19,445	18,857	588
60 to 69 percent.....	9,753	9,431	322	997	816	181	...	4,301	4,230	71	4,456	4,385	71
70 to 79 percent.....	4,985	4,145	840	1,475	706	769	...	2,238	2,238	...	1,272	1,201	71
80 to 84 percent.....	3,080	1,942	1,138	424	71	353	...	989	989	...	1,667	882	785
85 to 89 percent.....	1,877	1,162	715	706	71	635	...	879	879	...	291	212	79
90 to 94 percent.....	808	282	526	526	...	526	...	141	141	...	141	141	...
95 to 99 percent.....	769	628	141	141	...	141	...	518	518	...	110	110	...
100 percent or more.....	905	630	275	510	235	275	...	71	71	...	325	325	...
Market value not reported.....	560	520	40	...	...	...	...	...	...	...	560	520	40
Median percent.....	41	39	...	44	36	...	...	63	63	...	35	34	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	812	671	141	141	71	71	...	212	212	...	459	388	71
\$2.50 to \$4.99.....	2,571	2,500	71	141	141	...	...	447	376	71	1,983	1,983	...
\$5.00 to \$7.49.....	4,046	4,046	...	353	353	...	...	910	910	...	2,783	2,783	...
\$7.50 to \$9.99.....	8,182	8,103	79	879	800	79	...	1,224	1,224	...	6,079	6,079	...
\$10.00 to \$12.49.....	11,592	11,380	212	1,035	894	141	...	2,113	2,113	...	8,444	8,374	71
\$12.50 to \$14.99.....	14,803	14,591	212	1,671	1,459	212	...	2,258	2,258	...	10,875	10,875	...
\$15.00 to \$17.49.....	15,184	13,607	1,577	2,259	1,812	447	...	1,978	1,978	...	10,948	9,818	1,130
\$17.50 to \$19.99.....	10,084	9,691	393	1,438	1,367	71	...	2,513	2,372	141	6,133	5,952	181
\$20.00 to \$24.99.....	14,906	14,268	638	2,772	2,346	212	214	2,316	2,316	...	9,818	9,606	212
\$25.00 or more.....	6,619	6,384	235	965	729	235	...	282	282	...	5,372	5,372	...
Taxes not payable in 1949 ¹	7,006	5,553	1,453	1,916	463	1,453	...	1,686	1,686	...	3,403	3,403	...
Taxes or value not reported.....	2,659	2,580	79	...	...	...	...	181	181	...	2,479	2,400	79
Median taxes.....dollars..	15.39	15.24	...	16.78	16.75	...	...	14.96	14.92	...	15.19	15.03	...
REAL ESTATE TAXES													
Less than \$20.....	141	141	...	...	...	...	...	...	...	...	141	141	...
\$20 to \$39.....	2,635	2,635	...	71	71	...	...	557	557	...	2,007	2,007	...
\$40 to \$59.....	6,750	6,609	141	212	212	...	...	1,122	1,051	71	5,417	5,346	71
\$60 to \$79.....	9,753	9,493	260	503	353	150	...	1,794	1,794	...	7,456	7,345	110
\$80 to \$99.....	9,106	8,925	181	376	376	...	...	2,024	2,024	...	6,706	6,525	181
\$100 to \$119.....	9,067	8,996	71	894	894	...	...	1,287	1,287	...	6,886	6,815	71
\$120 to \$139.....	8,186	8,115	71	353	282	71	...	1,247	1,247	...	6,585	6,585	...
\$140 to \$159.....	8,112	7,759	353	918	706	212	...	1,153	1,153	...	6,041	5,900	141
\$160 to \$199.....	11,729	11,336	393	2,706	2,423	282	...	2,054	1,983	71	6,970	6,930	40
\$200 to \$249.....	11,609	11,021	588	3,320	2,803	518	...	1,718	1,647	71	6,571	6,571	...
\$250 to \$299.....	4,809	4,503	306	698	608	...	...	800	800	...	3,310	3,004	306
\$300 or more.....	7,394	6,159	1,235	1,603	1,153	235	214	497	497	...	5,294	4,509	785
Taxes not payable in 1949.....	7,006	5,553	1,453	1,916	463	1,453	...	1,686	1,686	...	3,403	3,403	...
Taxes not reported.....	2,171	2,131	40	...	...	...	...	181	181	...	1,990	1,990	40
Median taxes.....dollars..	133	130	...	192	190	...	...	120	120	...	124	123	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	72,757	67,952	4,805	11,449	8,529	2,920	...	15,836	15,624	212	45,471	43,798	1,673
Mortgage refinanced or renewed.....	18,040	17,755	285	1,768	1,553	...	214	213	213	...	16,062	15,991	71
To increase loan for improvements or repairs.....	6,235	6,164	71	306	306	...	...	...	...	...	5,929	5,858	71
To increase loan for other reasons.....	2,732	2,732	...	...	...	...	...	71	71	...	2,662	2,662	...
To secure better terms.....	5,198	5,198	...	894	894	...	...	142	142	...	4,163	4,163	...
To renew or extend loan without increasing amount.....	1,800	1,800	...	71	71	...	...	...	...	...	1,729	1,729	...
For other purpose.....	2,075	1,861	214	497	282	...	214	...	...	...	1,579	1,579	...
Mortgage placed later than acquisition of property.....	7,669	7,669	...	353	353	...	...	71	71	...	7,245	7,245	...
To make improvements or repairs.....	3,492	3,492	...	...	...	...	...	...	...	...	3,492	3,492	...
To invest in other properties.....	497	497	...	...	...	...	...	...	...	...	497	497	...
To invest in business other than real estate.....	426	426	...	...	...	...	...	...	...	...	426	426	...
For other purpose.....	3,254	3,254	...	353	353	...	...	71	71	...	2,830	2,830	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	18,040	17,755	285	1,768	1,553	...	214	213	213	...	16,062	15,991	71
Same lender.....	11,633	11,562	71	965	965	...	...	142	142	...	10,528	10,457	71
Different lender.....	6,407	6,193	214	803	588	...	214	71	71	...	5,534	5,534	...

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	72,757	67,952	4,805	11,448	8,530	2,920	...	15,839	15,626	213	45,470	43,797	1,673	
Less than 50 percent.....	10,668	10,346	322	487	447	40	...	447	447	...	9,734	9,452	282	
50 to 59 percent.....	7,973	7,557	416	212	212	...	...	424	424	...	7,337	6,921	416
60 to 64 percent.....	7,406	7,013	393	1,051	840	212	...	1,179	1,108	71	5,175	5,065	110	
65 to 69 percent.....	7,822	6,927	895	1,132	1,062	71	...	607	607	...	6,083	5,258	825	
70 to 74 percent.....	6,450	5,815	635	1,694	1,059	635	...	706	706	...	4,050	4,050	...	
75 to 79 percent.....	7,306	6,497	809	2,126	1,388	738	...	1,303	1,232	71	3,876	3,876	...	
80 to 84 percent.....	8,404	7,431	973	2,573	1,600	973	...	1,813	1,813	...	4,018	4,018	...	
85 to 89 percent.....	4,940	4,689	251	1,299	1,028	251	...	2,066	2,066	...	1,595	1,595	...	
90 to 94 percent.....	3,552	3,481	71	753	753	...	...	1,603	1,532	71	1,197	1,197	...
95 to 99 percent.....	1,623	1,623	...	...	...	...	...	941	941	...	682	682	...
100 percent or more.....	6,220	6,220	...	141	141	...	...	4,679	4,679	...	1,401	1,401	...
Purchase price not reported or property not acquired by purchase.....	393	353	40	...	...	...	...	71	71	...	322	282	40
Median percent.....	72	72	...	78	77	...	...	88	88	...	65	65	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	72,757	67,952	4,805	11,448	8,530	2,920	...	15,839	15,626	213	45,470	43,797	1,673	
Less than 50 percent.....	10,346	10,346	...	447	447	...	...	447	447	...	9,452	9,452	...
50 to 59 percent.....	7,597	7,557	40	251	212	40	...	424	424	...	6,921	6,921	...	
60 to 64 percent.....	7,084	7,013	71	840	840	...	...	1,108	1,108	...	5,136	5,065	71
65 to 69 percent.....	7,068	6,927	141	1,062	1,062	...	...	607	607	...	5,399	5,258	141
70 to 74 percent.....	6,403	5,815	588	1,200	1,059	141	...	777	706	71	4,426	4,050	376	
75 to 79 percent.....	6,568	6,497	71	1,459	1,388	71	...	1,232	1,232	...	3,876	3,876	...	
80 to 84 percent.....	7,502	7,431	71	1,671	1,600	71	...	1,813	1,813	...	4,018	4,018	...	
85 to 89 percent.....	5,365	4,689	676	1,523	1,028	495	...	2,137	2,066	71	1,706	1,595	110	
90 to 94 percent.....	5,051	3,481	1,570	1,459	753	706	...	1,532	1,532	...	2,061	1,197	864	
95 to 99 percent.....	2,211	1,623	588	588	...	588	...	941	941	...	682	682	...	
100 percent or more.....	7,170	6,220	950	950	141	809	...	4,750	4,679	71	1,471	1,401	71	
Purchase price not reported or property not acquired by purchase.....	393	353	40	...	...	...	...	71	71	...	322	282	40
Median percent.....	73	72	...	81	77	...	...	88	88	...	66	65	...
VETERAN STATUS OF OWNER														
Veteran of World War II.....	30,058	27,232	2,826	4,139	1,666	2,473	...	15,177	14,965	212	10,743	10,601	141	
Veteran of World War I only.....	6,981	6,696	285	1,038	753	71	214	71	71	...	5,873	5,873	...	
Other service or nonveteran.....	61,425	59,446	1,979	8,393	8,016	376	...	872	872	...	52,161	50,559	1,602	
COLOR OF OWNER														
White.....	85,258	81,332	3,926	12,743	9,838	2,691	214	13,721	13,580	141	58,793	57,914	879	
Nonwhite.....	2,835	2,764	71	71	71	...	...	729	729	...	2,035	1,964	71
Not reported.....	10,371	9,278	1,093	755	526	229	...	1,668	1,597	71	7,948	7,154	794	
SEX AND AGE OF OWNER														
Male.....	87,850	83,850	3,997	12,670	9,694	2,762	214	14,890	14,678	212	60,290	59,481	808	
Under 35 years.....	23,100	20,103	2,997	3,663	1,224	2,440	...	9,363	9,222	141	10,073	9,657	416	
35 to 44 years.....	31,029	30,636	393	4,816	4,635	181	...	4,758	4,687	71	21,455	21,313	141	
45 to 54 years.....	20,025	19,418	607	3,038	2,682	141	214	322	322	...	16,665	16,414	251	
55 to 64 years.....	10,928	10,928	...	941	941	...	...	447	447	...	9,540	9,540	...
65 years and over.....	2,768	2,768	...	212	212	...	...	...	...	...	2,557	2,557	...
Female.....	4,371	4,230	141	356	356	...	...	541	541	...	3,475	3,334	141
Under 45 years.....	1,237	1,096	141	...	...	...	...	...	...	...	1,237	1,096	141
45 to 64 years.....	1,989	1,989	...	285	285	...	...	235	235	...	1,469	1,469	...
65 years and over.....	1,145	1,145	...	71	71	...	...	306	306	...	769	769	...
Sex or age not reported.....	6,243	5,291	952	543	385	158	...	687	687	...	5,012	4,219	794	
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD														
Owner is—														
Primary individual.....	1,883	1,883	...	71	71	...	...	198	198	...	1,615	1,615	...
Head of primary family.....	88,898	84,800	4,098	12,813	9,838	2,762	214	14,951	14,739	212	61,132	60,221	911	
Not head but a member of primary family.....	935	895	40	71	71	...	...	212	212	...	653	613	40
One or more owners not in primary family.....	505	505	...	71	71	...	...	71	71	...	364	364	...
Not reported.....	6,243	5,291	952	543	385	158	...	687	687	...	5,012	4,219	794	
Properties with owner who is head of household or related to head...	91,715	87,579	4,136	12,955	9,977	2,762	214	15,362	15,149	213	63,400	62,450	952	
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS														
Primary individual.....	1,883	1,883	...	71	71	...	...	198	198	...	1,615	1,615	...
Primary family:														
2 persons.....	14,300	13,837	463	1,687	1,294	393	...	2,411	2,411	...	10,202	10,132	71	
3 persons.....	22,309	21,039	1,270	3,741	2,541	1,200	...	4,497	4,497	...	14,072	14,001	71	
4 persons.....	27,768	26,324	1,444	5,054	4,097	957	...	4,684	4,613	71	18,030	17,614	416	
5 persons.....	11,760	11,438	322	941	941	...	...	2,325	2,184	141	8,494	8,313	181
6 persons.....	6,992	6,566	426	873	588	71	214	659	659	...	5,460	5,319	141	
7 persons or more.....	6,704	6,492	212	588	447	141	...	588	588	...	5,527	5,457	71	

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual, or no child in family.....	27,542	26,858	684	3,431	2,967	463	...	3,174	3,174	...	20,938	20,717	220
1 child.....	23,601	22,260	1,341	3,859	2,588	1,270	...	4,873	4,873	...	14,869	14,799	71
2 children.....	23,823	22,063	1,760	4,348	3,177	957	214	5,036	4,895	141	14,438	13,991	447
3 children.....	10,511	10,299	212	729	659	71	...	1,925	1,854	71	7,857	7,786	71
4 children or more.....	6,239	6,098	141	588	588	...	...	353	353	...	5,298	5,157	141
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	6,587	6,375	212	494	353	141	...	910	910	...	5,183	5,112	71
\$2,000 to \$2,499.....	4,646	4,646	...	212	212	...	...	988	988	...	3,446	3,446	...
\$2,500 to \$2,999.....	7,054	6,913	141	212	141	71	...	1,962	1,962	...	4,831	4,811	71
\$3,000 to \$3,499.....	12,753	12,024	729	1,953	1,294	659	...	2,520	2,520	...	8,280	8,209	71
\$3,500 to \$3,999.....	9,052	8,801	251	534	282	251	...	1,435	1,435	...	7,083	7,083	...
\$4,000 to \$4,499.....	9,266	8,443	823	2,235	1,533	682	...	1,600	1,600	...	5,431	5,290	141
\$4,500 to \$4,999.....	6,570	6,288	282	1,365	1,294	71	...	495	424	71	4,711	4,570	141
\$5,000 to \$5,999.....	10,213	9,962	251	988	847	141	...	1,875	1,804	71	7,350	7,311	40
\$6,000 to \$7,999.....	9,572	8,937	635	2,024	1,529	494	...	2,003	1,932	71	5,546	5,475	71
\$8,000 to \$9,999.....	2,873	2,567	306	282	282	...	...	661	661	...	1,930	1,624	306
\$10,000 or more.....	4,234	4,162	71	800	729	71	...	729	...	...	3,433	3,433	...
Not reported.....	8,895	8,460	435	1,856	1,461	181	214	913	913	...	6,126	6,086	40
Median income.....dollars..	4,000	4,000	...	4,400	4,700	...	...	3,700	3,700	...	3,900	3,900	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	87,270	83,132	4,138	12,954	9,979	2,764	214	15,361	15,149	212	58,953	58,003	951
Less than 5 percent.....	4,088	4,017	71	494	424	71	...	...	...	...	3,593	3,593	...
5 to 9 percent.....	24,832	24,267	565	4,847	4,424	424	...	4,492	4,421	71	15,494	15,423	71
10 to 14 percent.....	23,241	22,088	1,153	2,518	2,094	424	...	5,015	4,874	141	15,707	15,119	588
15 to 19 percent.....	12,481	11,061	1,420	1,804	494	1,310	...	2,659	2,659	...	8,018	7,908	110
20 to 24 percent.....	3,506	3,224	282	282	71	212	...	1,247	1,247	...	1,977	1,906	71
25 to 29 percent.....	1,430	1,430	...	...	...	...	...	235	235	...	1,195	1,195	...
30 to 34 percent.....	840	840	...	...	...	...	...	141	141	...	698	698	...
35 to 39 percent.....	706	706	...	...	...	...	...	141	141	...	565	565	...
40 percent or more.....	3,728	3,587	141	353	282	71	...	518	518	...	2,858	2,787	71
Income \$10,000 or more.....	3,878	3,807	71	800	729	71	...	...	...	...	3,078	3,078	...
Income not reported.....	8,540	8,105	435	1,858	1,461	181	214	913	913	...	5,770	5,731	40
Median percent.....	12	12	...	10	...	...	...	13	13	...	12	12	...
Properties with owner who is head of household.....	90,782	86,685	4,097	12,885	9,908	2,761	214	15,151	14,938	213	62,749	61,837	911
INCOME OF OWNER													
Less than \$2,000.....	10,770	10,488	282	920	779	141	...	1,428	1,428	...	8,422	8,281	141
\$2,000 to \$2,499.....	6,256	6,256	...	447	447	...	...	1,059	1,059	...	4,751	4,751	...
\$2,500 to \$2,999.....	9,283	8,930	353	494	212	282	...	2,213	2,213	...	6,376	6,305	71
\$3,000 to \$3,499.....	14,518	13,718	800	1,953	1,294	659	...	2,591	2,591	...	9,974	9,833	141
\$3,500 to \$3,999.....	9,889	9,638	251	815	565	251	...	1,059	1,059	...	8,014	8,014	...
\$4,000 to \$4,499.....	9,462	8,568	894	2,447	1,623	823	...	2,047	2,047	...	4,968	4,897	71
\$4,500 to \$4,999.....	4,782	4,500	282	1,577	1,506	71	...	565	494	71	2,641	2,499	141
\$5,000 to \$5,999.....	8,063	7,781	282	847	635	212	...	1,694	1,623	71	5,522	5,522	...
\$6,000 to \$7,999.....	4,780	4,568	212	1,012	871	141	...	1,133	1,062	71	2,636	2,636	...
\$8,000 to \$9,999.....	1,744	1,438	306	71	71	...	...	520	520	...	1,153	847	306
\$10,000 or more.....	3,527	3,527	...	729	729	...	...	...	...	...	2,798	2,798	...
Not reported.....	7,708	7,273	435	1,572	1,176	181	214	842	842	...	5,294	5,254	40
Median income.....dollars..	3,500	3,500	...	4,200	4,300	...	...	3,400	3,400	...	3,400	3,400	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	7,989	7,149	840	2,346	1,882	463	...	1,224	1,153	71	4,419	4,113	306
Self-employed.....	2,664	2,450	214	709	494	...	214	426	426	...	1,530	1,530	...
Managers, officials, and proprietors, including farm:													
Salaried.....	8,266	8,125	141	1,906	1,835	71	...	871	871	...	5,490	5,420	71
Self-employed.....	5,452	5,452	...	353	353	...	...	1,367	1,367	...	3,731	3,731	...
Clerical and kindred workers.....	7,253	7,041	212	1,059	847	212	...	918	918	...	5,276	5,276	...
Sales workers.....	6,238	5,650	588	1,082	635	447	...	918	847	71	4,238	4,168	71
Craftsmen, foremen, and kindred workers..	20,297	19,598	699	2,024	1,365	659	...	3,404	3,404	...	14,829	14,829	...
Operatives and kindred workers.....	15,865	14,994	871	2,141	1,412	729	...	3,127	3,127	...	10,597	10,456	141
Service workers, including private household.....	3,885	3,603	282	...	...	...	...	706	635	71	3,179	2,967	212
Laborers, except mine.....	5,851	5,670	181	929	659	71	...	1,507	1,507	...	3,615	3,505	110
Occupation not reported.....	7,062	6,952	110	536	426	110	...	682	682	...	5,844	5,844	...

¹ Income of primary families and individuals.

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	12,007	74,264	357	9,426	892	5,039	10,759	59,799
Average debt per property.....	...	6.2	...	26.4	...	5.6	...	5.6
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	1,767	1,447	...	...	...	...	1,767	1,447
\$2,000 to \$3,999.....	3,191	6,644	40	87	60	148	3,092	6,409
\$4,000 to \$5,999.....	2,783	10,164	79	254	349	1,208	2,355	8,702
\$6,000 to \$7,999.....	1,898	10,125	40	234	178	1,053	1,682	8,838
\$8,000 to \$9,999.....	640	3,522	40	313	129	969	473	2,240
\$10,000 to \$11,999.....	463	3,760	40	360	138	1,170	286	2,230
\$12,000 to \$14,999.....	210	2,455	...	...	40	491	171	1,964
\$15,000 to \$19,999.....	523	6,970	79	1,206	...	...	444	5,764
\$20,000 to \$24,999.....	220	3,859	...	...	...	...	220	3,859
\$25,000 to \$29,999.....	54	1,167	20	440	...	...	34	727
\$30,000 to \$49,999.....	125	4,352	...	...	...	...	125	4,352
\$50,000 to \$74,999.....	46	2,235	...	...	...	...	46	2,235
\$75,000 to \$99,999.....	10	531	...	...	...	...	10	531
\$100,000 to \$199,999.....	54	6,183	14	1,592	...	...	40	4,591
\$200,000 to \$499,999.....	12	2,630	...	...	...	...	12	2,630
\$500,000 or more.....	9	8,220	6	4,940	...	...	3	3,280
Median loan.....dollars..	4,500	...	...	...	...	...	4,300	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	3,285	3,321	...	...	...	...	3,285	3,321
\$2,000 to \$3,999.....	3,839	11,032	119	341	354	1,080	3,368	9,611
\$4,000 to \$5,999.....	2,269	11,039	40	234	171	882	2,059	9,923
\$6,000 to \$7,999.....	1,008	6,866	40	313	191	1,364	776	5,189
\$8,000 to \$9,999.....	322	2,829	40	360	139	1,222	146	1,247
\$10,000 to \$11,999.....	203	2,171	...	...	...	...	203	2,171
\$12,000 to \$14,999.....	418	5,619	...	...	40	491	379	5,128
\$15,000 to \$19,999.....	285	4,515	79	1,206	...	...	206	3,309
\$20,000 to \$24,999.....	123	2,680	20	440	...	...	103	2,240
\$25,000 to \$29,999.....	51	1,485	...	...	...	...	51	1,485
\$30,000 to \$49,999.....	79	3,094	...	...	...	...	79	3,094
\$50,000 to \$74,999.....	51	2,686	...	...	...	...	51	2,686
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	57	6,947	14	1,592	...	...	43	5,355
\$200,000 to \$499,999.....	10	2,990	1	520	...	...	9	2,470
\$500,000 or more.....	6	6,990	5	4,420	...	...	1	2,570
Median debt.....dollars..	3,400	...	...	...	...	...	3,200	...

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	73,346	71,318	2,028	19,398	9,192	4,976	58,972	57,273	1,699	921
Average debt per mortgage.....	6.1	6.1	5.9	26.3	29.0	5.6	5.5	5.5	6.4	2.7
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	21,130	20,897	233	1,846	1,846	2,829	16,455	16,345	110	63
Mutual savings bank.....	7,087	7,087	...	6,379	6,379	609	99	99	...	...
Savings and loan association.....	16,592	15,788	804	206	...	1,158	15,228	14,630	598	28
Life insurance company.....	12,635	12,593	42	360	360	...	12,275	12,233	42	...
Mortgage company.....	560	560	...	520	520	...	40	40	...	...
Federal National Mortgage Association.....	380	380	...	...	...	380	...	...	...	...
Individual.....	12,854	12,210	644	...	...	...	12,854	12,210	644	740
Other.....	2,108	1,803	305	87	87	...	2,021	1,716	305	90
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	14,991	14,627	364	3,579	3,579	565	10,847	10,483	364	210
1949.....	13,494	12,721	773	...	...	57	13,437	12,664	773	448
1948.....	17,286	16,938	348	5,272	5,272	1,489	10,525	10,177	348	130
1947.....	8,392	8,220	172	87	87	1,969	6,164	6,164	172	46
1946.....	6,801	6,472	329	206	...	896	5,699	5,699	...	28
1942 to 1945.....	8,528	8,528	...	...	...	...	8,528	8,528	...	...
1940 to 1941.....	984	984	...	...	...	...	865	865	...	...
1935 to 1939.....	884	842	42	119	135	...	749	707	42	...
1930 to 1934.....	142	142	...	...	...	...	142	142	...	...
1929 or earlier.....	1,844	1,844	...	...	...	...	1,844	1,844	...	99

¹Includes 206 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage.

RESIDENTIAL FINANCING

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
Total mortgages.....	12,007	11,661	346	1,357	317	892	10,759	10,493	266	345
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	3,247	3,206	41	93	93	524	2,632	2,631	1	40
Mutual savings bank.....	242	242	...	144	144	80	20	20	...	...
Savings and loan association.....	3,955	3,836	119	40	...	233	3,683	3,603	80	40
Life insurance company.....	454	434	20	40	40	...	415	395	20	...
Mortgage company.....	21	21	...	1	1	...	20	20	...	...
Federal National Mortgage Association.....	56	56	...	...	...	56	...	...	...	264
Individual.....	3,535	3,409	126	...	...	...	3,535	3,409	126	264
Other.....	499	459	40	40	40	...	459	419	40	1
FORM OF DEBT										
Mortgage or deed of trust.....	11,630	11,286	344	357	317	891	10,382	10,117	265	344
Contract to purchase.....	377	377	...	...	...	...	377	377	...	...
AMORTIZATION										
Fully amortized.....	8,677	8,412	265	357	317	891	7,430	7,243	187	199
Partially amortized.....	1,424	1,384	40	...	...	...	1,424	1,384	40	87
Not amortized.....	859	819	40	...	...	...	859	819	40	40
On demand.....	1,049	1,049	...	...	...	...	1,049	1,049	...	20
Regular principal payments required.....	198	198	...	...	...	...	198	198	...	...
No regular principal payments required.....	851	851	...	...	...	...	851	851	...	20
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	10,534	10,228	306	318	279	893	9,324	9,098	226	286
Delinquent:										
Foreclosure in process.....	158	158	...	40	40	...	119	119	...	...
Foreclosure not in process.....	734	694	40	...	...	...	734	694	40	40
No regular payments required.....	582	582	...	...	...	...	582	582	...	20
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	2,413	2,333	80	123	123	95	2,195	2,115	80	80
1949.....	2,246	2,166	80	...	...	20	2,226	2,146	80	159
1948.....	2,203	2,162	41	75	75	158	1,969	1,928	41	41
1947.....	1,733	1,686	47	40	40	462	1,233	1,186	47	7
1946.....	1,228	1,148	80	40	...	158	1,030	1,030	...	40
1942 to 1945.....	1,045	1,045	...	...	...	...	1,045	1,045	...	...
1940 to 1941.....	422	422	...	40	40	...	382	382	...	...
1935 to 1939.....	269	249	20	40	40	...	229	209	20	...
1930 to 1934.....	93	93	...	...	...	...	93	93	...	...
1929 or earlier.....	361	361	...	...	...	...	361	361	...	20
TERM OF MORTGAGE										
On demand.....	1,048	1,048	...	...	...	...	1,048	1,048	...	20
Less than 5 years.....	2,062	1,982	80	40	40	...	2,022	1,942	80	158
5 to 9 years.....	2,479	2,399	80	...	...	...	2,479	2,399	80	80
10 to 12 years.....	4,024	3,937	87	...	...	385	3,641	3,554	87	47
13 to 14 years.....	123	123	...	...	...	...	123	123	...	...
15 years.....	1,010	990	20	...	...	250	760	740	20	...
16 to 19 years.....	288	288	...	...	...	...	248	248	...	...
20 years.....	569	489	80	80	40	138	350	350	...	40
21 to 24 years.....	99	99	...	59	59	...	40	40	...	...
25 years.....	250	250	...	159	159	80	11	11	...	...
26 years or more.....	59	59	...	19	19	...	40	40	...	...
Median term.....years..	10	10	...	...	...	...	10	10	...	...
YEAR MORTGAGE DUE										
On demand.....	1,048	1,048	...	...	...	...	1,048	1,048	...	20
Fully amortized.....	8,681	8,414	267	358	318	893	7,432	7,245	187	200
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	553	553	...	40	40	...	514	514	...	...
1952 to 1953.....	957	917	40	...	...	...	957	917	40	119
1954 to 1955.....	1,076	1,056	20	...	...	...	1,076	1,056	20	...
1956 to 1957.....	925	925	...	...	...	254	671	671	...	...
1958 to 1959.....	1,622	1,576	46	...	...	76	1,546	1,500	46	1
1960 to 1964.....	2,468	2,387	81	79	79	345	2,044	1,983	81	40
1965 to 1969.....	752	672	80	40	...	138	573	573	...	40
1970 to 1974.....	210	210	...	120	120	40	51	51	...	...
1975 or later.....	118	118	...	79	79	...	...	...	...	...
Partially or not amortized.....	2,283	2,203	80	...	...	...	2,283	2,203	80	126
Past due.....	175	175	...	...	...	...	175	175	...	...
1950 to 1951.....	809	769	40	...	...	...	809	769	40	40
1952 to 1953.....	932	892	40	...	...	...	932	892	40	40
1954 to 1955.....	119	119	...	...	...	...	119	119	...	...
1956 to 1957.....	82	82	...	...	...	...	82	82	...	46
1958 to 1959.....	84	84	...	...	...	...	84	84	...	...
1960 to 1964.....	41	41	...	...	...	...	41	41	...	...
1965 to 1969.....	41	41	...	...	...	...	41	41	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹Includes 40 FHA-insured first mortgages with VA-guaranteed second mortgage.

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
INTEREST RATE										
Less than 3.0 percent.....	198	198	...	...	...	...	198	198	...	...
3.0 percent.....	80	40	40	...	...	...	80	40	40	...
3.1 to 3.5 percent.....	6	6	...	...	...	...	6	6	...	...
3.6 to 3.9 percent.....	...	...	...	...	...	...	...	...	...	...
4.0 percent.....	1,394	1,354	40	119	119	891	383	383	...	59
4.1 to 4.4 percent.....	3	3	...	...	...	...	3	3	...	...
4.5 percent.....	628	587	41	199	159	...	430	429	1	...
4.6 to 5.0 percent.....	3,784	3,744	40	40	40	...	3,745	3,705	40	41
5.1 to 5.5 percent.....	159	159	...	...	...	...	159	159	...	...
5.6 to 6.0 percent.....	5,757	5,572	185	...	...	...	5,757	5,572	185	244
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	...	...	...	6.0	6.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	1,807	1,767	40	...	...	...	1,807	1,767	40	198
\$2,000 to \$3,999.....	3,232	3,152	80	40	40	99	3,093	3,053	40	60
\$4,000 to \$5,999.....	2,764	2,744	20	79	79	349	2,336	2,316	20	...
\$6,000 to \$7,999.....	1,880	1,721	159	40	...	139	1,701	1,582	119	...
\$8,000 to \$9,999.....	640	640	...	40	40	129	473	473	...	46
\$10,000 to \$11,999.....	463	463	...	40	40	138	286	286	...	...
\$12,000 to \$14,999.....	216	170	46	...	...	40	177	131	46	...
\$15,000 to \$19,999.....	523	523	...	79	79	...	444	444	...	...
\$20,000 to \$24,999.....	174	174	...	...	...	...	174	174	...	...
\$25,000 to \$29,999.....	54	54	...	20	20	...	34	34	...	...
\$30,000 to \$49,999.....	125	125	...	...	...	...	125	125	...	...
\$50,000 to \$74,999.....	46	46	...	...	...	...	46	46	...	...
\$75,000 to \$99,999.....	10	10	...	...	...	...	10	10	...	...
\$100,000 to \$199,999.....	55	54	1	14	14	...	41	40	1	1
\$200,000 to \$499,999.....	11	11	...	...	...	...	11	11	...	...
\$500,000 or more.....	9	9	...	6	6	...	3	3	...	...
Median loan.....dollars..	4,500	4,400	...	...	...	...	4,300	4,200	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	3,286	3,246	40	...	...	...	3,286	3,246	40	238
\$2,000 to \$3,999.....	3,899	3,799	100	119	119	393	3,388	3,328	60	20
\$4,000 to \$5,999.....	2,249	2,169	80	40	...	131	2,079	2,039	40	40
\$6,000 to \$7,999.....	1,009	929	80	40	40	191	778	698	80	7
\$8,000 to \$9,999.....	322	322	...	40	40	139	146	146	...	40
\$10,000 to \$11,999.....	210	203	7	...	...	...	210	203	7	...
\$12,000 to \$14,999.....	418	378	40	...	...	40	379	339	40	...
\$15,000 to \$19,999.....	278	278	...	79	79	...	199	199	...	...
\$20,000 to \$24,999.....	83	83	...	20	20	...	63	63	...	...
\$25,000 to \$29,999.....	51	51	...	...	...	...	51	51	...	...
\$30,000 to \$49,999.....	79	79	...	...	...	...	79	79	...	...
\$50,000 to \$74,999.....	51	51	...	...	...	...	51	51	...	...
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...	...	1
\$100,000 to \$199,999.....	57	56	1	14	14	...	43	42	1	...
\$200,000 to \$499,999.....	10	10	...	1	1	...	9	9	...	...
\$500,000 or more.....	6	6	...	5	5	...	1	1	...	...
Median debt.....dollars..	3,400	3,300	...	...	...	...	3,100	3,100	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	10,342	10,036	306	358	318	893	9,094	8,867	227	286
Less than \$20.....	3,200	2,974	226	43	3	188	2,969	2,822	147	166
\$20 to \$24.....	1,144	1,144	...	...	...	152	991	991	...	40
\$25 to \$29.....	1,104	1,064	40	79	79	20	1,005	965	40	...
\$30 to \$34.....	1,346	1,306	40	40	40	...	1,307	1,267	40	40
\$35 to \$39.....	644	644	...	24	24	79	541	541	...	...
\$40 to \$44.....	1,013	1,013	...	120	120	40	853	853	...	...
\$45 to \$49.....	465	465	...	52	52	294	120	120	...	...
\$50 to \$54.....	442	442	...	...	...	...	442	442	...	...
\$55 to \$59.....	111	111	...	...	...	...	111	111	...	...
\$60 to \$64.....	237	237	...	...	...	40	198	198	...	...
\$65 to \$69.....	119	119	...	...	...	...	119	119	...	...
\$70 to \$79.....	219	219	...	...	...	40	179	179	...	...
\$80 to \$99.....	40	40	...	...	...	...	40	40	...	40
\$100 to \$119.....	178	178	...	...	...	40	139	139	...	...
\$120 or more.....	80	80	...	...	...	...	80	80	...	...
Median payment.....dollars..	28	29	...	...	...	...	27	28	...	...

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.....	12,007	11,661	346	357	317	40	892	10,759	10,493	266
STRUCTURES ON PROPERTY										
1 structure.....	9,388	9,050	338	239	199	40	750	8,401	8,142	258
2 structures or more.....	2,618	2,611	7	118	118	...	142	2,358	2,351	7
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	5,169	5,090	79	158	158	...	492	4,520	4,440	79
2 to 4 dwelling units.....	5,030	4,911	119	139	139	...	366	4,525	4,447	80
5 to 49 dwelling units.....	1,767	1,621	146	52	12	40	34	1,681	1,575	106
50 to 99 dwelling units.....	26	25	1	6	6	...	...	20	19	1
100 dwelling units or more.....	16	16	...	2	2	...	...	14	14	...
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	10,408	10,103	305	356	316	40	799	9,254	9,029	225
Less than half.....	1,598	1,558	40	1	1	...	93	1,505	1,465	40
YEAR STRUCTURE BUILT ¹										
1950 (part).....	163	163	...	24	24	...	...	139	139	...
1949.....	159	159	...	40	40	...	...	120	120	...
1948.....	190	190	...	35	35	...	...	155	155	...
1947.....	179	179	...	99	99	...	40	40	40	...
1946.....	40	40	...	...	...	...	...	40	40	...
1942 to 1945.....	142	102	40	1	1	...	...	141	101	40
1940 to 1941.....	235	235	...	40	40	...	...	195	195	...
1930 to 1939.....	981	981	...	40	40	...	40	902	902	...
1929 or earlier.....	9,390	9,124	266	80	40	40	733	8,577	8,392	186
Not reported.....	532	492	40	...	...	...	79	453	413	40
YEAR STRUCTURE ACQUIRED ¹										
1950 (part).....	1,357	1,277	80	83	83	...	95	1,178	1,099	80
1949.....	1,241	1,161	80	40	40	...	20	1,181	1,101	80
1948.....	1,714	1,673	41	75	75	...	158	1,480	1,440	41
1947.....	1,432	1,425	7	...	...	...	462	970	964	7
1946.....	1,122	1,042	80	40	40	...	158	924	924	...
1942 to 1945.....	1,689	1,649	40	40	40	...	...	1,649	1,609	40
1940 to 1941.....	977	977	...	40	40	...	...	937	937	...
1930 to 1939.....	859	859	...	40	40	...	...	819	819	...
1929 or earlier.....	1,584	1,564	20	...	...	...	...	1,583	1,564	20
Not reported.....	40	40	...	...	...	...	...	40	40	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ¹										
New.....	1,374	1,334	40	178	178	...	40	1,157	1,117	40
Previously occupied.....	10,633	10,328	305	180	140	40	852	9,602	9,376	226
PURCHASE PRICE										
Less than \$2,000.....	552	552	...	...	...	...	...	552	552	...
\$2,000 to \$3,999.....	1,905	1,825	80	...	...	...	80	1,825	1,786	40
\$4,000 to \$5,999.....	2,365	2,365	...	40	40	...	314	2,012	2,012	...
\$6,000 to \$7,999.....	1,709	1,589	120	80	40	40	194	1,434	1,356	80
\$8,000 to \$9,999.....	1,248	1,248	...	...	...	...	89	1,160	1,160	...
\$10,000 to \$11,999.....	679	619	60	...	...	...	79	599	540	60
\$12,000 to \$14,999.....	888	888	...	80	80	...	99	710	710	...
\$15,000 to \$19,999.....	673	673	...	...	...	...	40	633	633	...
\$20,000 to \$24,999.....	292	213	79	20	20	...	...	273	194	79
\$25,000 to \$29,999.....	308	308	...	79	79	...	...	229	229	...
\$30,000 to \$49,999.....	203	203	...	...	...	...	...	203	203	...
\$50,000 to \$74,999.....	154	154	...	...	...	...	...	154	154	...
\$75,000 to \$99,999.....	29	29	...	...	...	...	...	29	29	...
\$100,000 to \$199,999.....	63	63	...	12	12	...	...	51	51	...
\$200,000 to \$499,999.....	14	13	1	...	...	...	...	14	13	1
\$500,000 or more.....	19	19	...	8	8	...	...	11	11	...
Property not acquired by purchase.....	569	569	...	40	40	...	...	530	530	...
Not reported.....	342	335	7	...	...	...	...	342	335	7
Median purchase price.....dollars..	6,700	6,700	...	...	...	...	...	6,600	6,600	...
MARKET VALUE										
Less than \$2,000.....	354	354	...	...	...	...	...	354	354	...
\$2,000 to \$3,999.....	1,049	1,009	40	...	...	...	...	1,049	1,009	40
\$4,000 to \$5,999.....	1,704	1,704	...	40	40	...	100	1,565	1,565	...
\$6,000 to \$7,999.....	2,435	2,315	120	...	...	...	433	2,002	1,922	80
\$8,000 to \$9,999.....	1,396	1,396	40	40	40	40	108	1,248	1,248	...
\$10,000 to \$11,999.....	681	681	...	40	40	...	40	602	602	...
\$12,000 to \$14,999.....	1,037	997	40	119	119	...	99	821	781	40
\$15,000 to \$19,999.....	960	920	40	...	...	...	...	885	845	40
\$20,000 to \$24,999.....	557	491	66	...	...	...	76	537	491	66
\$25,000 to \$29,999.....	546	546	...	79	79	...	40	428	428	...
\$30,000 to \$49,999.....	493	493	...	20	20	...	...	474	474	...
\$50,000 to \$74,999.....	164	164	...	...	...	...	...	164	164	...

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE—Con.										
\$75,000 to \$99,999.....	10	10	...	...	...	...	...	10	10	...
\$100,000 to \$199,999.....	46	46	...	...	...	...	...	46	46	...
\$200,000 to \$499,999.....	47	47	...	...	...	...	...	47	47	...
\$500,000 or more.....	11	11	...	5	5	...	...	6	6	...
Not reported.....	519	518	1	15	15	...	...	504	503	1
Median market value.....dollars..	8,300	8,300	...	...	...	...	...	8,200	8,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	2,182	2,182	...	...	...	...	...	2,182	2,182	...
20 to 39 percent.....	3,272	3,212	60	79	79	...	16	3,176	3,116	60
40 to 59 percent.....	3,179	3,139	40	79	79	...	467	2,634	2,594	40
60 to 69 percent.....	1,037	997	40	99	99	...	159	779	739	40
70 to 79 percent.....	835	755	80	80	40	40	93	663	663	...
80 to 84 percent.....	318	272	46	4	4	...	79	235	189	46
85 to 89 percent.....	112	112	...	...	...	...	40	73	73	...
90 to 94 percent.....	129	129	...	1	1	...	...	128	128	...
95 to 99 percent.....	40	40	...	...	...	...	40	...	...	...
100 percent or more.....	387	307	80	...	...	...	...	386	307	80
Market value not reported.....	519	518	1	15	15	...	...	504	503	1
Median percent.....	42	41	...	...	...	...	...	39	38	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	7,341	7,053	288	278	238	40	892	6,168	5,964	208
Less than 50 percent.....	770	729	41	2	2	...	...	767	727	41
50 to 59 percent.....	901	821	80	...	...	...	...	901	821	80
60 to 64 percent.....	638	598	40	59	59	...	...	578	539	40
65 to 69 percent.....	557	557	...	20	20	...	...	537	537	...
70 to 74 percent.....	889	889	...	79	79	...	59	751	751	...
75 to 79 percent.....	537	537	...	...	...	...	...	537	537	...
80 to 84 percent.....	972	932	40	40	40	...	388	544	505	40
85 to 89 percent.....	275	235	40	45	5	40	40	190	190	...
90 to 94 percent.....	443	443	...	12	12	...	158	273	273	...
95 to 99 percent.....	91	91	...	...	...	...	...	91	91	...
100 percent or more.....	902	862	40	21	21	...	247	634	634	...
Purchase price not reported or property not acquired by purchase.....	366	359	7	...	...	...	...	365	359	7
Median percent.....	73	74	...	...	...	...	...	71	71	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	7,341	7,053	288	278	238	40	892	6,168	5,964	208
Less than 50 percent.....	729	729	...	2	2	...	...	727	727	...
50 to 59 percent.....	821	821	...	...	...	...	...	821	821	...
60 to 64 percent.....	638	598	40	59	59	...	...	578	539	40
65 to 69 percent.....	597	557	40	20	20	...	...	577	537	40
70 to 74 percent.....	929	889	40	79	79	...	59	790	751	40
75 to 79 percent.....	538	537	1	...	...	...	...	538	537	1
80 to 84 percent.....	932	932	...	40	40	...	388	505	505	...
85 to 89 percent.....	235	235	...	5	5	...	40	190	190	...
90 to 94 percent.....	483	443	40	12	12	...	158	312	273	40
95 to 99 percent.....	91	91	...	...	...	...	...	91	91	...
100 percent or more.....	981	862	119	61	21	40	247	674	634	40
Purchase price not reported or property not acquired by purchase.....	366	359	7	...	...	...	...	365	359	7
Median percent.....	74	74	...	...	...	...	...	71	71	...
TYPE OF OWNER										
Individual.....	11,233	10,889	344	298	258	40	874	10,064	9,799	265
Partnership.....	540	540	...	40	40	...	19	481	481	...
Corporation.....	234	234	...	20	20	...	...	214	214	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	7,337	7,052	285	278	238	40	892	6,169	5,963	206
Mortgage refinanced or renewed.....	2,694	2,674	20	40	40	...	...	2,654	2,634	20
To increase loan for improvements or repairs.....	559	539	20	...	...	...	...	559	539	20
To increase loan for other reasons.....	566	566	...	...	...	...	...	566	566	...
To secure better terms.....	337	337	...	...	...	...	...	337	337	...
To renew or extend loan without increasing amount.....	960	960	...	...	...	...	...	960	960	...
For other purpose.....	272	272	...	40	40	...	...	232	232	...
Mortgage placed later than acquisition of property.....	1,978	1,938	40	40	40	...	...	1,938	1,898	40
To make improvements or repairs.....	608	608	...	40	40	...	...	568	568	...
To invest in other properties.....	500	460	40	...	...	...	...	500	460	40
To invest in business other than real estate.....	202	202	...	...	...	...	...	202	202	...
For other purpose.....	668	668	...	...	...	...	...	668	668	...

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	2,694	2,674	20	40	40	...	...	2,654	2,634	20
Same lender.....	2,161	2,161	...	40	40	...	...	2,121	2,121	...
Different lender.....	533	513	20	...	...	...	...	533	513	20
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	7,172	7,024	148	154	154	...	228	6,794	6,687	108
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	...	...	...	...	...	...	...	...	...	...
\$2.50 to \$4.99.....	121	121	...	...	...	...	...	121	121	...
\$5.00 to \$7.49.....	119	119	...	20	20	...	...	99	99	...
\$7.50 to \$9.99.....	217	177	40	40	40	...	...	177	138	40
\$10.00 to \$12.49.....	568	568	...	...	...	...	...	568	568	...
\$12.50 to \$14.99.....	594	554	40	...	...	...	40	554	514	40
\$15.00 to \$17.49.....	1,019	979	40	...	...	...	96	924	924	...
\$17.50 to \$19.99.....	484	484	...	...	...	...	...	484	484	...
\$20.00 to \$24.99.....	1,534	1,514	20	80	80	...	52	1,402	1,382	20
\$25.00 or more.....	2,021	2,014	7	...	...	...	40	1,981	1,974	7
Taxes not payable in 1949 ²	40	40	...	...	...	...	...	40	40	...
Taxes or value not reported.....	458	457	1	14	14	...	...	444	443	1
Median taxes.....dollars..	20.72	20.88	...	...	...	...	...	20.82	20.93	...
MONTHLY TOTAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	433	433	...	...	...	...	...	433	433	...
\$20 to \$29.....	1,111	1,104	7	40	40	...	36	1,036	1,030	7
\$30 to \$39.....	2,257	2,237	20	...	...	...	20	2,237	2,217	20
\$40 to \$49.....	929	889	40	...	...	...	132	799	799	...
\$50 to \$59.....	828	828	...	...	...	...	...	828	828	...
\$60 to \$69.....	457	376	81	...	...	...	...	457	376	81
\$70 to \$79.....	436	436	...	20	20	...	40	377	377	...
\$80 to \$89.....	344	344	...	80	80	...	...	264	264	...
\$90 to \$99.....	123	123	...	...	...	...	...	123	123	...
\$100 or more.....	254	254	...	14	14	...	...	240	240	...
Median receipts.....dollars..	39	38	...	...	...	...	...	38	38	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	457	457	...	...	...	...	...	457	457	...
\$20 to \$29.....	1,216	1,209	7	40	40	...	36	1,141	1,134	7
\$30 to \$39.....	2,439	2,419	20	...	...	...	33	2,406	2,386	20
\$40 to \$49.....	1,088	1,047	41	...	...	...	118	970	969	1
\$50 to \$59.....	707	707	...	...	...	...	...	707	707	...
\$60 to \$69.....	331	251	80	...	...	...	...	331	251	80
\$70 to \$79.....	354	354	...	20	20	...	40	295	295	...
\$80 to \$89.....	283	283	...	80	80	...	...	203	203	...
\$90 to \$99.....	123	123	...	...	...	...	...	123	123	...
\$100 or more.....	174	174	...	14	14	...	...	160	160	...
Median receipts.....dollars..	37	37	...	...	...	...	...	37	37	...
TOTAL RENTAL RECEIPTS¹ AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	621	621	...	...	...	...	...	621	621	...
5 to 9 percent.....	2,604	2,544	60	79	79	...	36	2,488	2,430	60
10 to 14 percent.....	2,123	2,123	...	59	59	...	98	1,966	1,966	...
15 to 19 percent.....	896	849	47	...	...	...	93	803	797	7
20 to 24 percent.....	383	343	40	...	...	...	...	383	343	40
25 to 29 percent.....	17	17	...	...	...	...	...	17	17	...
30 to 34 percent.....	29	29	...	...	...	...	...	29	29	...
35 to 39 percent.....	...	...	...	...	...	...	...	...	...	...
40 percent or more.....	42	42	...	...	...	...	...	42	42	...
Market value not reported.....	458	457	1	14	14	...	...	444	443	1
Median percent.....	10	10	...	...	...	...	...	10	10	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 50 percent.....	174	174	...	...	...	...	...	174	174	...
50 to 79 percent.....	435	434	1	...	...	...	13	421	420	1
80 to 89 percent.....	16	16	...	...	...	...	...	16	16	...
90 to 99 percent.....	6	6	...	...	...	...	...	6	6	...
100 percent.....	6,539	6,394	145	152	152	...	213	6,175	6,068	106

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

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

PITTSBURGH 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	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	6,547	6,401	147	154	154	...	213	6,182	6,076	107
Less than \$20.....	62	62	...	...	...	...	...	62	62	...
\$20 to \$39.....	698	698	...	...	...	...	20	678	678	...
\$40 to \$59.....	1,031	945	86	20	20	...	60	952	905	47
\$60 to \$79.....	935	895	40	...	...	...	34	901	861	40
\$80 to \$99.....	1,041	1,021	20	40	40	...	...	1,001	982	20
\$100 to \$119.....	851	851	...	...	...	...	79	772	772	...
\$120 to \$139.....	674	674	...	40	40	...	...	634	634	...
\$140 to \$159.....	404	404	...	40	40	...	...	365	365	...
\$160 to \$199.....	175	175	...	...	...	...	20	155	155	...
\$200 to \$299.....	575	575	...	14	14	...	...	561	561	...
\$300 or more.....	61	61	...	...	...	...	...	61	61	...
Taxes not payable in 1949.....	...	...	...	...	...	...	...	...	...	...
Taxes not reported.....	40	40	...	...	...	...	...	40	40	...
Median taxes.....dollars..	85	86	...	...	...	...	...	85	85	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Properties with both interest and principal in first mortgage payments.....	5,825	5,717	108	154	154	...	227	5,449	5,381	68
Less than 30 percent.....	534	534	...	2	2	...	...	532	532	...
30 to 39 percent.....	732	732	...	52	52	...	...	681	681	...
40 to 49 percent.....	715	694	21	40	40	...	...	676	655	21
50 to 59 percent.....	735	735	...	20	20	...	53	663	663	...
60 to 69 percent.....	948	941	7	...	...	...	98	850	843	7
70 to 79 percent.....	612	572	40	...	...	...	36	577	537	40
80 to 89 percent.....	380	380	...	...	...	...	...	380	380	...
90 to 99 percent.....	158	158	...	...	...	...	...	158	158	...
100 percent or more.....	1,011	971	40	40	40	...	40	932	932	...
Median percent.....	62	62	...	...	...	...	...	62	62	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹ LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	5,825	5,717	108	154	154	...	227	5,449	5,381	68
Less than 30 percent.....	220	220	...	2	2	...	...	218	218	...
30 to 39 percent.....	575	575	...	52	52	...	...	523	523	...
40 to 49 percent.....	495	495	...	40	40	...	...	455	455	...
50 to 59 percent.....	644	643	1	...	...	...	...	644	643	1
60 to 69 percent.....	506	486	20	20	20	...	53	434	414	20
70 to 79 percent.....	657	610	47	...	...	...	78	578	531	47
80 to 89 percent.....	463	463	...	...	...	...	20	444	444	...
90 to 99 percent.....	555	555	...	...	...	...	20	535	535	...
100 percent or more.....	1,671	1,631	40	40	40	...	56	1,576	1,576	...
Taxes not payable in 1949 or not reported.....	40	40	...	...	...	...	...	40	40	...
Median percent.....	77	77	...	...	...	...	...	77	78	...

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

Chapter 20

PORTLAND
OREGON
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.....	629
2.--Property characteristics, by government insurance status of first mortgage: 1950.....	629

TOTAL OWNER-OCCUPIED PROPERTIES

3.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	630
4.--Characteristics of first and junior mortgages, by government insurance status: 1950.....	630
5.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....	633

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

6.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	636
7.--Characteristics of first and junior mortgages, by government insurance status: 1950.....	636
8.--Property and owner characteristics, by government insurance status of first mortgage: 1950.....	639

TOTAL RENTAL PROPERTIES

9.--Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	643
10.--Characteristics of first and junior mortgages, by government insurance status: 1950.....	643
11.--Property characteristics, by government insurance status of first mortgage: 1950.....	646

PORTLAND, OREG.
STANDARD METROPOLITAN AREA

The Portland Standard Metropolitan Area comprises Clackamas, Multnomah, and Washington Counties in Oregon; Clark County in Washington.

PORTLAND STANDARD METROPOLITAN AREA

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	64,861	275,691	11,924	81,435	4,895	26,074	48,044	168,182
Average debt per property.....	...	4.3	...	6.8	...	5.3	...	3.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	29,499	50,685	1,560	3,704	579	1,404	27,359	45,577
\$4,000 to \$5,999.....	14,338	56,054	2,961	12,147	1,602	6,896	9,776	37,011
\$6,000 to \$7,999.....	13,575	81,749	4,971	31,533	2,063	12,398	6,542	37,818
\$8,000 to \$9,999.....	5,032	39,125	1,693	13,697	571	4,582	2,768	20,846
\$10,000 to \$11,999.....	1,067	9,699	333	3,503	70	682	665	5,514
\$12,000 to \$14,999.....	618	6,404	235	2,377	12	112	372	3,915
\$15,000 to \$19,999.....	316	4,671	81	1,269	...	...	236	3,402
\$20,000 to \$49,999.....	255	6,022	6	180	...	...	249	5,842
\$50,000 to \$99,999.....	77	3,309	12	310	...	...	65	2,999
\$100,000 or more.....	85	17,973	73	12,715	...	...	12	5,258
Median loan.....dollars..	4,300	...	6,400	...	6,100	...	3,600	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	37,144	73,539	2,732	7,240	1,096	3,054	33,319	63,245
\$4,000 to \$5,999.....	12,455	61,843	3,304	16,546	1,845	9,362	7,306	35,935
\$6,000 to \$7,999.....	10,968	74,503	4,301	29,556	1,630	10,720	5,038	34,227
\$8,000 to \$9,999.....	2,745	24,261	961	8,551	300	2,702	1,485	13,008
\$10,000 to \$11,999.....	655	7,079	386	4,194	24	236	245	2,649
\$12,000 to \$14,999.....	325	4,193	70	874	...	...	257	3,319
\$15,000 to \$19,999.....	256	4,196	81	1,269	...	...	176	2,927
\$20,000 to \$49,999.....	182	5,474	18	490	...	...	164	4,984
\$50,000 to \$99,999.....	47	2,630	...	...	...	...	47	2,630
\$100,000 or more.....	85	17,973	73	12,715	...	...	12	5,258
Median debt.....dollars..	3,400	...	5,900	...	5,500	...	2,600	...

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.....	64,861	61,874	2,987	11,924	10,661	921	342	4,895	4,735	160	48,044	46,479	1,565
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	60,539	57,703	2,836	11,485	10,240	903	342	4,855	4,695	160	44,202	42,770	1,432
2 to 4 dwelling units.....	3,243	3,179	64	354	336	18	...	40	40	...	2,848	2,804	46
5 to 49 dwelling units.....	1,033	955	78	80	80	...	...	...	...	...	954	875	78
50 dwelling units or more.....	45	36	9	5	5	...	...	...	...	...	40	31	9
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	63,859	60,988	2,871	11,832	10,615	921	297	4,883	4,723	160	47,144	45,650	1,494
Less than half.....	1,002	886	116	91	46	...	46	12	12	...	899	829	71
YEAR STRUCTURE BUILT													
1950 (part).....	1,224	1,212	12	586	586	...	...	154	154	...	484	472	12
1949.....	4,482	4,042	440	2,203	1,763	383	57	556	556	...	1,723	1,723	...
1948.....	3,808	3,598	210	1,303	1,154	91	58	226	226	...	2,279	2,218	62
1947.....	3,786	3,638	148	1,127	991	91	46	625	625	...	2,033	2,021	12
1946.....	2,958	2,740	218	468	286	137	46	526	526	...	1,964	1,929	36
1942 to 1945.....	5,365	4,845	520	1,885	1,622	172	91	789	743	46	2,692	2,481	212
1940 to 1941.....	4,382	4,243	139	1,752	1,717	36	...	299	293	46	2,331	2,274	58
1930 to 1939.....	8,809	8,607	202	1,004	958	...	46	594	582	12	7,212	7,067	145
1929 or earlier.....	29,197	28,109	1,088	1,574	1,562	12	...	1,128	1,071	57	26,496	25,479	1,018
Not reported.....	852	840	12	24	24	...	...	...	...	...	828	816	12
MARKET VALUE													
Less than \$4,000.....	4,729	4,705	24	...	...	...	...	91	91	...	4,638	4,614	24
\$4,000 to \$5,999.....	11,938	11,492	446	629	445	183	...	678	608	70	10,634	10,440	194
\$6,000 to \$7,999.....	17,588	16,706	882	3,102	2,703	218	182	2,082	2,082	...	12,404	11,922	482
\$8,000 to \$9,999.....	12,396	11,795	601	3,269	3,007	205	58	1,156	1,156	...	7,972	7,633	339
\$10,000 to \$11,999.....	7,307	6,912	395	2,325	2,325	149	12	592	546	46	4,231	4,042	190
\$12,000 to \$14,999.....	5,241	5,001	240	1,444	1,307	46	91	194	148	46	3,603	3,546	58
\$15,000 to \$19,999.....	2,887	2,648	239	468	354	114	...	91	91	...	2,330	2,204	126
\$20,000 to \$49,999.....	2,153	2,040	113	363	357	6	...	12	12	...	1,778	1,671	107
\$50,000 to \$99,999.....	195	177	18	58	58	...	...	...	...	...	137	119	18
\$100,000 or more.....	163	154	9	73	73	...	...	...	...	...	90	81	9
Not reported.....	268	244	24	36	36	...	...	...	...	...	232	209	24
Median market value.....dollars..	7,700	7,700	...	9,200	9,300	...	...	7,600	7,600	...	7,300	7,300	...

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.....	57,814	221,241	10,838	61,414	4,545	24,345	42,432	135,482
Average debt per property.....	...	3.8	...	5.7	...	5.4	...	3.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	6,192	4,972	...	...	...	...	6,192	4,972
\$2,000 to \$2,999.....	8,986	13,809	296	245	100	150	8,990	13,414
\$3,000 to \$3,999.....	11,483	26,624	1,228	3,361	467	1,224	9,787	22,039
\$4,000 to \$4,999.....	6,902	23,028	1,493	5,233	436	1,405	4,974	16,390
\$5,000 to \$5,999.....	5,585	25,643	1,207	5,768	923	4,378	3,456	15,497
\$6,000 to \$6,999.....	7,727	43,396	2,784	16,355	1,431	8,348	3,512	18,693
\$7,000 to \$7,999.....	4,768	31,923	1,778	12,438	538	3,464	2,453	16,021
\$8,000 to \$8,999.....	3,108	22,996	980	7,461	456	3,507	1,672	12,028
\$9,000 to \$9,999.....	1,431	12,492	524	4,721	115	1,075	792	6,686
\$10,000 to \$10,999.....	519	4,373	146	1,460	24	236	350	2,677
\$11,000 to \$11,999.....	420	4,230	169	1,850	46	446	205	1,934
\$12,000 to \$14,999.....	546	5,557	188	1,835	12	112	347	3,610
\$15,000 to \$19,999.....	147	2,198	46	687	...	...	102	1,511
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median loan.....dollars..	4,300	...	6,400	...	...	...	3,600	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	16,708	17,701	660	831	182	218	15,867	16,652
\$2,000 to \$2,999.....	9,681	23,543	751	1,892	294	668	8,637	20,983
\$3,000 to \$3,999.....	7,052	24,451	1,274	4,380	513	1,812	5,265	18,239
\$4,000 to \$4,999.....	5,252	23,242	1,289	5,581	662	3,018	3,301	16,643
\$5,000 to \$5,999.....	5,672	31,194	1,729	9,650	1,011	5,433	2,932	16,111
\$6,000 to \$6,999.....	6,506	41,745	2,340	15,192	1,173	7,336	2,994	19,217
\$7,000 to \$7,999.....	3,548	26,559	1,458	10,836	386	2,922	1,704	12,801
\$8,000 to \$8,999.....	1,527	12,871	514	4,333	128	1,069	885	7,469
\$9,000 to \$9,999.....	966	9,142	376	3,583	172	1,633	418	3,926
\$10,000 to \$10,999.....	324	3,375	186	1,933	24	236	115	1,206
\$11,000 to \$11,999.....	240	2,733	170	1,929	...	...	69	804
\$12,000 to \$14,999.....	210	2,691	46	587	...	...	165	2,104
\$15,000 to \$19,999.....	126	1,994	46	687	...	...	81	1,307
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	4,800	...	6,000	...	...	...	3,300	...

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	217,612	205,124	12,488	160,144	52,607	5,577	24,169	133,299	129,175	4,124	3,636	902	2,734
Average debt per mortgage.....	3.8	3.7	4.6	5.5	5.5	6.3	5.3	3.1	3.1	3.1	1.3	1.0	1.5
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	22,140	20,568	1,572	7,930	6,913	607	4,991	9,219	8,996	223	192	110	82
Mutual savings bank.....	3,284	3,179	105	1,169	1,169	...	464	1,651	1,546	105	...	...	...
Savings and loan association.....	36,058	35,003	1,055	4,495	4,495	...	5,909	25,654	24,599	1,055	490	...	490
Life insurance company.....	64,356	58,516	5,840	40,768	35,406	4,376	8,665	14,923	14,445	478	717	702	15
Mortgage company.....	7,303	6,695	608	4,016	3,514	156	1,773	1,514	1,450	64	261	26	235
Federal National Mortgage Association.....	2,134	1,696	438	706	268	438	1,428	...	...	...	64	64	...
Individual.....	70,673	69,704	969	...	...	...	...	70,673	69,704	969	1,830	...	1,830
Other.....	11,664	9,763	1,901	1,060	842	...	939	9,665	8,435	1,230	82	...	82
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	48,692	45,040	3,652	12,679	10,475	1,949	8,431	27,582	26,220	1,362	821	328	493
1949.....	58,512	54,243	4,269	19,483	16,375	2,631	4,182	34,847	34,018	829	1,621	383	1,238
1948.....	42,321	39,565	2,756	10,823	9,826	319	2,592	28,906	27,556	1,350	475	50	425
1947.....	32,969	32,182	787	7,240	6,771	469	5,434	20,295	19,977	318	419	105	314
1946.....	18,924	18,455	469	3,495	3,131	209	3,498	11,931	11,826	105	77	36	41
1942 to 1945.....	12,404	11,881	523	4,704	4,309	...	32	7,668	7,540	128	109	...	109
1940 to 1941.....	2,853	2,821	32	1,539	1,539	...	...	1,314	1,282	32	...	...	...
1935 to 1939.....	765	765	...	181	181	...	...	584	584	...	114	...	114
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	172	172	...	...	...	...	...	172	172	...	...	...	...

1 Includes 1,960 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

PORTLAND 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.....	57,814	55,109	2,705	10,838	9,617	891	4,545	42,432	41,108	1,324	2,752	891	1,861
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	6,698	6,322	376	1,608	1,414	103	979	4,110	3,973	137	206	103	103
Mutual savings bank.....	798	752	46	217	217	...	91	490	444	46	...	...	...
Savings and loan association.....	10,862	10,413	449	934	934	...	1,348	8,581	8,132	449	148	...	148
Life insurance company.....	11,855	10,954	901	6,996	6,231	616	1,363	3,497	3,360	137	628	616	12
Mortgage company.....	1,449	1,347	102	709	628	35	344	397	388	9	181	35	146
Federal National Mortgage Association.....	388	251	137	182	46	137	206	...	...	...	137	137	...
Individual.....	22,604	22,410	194	...	...	...	...	22,604	22,410	194	1,315	...	1,315
Other.....	3,161	2,660	501	193	147	...	215	2,753	2,400	353	137	...	137
FORM OF DEBT													
Mortgage or deed of trust.....	41,175	38,561	2,614	10,837	9,616	891	4,545	23,794	24,561	1,233	2,454	891	1,563
Contract to purchase.....	16,638	16,547	91	...	...	...	...	16,638	16,547	91	297	...	297
AMORTIZATION													
Fully amortized.....	54,393	51,712	2,681	10,837	9,616	891	4,545	39,011	37,711	1,300	2,421	891	1,531
Partially amortized.....	1,397	1,397	...	...	...	...	...	1,397	1,397	...	148	...	148
Not amortized.....	1,150	1,126	24	...	...	...	...	1,150	1,126	24	181	...	181
On demand.....	874	874	...	...	...	...	...	874	874	...	...	...	...
Regular principal payments required.....	224	224	...	...	...	...	...	224	224	...	...	...	...
No regular principal payments required.....	650	650	...	...	...	...	...	650	650	...	...	...	...
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	53,415	51,064	2,351	10,579	9,416	833	4,488	38,347	37,320	1,027	2,431	833	1,598
Delinquent:	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure not in process.....	3,449	3,107	342	257	199	57	57	3,136	2,851	285	262	57	205
No regular payments required.....	949	937	12	...	...	...	...	949	937	12	57	...	57
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	9,484	8,873	611	1,844	1,556	242	1,341	6,299	5,999	300	520	242	279
1949.....	13,575	12,697	878	3,031	2,507	467	725	9,819	9,511	308	1,094	467	627
1948.....	10,152	9,536	616	1,591	1,454	137	512	8,050	7,662	388	522	46	477
1947.....	8,748	8,511	237	1,334	1,243	91	1,079	6,334	6,188	146	182	91	91
1946.....	6,876	6,739	137	819	728	46	843	5,215	5,169	46	91	46	46
1942 to 1945.....	6,263	6,081	182	1,526	1,435	...	46	4,693	4,602	91	228	...	228
1940 to 1941.....	1,673	1,627	46	557	557	...	...	1,116	1,070	46	...	...	...
1935 to 1939.....	796	796	...	137	137	...	...	659	659	...	114	...	114
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	247	247	...	...	...	...	...	247	247	...	...	...	...
TERM OF MORTGAGE													
On demand.....	873	873	...	...	...	...	...	873	873	...	...	...	...
Less than 5 years.....	3,859	3,835	24	...	...	...	...	3,859	3,835	24	580	...	580
5 to 9 years.....	13,923	13,569	354	...	...	...	100	13,823	13,469	354	802	...	802
10 to 12 years.....	13,147	12,343	804	262	262	...	559	12,325	11,636	689	251	137	115
13 to 14 years.....	2,190	2,197	33	91	91	...	137	1,963	1,930	33	57	...	57
15 years.....	6,522	6,309	213	1,036	1,036	...	1,013	4,473	4,260	213	66	12	55
16 to 19 years.....	2,609	2,552	57	308	250	12	378	1,924	1,924	...	171	12	159
20 years.....	7,662	7,215	447	4,450	4,015	332	1,422	1,789	1,777	12	332	287	46
21 to 24 years.....	1,294	1,157	137	626	490	91	126	541	541	...	217	...	217
25 years.....	4,709	4,071	638	3,479	2,887	456	809	420	420	...	228	...	228
26 years or more.....	1,029	1,029	...	586	586	...	...	444	444	...	46	...	46
Median term.....years..	12	12	...	20	20	...	...	10	10	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	873	873	...	...	...	...	...	873	873	...	...	...	...
Fully amortized.....	54,392	51,710	2,682	10,839	9,619	891	4,546	39,014	37,712	1,302	2,421	892	1,531
Past due.....	249	249	...	...	...	...	...	249	249	...	...	...	...
1950 to 1951.....	1,446	1,446	...	46	46	...	...	1,401	1,401	...	297	...	297
1952 to 1953.....	4,464	4,373	91	114	114	...	...	4,350	4,259	91	535	...	535
1954 to 1955.....	6,060	5,832	228	46	46	...	46	5,969	5,741	228	...	...	228
1956 to 1957.....	7,700	7,494	206	137	137	...	182	7,382	7,176	206	154	...	154
1958 to 1959.....	6,848	6,620	228	364	364	...	203	6,282	6,099	183	272	137	135
1960 to 1964.....	11,871	11,184	687	1,287	1,241	...	1,322	9,264	8,691	573	81	...	81
1965 to 1969.....	9,160	8,706	454	4,393	3,949	297	1,580	3,186	3,177	9	317	263	55
1970 to 1974.....	4,430	3,825	605	3,212	2,664	411	586	634	622	12	446	...	446
1975 or later.....	2,164	1,981	183	1,240	1,058	183	627	297	297	...	91	46	46
Partially or not amortized.....	2,548	2,524	24	...	...	...	...	2,548	2,524	24	330	...	330
Past due.....	46	46	...	...	...	...	...	46	46	...	...	...	...
1950 to 1951.....	993	981	12	...	...	...	...	993	981	12	66	...	66
1952 to 1953.....	585	573	12	...	...	...	...	585	573	12	35	...	35
1954 to 1955.....	321	321	...	...	...	...	...	321	321	...	91	...	91
1956 to 1957.....	238	238	...	...	...	...	...	238	238	...	46	...	46
1958 to 1959.....	148	148	...	...	...	...	...	148	148	...	...	...	...
1960 to 1964.....	171	171	...	...	...	...	...	171	171	...	46	...	46
1965 to 1969.....	46	46	...	...	...	...	...	46	46	...	46	...	46
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 330 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.....	531	531	...	...	...	...	...	531	531	...	103	...	103
4.0 percent.....	9,394	8,300	1,094	2,025	1,490	353	4,545	2,825	2,426	399	982	891	91
4.1 to 4.4 percent.....	231	207	24	231	207	24	...	...	...	...	...	...	...
4.5 percent.....	10,227	9,405	822	8,308	7,646	514	...	1,918	1,759	159	114	...	114
4.6 to 5.0 percent.....	14,202	13,799	403	273	273	...	...	13,929	13,526	403	461	...	461
5.1 to 5.5 percent.....	1,537	1,528	9	...	...	...	...	1,537	1,528	9	9	...	9
5.6 to 6.0 percent.....	21,621	21,268	353	...	...	...	...	21,621	21,268	353	1,082	...	1,082
6.1 percent or more.....	69	69	...	...	...	...	...	69	69	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	4.5	4.5	...	...	6.0	6.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	6,319	6,135	184	...	...	...	...	6,319	6,135	184	2,230	891	1,340
\$2,000 to \$2,999.....	9,290	8,916	374	296	296	...	100	8,894	8,566	328	183	...	183
\$3,000 to \$3,999.....	11,576	11,039	537	1,252	1,092	160	490	9,833	9,480	353	201	...	201
\$4,000 to \$4,999.....	6,835	6,606	229	1,526	1,457	24	424	4,885	4,725	160	91	...	91
\$5,000 to \$5,999.....	5,773	5,231	542	1,435	1,059	239	911	3,428	3,262	166	...	...	...
\$6,000 to \$6,999.....	7,583	7,446	137	2,614	2,590	12	1,431	3,539	3,425	114	...	...	...
\$7,000 to \$7,999.....	4,810	4,472	338	1,936	1,663	228	583	2,290	2,271	19	...	...	...
\$8,000 to \$8,999.....	3,041	2,881	160	913	798	69	456	1,672	1,672	...	...	...	...
\$9,000 to \$9,999.....	1,317	1,112	205	569	364	159	115	633	633	...	46	...	46
\$10,000 to \$10,999.....	410	410	...	55	55	...	24	332	332	...	...	...	...
\$11,000 to \$11,999.....	215	215	...	10	10	...	...	205	205	...	...	...	...
\$12,000 to \$14,999.....	500	500	...	188	188	...	12	302	302	...	...	...	...
\$15,000 to \$19,999.....	147	147	...	46	46	...	...	102	102	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median loan.....dollars..	4,200	4,200	...	6,300	6,300	...	6,200	3,600	3,600	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	16,880	16,548	332	660	660	...	227	15,994	15,707	287	2,276	891	1,385
\$2,000 to \$2,999.....	9,941	9,476	465	751	751	...	248	8,942	8,477	465	192	...	192
\$3,000 to \$3,999.....	7,008	6,562	446	1,388	1,137	160	537	5,082	4,911	171	146	...	146
\$4,000 to \$4,999.....	5,480	4,990	490	1,414	1,163	206	639	3,427	3,188	239	91	...	91
\$5,000 to \$5,999.....	5,471	5,330	141	11,638	1,535	57	1,011	2,823	2,784	39	...	...	...
\$6,000 to \$6,999.....	6,475	6,283	192	2,307	2,238	57	1,173	2,997	2,874	123	46	...	46
\$7,000 to \$7,999.....	3,615	3,251	364	1,525	1,252	182	432	1,659	1,659	...	...	...	...
\$8,000 to \$8,999.....	1,335	1,220	115	480	366	69	128	726	726	...	...	...	...
\$9,000 to \$9,999.....	958	799	159	478	319	159	126	354	354	...	...	...	...
\$10,000 to \$10,999.....	188	188	...	50	50	...	24	115	115	...	...	...	...
\$11,000 to \$11,999.....	126	126	...	57	57	...	...	69	69	...	...	...	...
\$12,000 to \$14,999.....	210	210	...	46	46	...	...	165	165	...	...	...	...
\$15,000 to \$19,999.....	126	126	...	46	46	...	...	81	81	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,200	3,200	...	5,700	5,700	...	...	2,500	2,500	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	55,754	53,071	2,683	10,839	9,619	891	4,546	40,375	39,072	1,303	2,513	891	1,622
Less than \$20.....	3,392	3,314	78	141	141	...	30	3,221	3,143	78	1,522	891	631
\$20 to \$24.....	3,702	3,451	251	1,570	1,410	160	103	2,030	1,984	46	181	...	181
\$25 to \$29.....	5,486	5,005	481	1,385	1,134	160	135	3,966	3,736	230	353	...	353
\$30 to \$34.....	8,379	7,854	525	1,938	1,802	46	1,319	5,123	4,746	377	148	...	148
\$35 to \$39.....	8,113	7,735	378	1,521	1,407	115	913	5,679	5,473	206	...	...	...
\$40 to \$44.....	8,245	7,915	330	2,152	1,867	182	901	5,194	5,148	46	...	...	...
\$45 to \$49.....	4,919	4,747	172	958	889	69	630	3,331	3,228	103	...	...	...
\$50 to \$54.....	6,121	5,859	262	615	410	159	354	5,152	5,095	57	103	...	103
\$55 to \$59.....	1,766	1,720	46	194	194	...	103	1,469	1,423	46	...	...	...
\$60 to \$64.....	1,493	1,493	...	182	182	...	...	1,311	1,311	...	46	...	46
\$65 to \$69.....	1,032	918	114	...	...	...	...	1,032	918	114	...	...	...
\$70 to \$79.....	1,469	1,423	46	91	91	...	46	1,332	1,332	...	...	...	...
\$80 to \$99.....	775	775	...	46	46	...	12	718	718	...	...	...	...
\$100 to \$119.....	385	385	...	...	...	...	...	385	385	...	114	...	114
\$120 or more.....	477	477	...	46	46	...	...	432	432	...	46	...	46
Median payment.....dollars..	39	39	...	36	36	...	38	40	40	...	...	...	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	10,033	9,987	46	615	615	...	...	91	91	...	9,327	9,282	46
20 to 39 percent.....	15,711	15,392	319	1,841	1,841	...	...	182	182	...	13,689	13,370	319
40 to 59 percent.....	12,151	11,629	522	1,972	1,835	...	137	1,160	1,114	46	9,020	8,680	340
60 to 69 percent.....	5,868	5,747	121	2,088	2,042	...	46	750	750	...	3,030	2,955	75
70 to 79 percent.....	5,133	4,417	716	1,670	1,305	308	57	898	795	103	2,566	2,317	248
80 to 84 percent.....	3,302	2,961	341	1,369	1,187	182	...	466	466	...	1,467	1,308	159
85 to 89 percent.....	2,621	2,473	148	628	479	148	...	103	103	...	1,890	1,890	...
90 to 94 percent.....	1,437	1,165	272	379	231	103	46	59	47	12	998	886	112
95 to 99 percent.....	792	687	105	138	57	81	...	537	537	...	116	93	24
100 percent or more.....	688	573	115	126	12	69	46	301	301	...	261	261	...
Market value not reported.....	78	78	...	12	12	...	...	...	...	...	66	66	...
Median percent.....	45	44	...	65	63	...	...	...	...	...	37	37	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	883	883	...	114	114	...	...	...	...	...	769	769	...
\$2.50 to \$4.99.....	3,196	3,002	194	194	148	46	...	318	318	...	2,684	2,535	148
\$5.00 to \$7.49.....	7,671	7,456	215	945	854	46	46	510	453	57	6,215	6,148	66
\$7.50 to \$9.99.....	12,706	12,150	556	1,344	1,298	...	46	750	750	...	10,614	10,103	510
\$10.00 to \$12.49.....	15,655	14,902	753	3,479	3,183	206	91	1,139	1,093	46	11,037	10,626	411
\$12.50 to \$14.99.....	6,518	6,237	281	1,276	1,104	172	...	480	468	12	4,762	4,666	97
\$15.00 to \$17.49.....	2,784	2,715	69	676	630	46	...	353	353	...	1,754	1,730	24
\$17.50 to \$19.99.....	552	461	91	95	50	...	46	69	69	...	388	342	46
\$20.00 to \$24.99.....	908	817	91	228	137	46	46	91	91	...	589	589	...
\$25.00 or more.....	370	324	46	...	...	...	...	137	91	46	233	233	...
Taxes not payable in 1949 ¹	5,164	4,764	400	2,443	2,054	331	57	698	698	...	2,024	2,012	12
Taxes or value not reported.....	1,407	1,398	9	46	46	...	...	...	...	...	1,362	1,353	9
Median taxes.....dollars..	10.19	10.16	...	11.13	11.06	...	...	...	...	...	9.82	9.83	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	1,563	1,563	...	114	114	...	...	46	46	...	1,404	1,404	...
\$20 to \$39.....	5,918	5,692	226	...	...	...	...	305	248	57	5,613	5,444	169
\$40 to \$59.....	9,615	9,307	308	650	445	160	46	747	747	...	8,219	8,116	103
\$60 to \$79.....	8,727	8,263	464	1,287	1,172	115	...	549	549	...	6,890	6,541	349
\$80 to \$99.....	8,467	8,070	397	1,320	1,184	91	46	811	799	12	6,336	6,088	248
\$100 to \$119.....	6,263	6,012	251	1,546	1,352	148	46	512	512	...	4,204	4,147	57
\$120 to \$139.....	4,953	4,691	262	2,048	1,957	...	91	410	410	...	2,496	2,325	171
\$140 to \$159.....	2,421	2,330	91	611	566	...	46	377	331	46	1,433	1,433	...
\$160 to \$199.....	1,935	1,730	205	501	455	46	...	46	46	...	1,388	1,229	159
\$200 to \$249.....	842	842	...	137	137	...	...	...	...	...	706	706	...
\$250 to \$299.....	376	330	46	91	91	...	...	46	...	46	239	239	...
\$300 or more.....	206	160	46	46	46	...	...	...	...	...	160	115	46
Taxes not payable in 1949.....	5,164	4,764	400	2,443	2,054	331	57	698	698	...	2,024	2,012	12
Taxes not reported.....	1,362	1,353	9	46	46	...	...	...	...	...	1,317	1,307	9
Median taxes.....dollars..	75	74	...	105	107	...	...	...	...	...	68	67	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	45,243	42,934	2,309	9,880	8,659	891	330	4,397	4,282	115	30,968	29,996	973
Mortgage refinanced or renewed.....	7,065	6,714	351	774	774	...	...	104	58	46	6,187	5,884	306
To increase loan for improvements or repairs.....	1,996	1,996	...	194	194	...	...	...	...	...	1,802	1,802	...
To increase loan for other reasons.....	1,519	1,419	100	238	238	...	...	...	...	...	1,281	1,181	100
To secure better terms.....	1,925	1,834	91	296	296	...	...	92	46	46	1,538	1,493	46
To renew or extend loan without increasing amount.....	716	602	114	...	...	...	...	...	...	...	715	602	114
For other purpose.....	909	863	46	46	46	...	...	12	12	...	851	806	46
Mortgage placed later than acquisition of property.....	5,509	5,463	46	183	183	...	...	46	46	...	5,277	5,231	46
To make improvements or repairs.....	1,874	1,874	...	91	91	...	...	...	...	...	1,783	1,783	...
To invest in other properties.....	273	273	...	...	...	...	...	...	...	...	273	273	...
To invest in business other than real estate.....	1,123	1,077	46	...	...	...	...	...	...	...	1,123	1,077	46
For other purpose.....	2,239	2,239	...	92	92	...	...	46	46	...	2,098	2,098	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	7,065	6,714	351	774	774	...	...	104	58	46	6,187	5,884	306
Same lender.....	4,349	4,144	205	546	546	...	...	12	12	...	3,791	3,587	205
Different lender.....	2,716	2,570	146	228	228	...	...	92	46	46	2,396	2,297	101

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	45,246	42,939	2,307	9,882	8,662	890	332	4,396	4,282	114	30,969	29,996	973
Less than 50 percent.....	4,942	4,704	238	169	169	...	...	9	9	...	4,763	4,525	238
50 to 59 percent.....	4,703	4,543	160	822	776	...	46	46	46	...	3,837	3,723	115
60 to 64 percent.....	3,333	2,848	485	581	479	...	46	205	148	57	2,546	2,221	325
65 to 69 percent.....	3,557	3,445	112	1,070	1,070	...	...	91	91	...	2,397	2,284	112
70 to 74 percent.....	4,018	3,699	319	1,093	945	...	57	91	239	57	2,627	2,513	114
75 to 79 percent.....	4,612	4,543	69	1,326	1,257	...	57	12	385	...	2,901	2,901	...
80 to 84 percent.....	3,975	3,383	592	1,703	1,168	399	137	330	330	...	1,942	1,885	57
85 to 89 percent.....	5,911	5,591	320	1,745	1,425	320	...	557	557	...	3,610	3,610	...
90 to 94 percent.....	3,579	3,567	12	835	835	...	...	342	342	...	2,402	2,390	12
95 to 99 percent.....	1,222	...	...	138	138	...	...	253	253	...	831	831	...
100 percent or more.....	5,205	5,205	...	388	388	...	...	1,836	1,836	...	2,982	2,982	...
Purchase price not reported or property not acquired by purchase.....	189	189	...	12	12	...	...	46	46	...	131	131	...
Median percent.....	77	77	...	80	79	...	...	...	...	...	74	74	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	45,246	42,939	2,307	9,882	8,662	890	332	4,396	4,282	114	30,969	29,996	973
Less than 50 percent.....	4,716	4,704	12	169	169	...	...	9	9	...	4,537	4,525	12
50 to 59 percent.....	4,555	4,543	12	776	776	...	...	46	46	...	3,735	3,723	12
60 to 64 percent.....	2,848	2,848	...	479	479	...	...	148	148	...	2,221	2,221	...
65 to 69 percent.....	3,445	3,445	...	1,070	1,070	...	...	91	91	...	2,284	2,284	...
70 to 74 percent.....	3,874	3,699	175	991	945	...	46	285	239	46	2,598	2,513	84
75 to 79 percent.....	4,737	4,543	194	1,302	1,257	46	...	385	385	...	3,050	2,901	148
80 to 84 percent.....	3,555	3,383	172	1,225	1,168	12	46	342	330	12	1,987	1,885	103
85 to 89 percent.....	6,012	5,591	421	1,561	1,425	91	46	557	557	...	3,894	3,610	285
90 to 94 percent.....	3,899	3,567	332	1,041	835	69	137	354	342	12	2,505	2,390	115
95 to 99 percent.....	1,586	1,222	364	469	138	274	57	253	253	...	883	831	33
100 percent or more.....	5,832	5,205	627	787	388	399	...	1,882	1,836	46	3,164	2,982	182
Purchase price not reported or property not acquired by purchase.....	189	189	...	12	12	...	...	46	46	...	131	131	...
Median percent.....	78	77	...	81	79	...	...	...	...	...	75	74	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	20,185	18,616	1,569	4,553	3,777	731	46	4,180	4,020	160	11,452	10,819	633
Veteran of World War I only.....	4,547	4,501	46	752	752	...	...	...	...	...	3,795	3,750	46
Other service or nonveteran.....	33,082	31,991	1,091	5,532	5,087	160	285	365	365	...	27,184	26,539	646

RESIDENTIAL FINANCING

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	55,527	212,742	10,620	59,866	4,505	24,129	40,403	128,747
Average debt per property.....	...	3.8	...	5.6	...	5.4	...	3.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	5,815	4,549	...	...	...	...	5,815	4,549
\$2,000 to \$2,999.....	8,539	13,244	296	245	91	128	8,152	12,871
\$3,000 to \$3,999.....	11,215	26,160	1,228	3,361	467	1,224	9,519	21,575
\$4,000 to \$4,999.....	6,688	22,185	1,493	5,233	436	1,405	4,760	15,547
\$5,000 to \$5,999.....	5,433	24,918	1,207	5,768	923	4,378	3,304	14,772
\$6,000 to \$6,999.....	7,462	42,706	2,784	16,355	1,410	8,227	3,268	18,124
\$7,000 to \$7,999.....	4,646	31,141	1,675	11,771	538	3,464	2,434	15,906
\$8,000 to \$8,999.....	2,992	22,474	934	7,402	447	3,434	1,611	11,638
\$9,000 to \$9,999.....	1,413	12,441	524	4,721	115	1,075	774	6,645
\$10,000 to \$10,999.....	446	3,696	137	1,387	24	236	286	2,073
\$11,000 to \$11,999.....	353	3,377	159	1,749	46	446	148	1,382
\$12,000 to \$14,999.....	388	3,527	137	1,187	12	112	239	2,228
\$15,000 to \$19,999.....	138	2,124	46	687	...	...	93	1,437
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median loan.....dollars..	4,300	...	6,300	...	...	...	3,600	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	15,649	16,671	614	772	182	218	14,853	15,681
\$2,000 to \$2,999.....	9,491	23,096	751	1,892	285	646	8,456	20,558
\$3,000 to \$3,999.....	6,835	23,663	1,274	4,380	513	1,812	5,048	17,471
\$4,000 to \$4,999.....	5,072	22,456	1,289	5,581	662	3,018	3,121	13,857
\$5,000 to \$5,999.....	5,544	30,508	1,729	9,650	1,002	5,386	2,813	15,472
\$6,000 to \$6,999.....	6,335	40,659	2,249	14,609	1,161	7,262	2,925	18,788
\$7,000 to \$7,999.....	3,506	26,244	1,437	10,679	377	2,849	1,692	12,716
\$8,000 to \$8,999.....	1,518	12,797	514	4,333	128	1,069	876	7,395
\$9,000 to \$9,999.....	856	6,119	376	3,583	172	1,633	308	2,903
\$10,000 to \$10,999.....	320	3,339	182	1,897	24	236	115	1,206
\$11,000 to \$11,999.....	217	2,474	159	1,803	...	...	57	671
\$12,000 to \$14,999.....	57	722	...	...	...	...	57	722
\$15,000 to \$19,999.....	126	1,994	46	687	...	...	81	1,307
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,300	...	5,700	...	...	...	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.....	209,190	196,876	12,314	158,596	51,059	5,577	23,953	126,641	122,691	3,950	3,558	902	2,656
Average debt per mortgage.....	3.8	3.7	4.6	5.5	5.4	6.3	5.3	3.1	3.1	3.1	1.3	1.0	1.5
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	21,225	19,653	1,372	7,607	6,590	607	4,944	8,674	8,451	223	192	110	82
Mutual savings bank.....	3,284	3,179	105	1,169	1,169	...	464	1,651	1,946	105	...	...	...
Savings and loan association.....	32,728	31,760	968	4,495	4,495	...	5,835	22,398	21,430	968	490	...	490
Life insurance company.....	62,827	56,987	5,840	39,627	34,265	4,376	8,592	14,608	14,130	478	717	702	15
Mortgage company.....	6,987	6,443	544	3,932	3,430	156	1,773	1,282	1,282	...	235	26	209
Federal National Mortgage Association.....	2,134	1,696	438	706	268	438	1,428	...	...	...	64	64	...
Individual.....	68,386	67,440	946	...	...	...	...	68,386	67,440	946	1,778	...	1,778
Other.....	11,619	9,718	1,901	1,060	842	...	917	9,642	8,412	1,230	82	...	82
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	46,451	42,919	3,532	12,614	10,410	1,949	8,357	25,480	24,238	1,242	776	328	448
1949.....	57,294	53,025	4,269	19,422	16,314	2,631	4,087	33,785	32,956	829	1,621	383	1,238
1948.....	40,251	37,495	2,756	10,163	9,166	319	2,592	27,496	26,146	1,350	442	50	392
1947.....	31,122	30,389	733	6,537	6,068	469	5,387	19,198	18,934	264	419	105	314
1946.....	18,391	17,922	469	3,495	3,131	209	3,498	11,398	11,293	105	77	36	41
1942 to 1945.....	11,924	11,401	523	4,645	4,250	...	32	7,247	7,119	128	109	...	109
1940 to 1941.....	2,826	2,794	32	1,539	1,539	...	...	1,287	1,255	32	...	...	...
1935 to 1939.....	763	763	...	181	181	...	...	582	582	...	114	...	114
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	168	168	...	...	...	...	...	168	168	...	...	...	...

1 Includes 1,960 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	55,527	52,856	2,671	10,620	9,399	891	4,505	40,403	39,113	1,290	2,718	891	1,827
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	6,398	6,022	376	1,559	1,365	103	970	3,869	3,732	137	206	103	103
Mutual savings bank.....	798	752	46	217	217	...	91	490	444	46	...	...	...
Savings and loan association.....	10,019	9,585	434	934	934	...	1,336	7,750	7,316	434	148	...	148
Life insurance company.....	11,538	10,637	901	6,839	6,074	616	1,354	3,346	3,209	137	628	616	12
Mortgage company.....	1,383	1,290	93	697	616	35	344	342	342	...	172	35	137
Federal National Mortgage Association.....	388	251	137	182	46	137	206	...	...	...	137	137	...
Individual.....	21,864	21,679	185	...	...	...	...	21,864	21,679	185	1,290	...	1,290
Other.....	3,142	2,641	501	193	147	...	206	2,744	2,391	353	137	...	137
FORM OF DEBT													
Mortgage or deed of trust.....	39,264	36,784	2,580	10,619	9,398	891	4,506	24,240	23,041	1,199	2,420	891	1,529
Contract to purchase.....	16,163	16,072	91	...	...	...	...	16,163	16,072	91	297	...	297
AMORTIZATION													
Fully amortized.....	52,224	49,577	2,647	10,619	9,398	891	4,505	37,100	35,834	1,266	2,396	891	1,506
Partially amortized.....	1,329	1,329	...	...	...	...	...	1,329	1,329	...	148	...	148
Not amortized.....	1,129	1,105	24	...	...	...	...	1,129	1,105	24	172	...	172
On demand.....	846	846	...	...	...	...	...	846	846	...	...	...	...
Regular principal payments required.....	205	205	...	...	...	...	...	205	205	...	...	...	...
No regular principal payments required.....	641	641	...	...	...	...	...	641	641	...	...	...	...
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	51,243	48,926	2,317	10,413	9,250	833	4,448	36,381	35,388	993	2,397	833	1,564
Delinquent:	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure not in process.....	3,335	2,993	342	206	148	57	57	3,073	2,788	285	262	57	205
No regular payments required.....	949	937	12	...	...	...	...	949	937	12	57	...	57
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	9,078	8,492	586	1,838	1,550	242	1,329	5,911	5,636	275	495	242	254
1949.....	13,115	12,237	878	3,026	2,502	467	706	9,383	9,075	308	1,094	467	627
1948.....	9,754	9,138	616	1,536	1,399	46	512	7,706	7,318	388	513	46	468
1947.....	8,359	8,131	228	1,228	1,137	91	1,070	6,061	5,924	137	182	91	91
1946.....	6,637	6,500	137	819	728	46	843	4,976	4,930	46	91	46	46
1942 to 1945.....	5,936	5,754	182	1,480	1,389	...	46	4,431	4,320	91	228	...	228
1940 to 1941.....	1,627	1,581	46	557	557	...	...	1,070	1,024	46	...	...	...
1935 to 1939.....	784	784	...	137	137	...	...	647	647	...	114	...	114
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	238	238	...	...	...	...	...	238	238	...	...	...	...
TERM OF MORTGAGE													
On demand.....	845	845	...	...	...	...	...	845	845	...	...	...	...
Less than 5 years.....	3,682	3,658	24	...	...	...	...	3,682	3,658	24	571	...	571
5 to 9 years.....	13,190	12,836	354	...	...	...	91	13,099	12,745	354	787	...	787
10 to 12 years.....	12,511	11,713	798	262	262	...	559	11,689	11,006	683	251	137	115
13 to 14 years.....	2,063	2,039	24	91	91	...	137	1,836	1,812	24	57	...	57
15 years.....	6,294	6,100	194	1,036	1,036	...	1,013	4,245	4,051	194	57	12	46
16 to 19 years.....	2,506	2,449	57	308	250	12	378	1,821	1,821	...	171	12	159
20 years.....	7,417	6,970	447	4,236	3,801	332	1,392	1,789	1,777	12	332	287	46
21 to 24 years.....	1,288	1,151	137	626	490	91	126	535	535	...	217	...	217
25 years.....	4,705	4,067	638	3,475	2,883	456	809	420	420	...	228	...	228
26 years or more.....	1,029	1,029	...	586	586	...	...	444	444	...	46	...	46
Median term..... years..	12	12	...	20	20	...	...	10	10	...	...	...	...
YEAR MORTGAGE DUE													
On demand.....	845	845	...	...	...	...	...	845	845	...	...	...	...
Fully amortized.....	52,224	49,576	2,648	10,621	9,401	891	4,506	37,103	35,835	1,268	2,397	892	1,507
Past due.....	249	249	...	46	46	...	...	249	249	...	...	...	...
1950 to 1951.....	1,422	1,422	91	114	114	...	...	1,377	1,377	...	297	...	297
1952 to 1953.....	4,203	4,112	91	114	114	...	...	4,089	3,998	91	535	...	535
1954 to 1955.....	5,731	5,503	228	46	46	...	46	5,640	5,412	228	228	...	228
1956 to 1957.....	7,363	7,157	206	137	137	...	182	7,045	6,839	206	148	...	148
1958 to 1959.....	6,582	6,354	228	364	364	...	194	6,025	5,842	183	263	137	126
1960 to 1964.....	11,240	10,578	662	1,287	1,241	...	1,322	8,633	8,085	548	81	...	81
1965 to 1969.....	8,867	8,422	445	4,185	3,741	297	1,561	3,120	3,120	...	308	263	46
1970 to 1974.....	4,403	3,798	605	3,202	2,654	411	574	628	616	12	446	446	46
1975 or later.....	2,164	1,981	183	1,240	1,058	183	627	297	297	...	91	46	46
Partially or not amortized.....	2,458	2,434	24	...	...	...	...	2,458	2,434	24	321	...	321
Past due.....	46	46	...	...	...	...	...	46	46	...	...	...	...
1950 to 1951.....	979	967	12	...	...	...	...	979	967	12	57	...	57
1952 to 1953.....	512	500	12	...	...	...	...	512	500	12	35	...	35
1954 to 1955.....	318	318	...	...	...	...	...	318	318	...	91	...	91
1956 to 1957.....	238	238	...	...	...	...	...	238	238	...	46	...	46
1958 to 1959.....	148	148	...	...	...	...	...	148	148	...	...	...	...
1960 to 1964.....	171	171	...	...	...	...	...	171	171	...	46	...	46
1965 to 1969.....	46	46	...	...	...	...	...	46	46	...	46	...	46
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 330 FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional	
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage								
Number of mortgages														
INTEREST RATE														
Less than 4.0 percent.....	513	513	...	...	...	...	...	513	513	...	...	...	103	103
4.0 percent.....	9,309	8,215	1,094	2,025	1,490	353	4,505	2,779	2,380	399	982	891	91	91
4.1 to 4.4 percent.....	231	207	24	231	207	24	...	...	...	...	...	...	...	...
4.5 percent.....	9,958	9,136	822	8,090	7,428	514	...	1,867	1,708	159	114	...	114	114
4.6 to 5.0 percent.....	13,251	12,863	388	273	273	...	...	12,978	12,590	388	446	...	446	446
5.1 to 5.5 percent.....	1,516	1,516	...	...	...	...	...	1,516	1,516	...	...	...	...	...
5.6 to 6.0 percent.....	20,681	20,337	344	...	...	...	...	20,681	20,337	344	1,073	...	1,073	1,073
6.1 percent or more.....	69	69	...	...	...	...	...	69	69	...	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	4.5	4.5	...	...	6.0	6.0	...	...	...	...	...
MORTGAGE LOAN														
Less than \$2,000.....	5,942	5,758	184	...	...	...	...	5,942	5,758	184	2,215	891	1,325	1,325
\$2,000 to \$2,999.....	8,834	8,469	365	296	296	...	91	8,447	8,128	319	183	...	183	183
\$3,000 to \$3,999.....	11,308	10,771	537	1,252	1,092	160	490	9,565	9,212	353	182	...	182	182
\$4,000 to \$4,999.....	6,630	6,401	229	1,526	1,437	24	424	4,680	4,520	160	91	...	91	91
\$5,000 to \$5,999.....	5,615	5,079	536	1,435	1,059	239	911	3,270	3,110	160	...	...	...	...
\$6,000 to \$6,999.....	7,324	7,187	137	2,614	2,590	12	1,410	3,301	3,187	114	...	...	...	...
\$7,000 to \$7,999.....	4,669	4,350	319	1,833	1,560	228	583	2,252	2,252	...	...	...	...	...
\$8,000 to \$8,999.....	2,925	2,765	160	867	752	69	447	1,611	1,611	...	...	...	...	...
\$9,000 to \$9,999.....	1,299	1,094	205	569	364	159	115	615	615	...	46	...	46	46
\$10,000 to \$10,999.....	355	355	...	46	46	...	24	286	286	...	...	...	...	...
\$11,000 to \$11,999.....	148	148	...	...	...	...	...	148	148	...	...	...	...	...
\$12,000 to \$14,999.....	342	342	...	137	137	...	12	194	194	...	...	...	...	...
\$15,000 to \$19,999.....	138	138	...	46	46	...	...	93	93	...	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Median loan.....dollars..	4,200	4,200	...	6,300	6,300	...	...	3,600	3,600	...	...	...	...	...
OUTSTANDING DEBT														
Less than \$2,000.....	15,821	15,489	332	614	614	...	227	14,980	14,693	287	2,261	891	1,370	1,370
\$2,000 to \$2,999.....	9,742	9,286	456	751	751	...	239	8,752	8,296	456	183	...	183	183
\$3,000 to \$3,999.....	6,791	6,345	446	1,388	1,137	160	537	4,865	4,694	171	137	...	137	137
\$4,000 to \$4,999.....	5,310	4,820	490	1,414	1,163	206	639	3,257	3,018	239	91	...	91	91
\$5,000 to \$5,999.....	5,328	5,202	126	1,638	1,535	57	1,002	2,689	2,655	24	...	...	...	...
\$6,000 to \$6,999.....	6,301	6,118	183	2,216	2,147	57	1,161	2,925	2,811	114	46	...	46	46
\$7,000 to \$7,999.....	3,573	3,209	364	1,504	1,231	182	423	1,647	1,647	...	...	...	...	...
\$8,000 to \$8,999.....	1,326	1,211	115	480	366	69	128	717	717	...	...	...	...	...
\$9,000 to \$9,999.....	867	708	159	478	319	159	126	263	263	...	...	...	...	...
\$10,000 to \$10,999.....	184	184	...	46	46	...	24	115	115	...	...	...	...	...
\$11,000 to \$11,999.....	103	103	...	46	46	...	...	57	57	...	...	...	...	...
\$12,000 to \$14,999.....	57	57	...	...	...	...	...	57	57	...	...	...	...	...
\$15,000 to \$19,999.....	126	126	...	46	46	...	...	81	81	...	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,300	3,200	...	5,600	5,600	...	...	2,500	2,500	...	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT														
Mortgages with payments which include both.....	53,508	50,859	2,649	10,620	9,400	891	4,507	38,387	37,118	1,269	2,489	891	1,598	1,598
Less than \$20.....	2,393	2,324	69	137	137	...	...	2,256	2,187	69	1,507	891	616	616
\$20 to \$24.....	3,302	3,051	251	1,479	1,319	160	103	1,721	1,675	46	172	...	172	172
\$25 to \$29.....	5,218	4,762	456	1,322	1,071	160	126	3,770	3,565	205	353	...	353	353
\$30 to \$34.....	8,097	7,532	525	1,929	1,793	46	1,319	4,810	4,433	377	148	...	148	148
\$35 to \$39.....	8,010	7,632	378	1,515	1,401	115	913	5,582	5,376	206	...	...	...	...
\$40 to \$44.....	8,178	7,848	330	2,106	1,821	182	901	5,173	5,127	46	...	...	...	...
\$45 to \$49.....	4,868	4,696	172	958	889	69	630	3,280	3,177	103	...	...	...	...
\$50 to \$54.....	6,115	5,853	262	615	410	159	354	5,146	5,089	57	103	...	103	103
\$55 to \$59.....	1,766	1,720	46	194	194	...	103	1,469	1,423	46	...	...	...	...
\$60 to \$64.....	1,493	1,493	...	182	182	...	...	1,311	1,311	...	46	...	46	46
\$65 to \$69.....	1,023	909	114	...	...	...	...	1,023	909	114	...	...	...	...
\$70 to \$79.....	1,469	1,423	46	91	91	...	46	1,332	1,332	...	...	...	...	...
\$80 to \$99.....	763	763	...	46	46	...	12	706	706	...	...	...	...	...
\$100 to \$119.....	376	376	...	...	...	...	...	376	376	...	114	...	114	114
\$120 or more.....	477	477	...	46	46	...	...	432	432	...	46	...	46	46
Median payment.....dollars..	39	40	...	36	36	...	...	41	41	...	...	...	...	...

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	9,197	9,151	46	569	569	...	...	91	91	...	8,537	8,492	46
20 to 39 percent.....	15,103	14,784	319	1,832	1,832	...	...	182	182	...	13,090	12,771	319
40 to 59 percent.....	11,718	11,205	513	1,866	1,729	...	137	1,151	1,105	46	8,702	8,371	331
60 to 69 percent.....	5,675	5,560	115	2,037	1,991	...	46	741	741	...	2,897	2,828	69
70 to 79 percent.....	5,046	4,339	707	1,664	1,299	308	57	889	786	103	2,493	2,254	239
80 to 84 percent.....	3,269	2,928	341	1,369	1,187	182	...	454	454	...	1,446	1,287	159
85 to 89 percent.....	2,609	2,461	148	628	479	148	...	103	103	...	1,878	1,878	...
90 to 94 percent.....	1,428	1,165	263	379	231	103	46	59	47	12	989	886	103
95 to 99 percent.....	792	687	105	138	57	81	...	537	537	...	116	93	24
100 percent or more.....	633	518	115	126	12	69	46	301	301	...	206	206	...
Market value not reported.....	59	59	...	12	12	...	...	...	...	...	47	47	...
Median percent.....	46	44	...	65	63	...	...	...	...	...	38	37	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	843	843	...	114	114	...	...	...	...	...	729	729	...
\$2.50 to \$4.99.....	3,054	2,860	194	194	148	46	...	318	318	...	2,542	2,393	148
\$5.00 to \$7.49.....	7,418	7,212	206	888	797	46	46	501	444	57	6,029	5,971	57
\$7.50 to \$9.99.....	12,173	11,626	547	1,292	1,252	...	46	729	729	...	10,147	9,646	501
\$10.00 to \$12.49.....	14,992	14,239	753	3,424	3,128	206	91	1,130	1,084	46	10,438	10,027	411
\$12.50 to \$14.99.....	6,442	6,167	275	1,276	1,104	172	...	480	468	12	4,687	4,596	91
\$15.00 to \$17.49.....	2,697	2,628	69	625	579	46	...	353	353	...	1,719	1,695	24
\$17.50 to \$19.99.....	548	457	91	91	46	...	46	69	69	...	388	342	46
\$20.00 to \$24.99.....	797	706	91	228	137	46	46	91	91	...	478	478	...
\$25.00 or more.....	297	251	46	...	...	...	...	137	91	46	160	160	...
Taxes not payable in 1949.....	4,999	4,599	400	2,438	2,049	331	57	698	698	...	1,864	1,852	12
Taxes or value not reported.....	1,268	1,268	...	46	46	...	...	...	...	...	1,223	1,223	...
Median taxes.....dollars..	10.19	10.17	...	11.15	11.07	...	...	...	...	...	9.81	9.81	...
REAL ESTATE TAXES													
Less than \$20.....	1,349	1,349	...	114	114	...	...	46	46	...	1,190	1,190	...
\$20 to \$39.....	5,291	5,074	217	...	...	...	...	284	227	57	5,007	4,847	160
\$40 to \$59.....	9,157	8,849	308	593	388	160	46	728	728	...	7,837	7,734	103
\$60 to \$79.....	8,460	8,002	458	1,241	1,126	115	...	549	549	...	6,669	6,326	343
\$80 to \$99.....	8,346	7,958	388	1,320	1,184	91	46	811	799	12	6,215	5,976	239
\$100 to \$119.....	6,087	5,836	251	1,491	1,297	148	46	512	512	...	4,083	4,026	57
\$120 to \$139.....	4,844	4,582	262	2,002	1,911	...	91	410	410	...	2,433	2,262	171
\$140 to \$159.....	2,402	2,311	91	602	557	...	46	377	331	46	1,424	1,424	...
\$160 to \$199.....	1,935	1,730	205	501	455	46	...	46	46	...	1,388	1,229	159
\$200 to \$249.....	842	842	...	137	137	...	...	...	...	...	706	706	...
\$250 to \$299.....	376	330	46	91	91	...	...	46	...	46	239	239	...
\$300 or more.....	206	160	46	46	46	...	...	...	...	...	160	115	46
Taxes not payable in 1949.....	4,999	4,599	400	2,438	2,049	331	57	698	698	...	1,864	1,852	12
Taxes not reported.....	1,233	1,233	...	46	46	...	...	...	...	...	1,187	1,187	...
Median taxes.....dollars..	76	76	...	106	108	...	...	...	...	...	69	68	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	43,693	41,409	2,284	9,708	8,487	891	330	4,357	4,242	115	29,628	28,680	948
Mortgage refinanced or renewed.....	6,581	6,239	342	728	728	...	...	104	58	46	5,749	5,455	297
To increase loan for improvements or repairs.....	1,845	1,845	...	148	148	...	...	...	...	...	1,697	1,697	...
To increase loan for other reasons.....	1,500	1,409	91	238	238	...	...	...	...	...	1,262	1,171	91
To secure better terms.....	1,901	1,810	91	296	296	...	...	92	46	46	1,514	1,469	46
To renew or extend loan without increasing amount.....	569	455	114	...	...	...	...	...	...	...	568	455	114
For other purpose.....	766	720	46	46	46	...	...	12	12	...	708	663	46
Mortgage placed later than acquisition of property.....	5,258	5,212	46	183	183	...	...	46	46	...	5,026	4,980	46
To make improvements or repairs.....	1,788	1,788	...	91	91	...	...	...	...	...	1,697	1,697	...
To invest in other properties.....	240	240	...	...	...	...	...	...	...	...	240	240	...
To invest in business other than real estate.....	1,058	1,012	46	...	...	...	...	...	...	...	1,058	1,012	46
For other purpose.....	2,172	2,172	...	92	92	...	...	46	46	...	2,031	2,031	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	6,581	6,239	342	728	728	...	...	104	58	46	5,749	5,455	297
Same lender.....	4,064	3,859	205	500	500	...	...	12	12	...	3,552	3,348	205
Different lender.....	2,517	2,380	137	228	228	...	...	92	46	46	2,197	2,107	92

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

PORTLAND STANDARD METROPOLITAN AREA

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage								
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage						
				Total	With no second mortgage	VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage									
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE																			
Properties with first mortgage made or assumed at time of purchase.....	43,694	41,411	2,283	9,710	8,490	890	332	4,357	4,243	114	29,629	28,680	949						
Less than 50 percent.....	4,573	4,344	229	160	160	...	...	...	...	...	4,413	4,184	229	
50 to 59 percent.....	4,406	4,246	160	81.8	772	...	46	46	46	...	3,543	3,429	115						
60 to 64 percent.....	3,232	2,753	479	581	479	57	46	205	148	57	2,446	2,126	319						
65 to 69 percent.....	3,426	3,323	103	979	979	...	...	91	91	...	2,356	2,253	103				
70 to 74 percent.....	3,802	3,483	319	1,036	888	57	91	296	239	57	2,469	2,355	114						
75 to 79 percent.....	4,447	4,378	69	1,321	1,252	57	12	376	376	...	2,750	2,750	...						
80 to 84 percent.....	3,945	3,353	592	1,697	1,162	399	137	330	330	...	1,918	1,861	57						
85 to 89 percent.....	5,854	5,534	320	1,745	1,425	320	...	548	548	...	3,562	3,562	...						
90 to 94 percent.....	3,522	3,510	12	835	835	...	...	342	342	...	2,345	2,333	12				
95 to 99 percent.....	1,198	1,198	...	138	138	...	...	241	241	...	819	819	...				
100 percent or more.....	5,196	5,196	...	388	388	...	...	1,836	1,836	...	2,973	2,973	...				
Purchase price not reported or property not acquired by purchase.....	93	93	...	12	12	...	...	46	46	...	35	35	...				
Median percent.....	78	78	...	80	79	...	...	...	...	...	74	75	...	
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE																			
Properties with first mortgage made or assumed at time of purchase.....	43,694	41,411	2,283	9,710	8,490	890	332	4,357	4,243	114	29,629	28,680	949						
Less than 50 percent.....	4,356	4,344	12	160	160	...	...	...	...	...	4,196	4,184	12	
50 to 59 percent.....	4,258	4,246	12	772	772	...	...	46	46	...	3,441	3,429	12				
60 to 64 percent.....	2,753	2,753	...	479	479	...	...	148	148	...	2,126	2,126	...				
65 to 69 percent.....	3,323	3,323	...	979	979	...	...	91	91	...	2,253	2,253	...				
70 to 74 percent.....	3,643	3,483	160	934	888	...	46	285	239	46	2,424	2,355	69						
75 to 79 percent.....	4,572	4,378	194	1,297	1,252	46	...	376	376	...	2,899	2,750	148						
80 to 84 percent.....	3,525	3,353	172	1,219	1,162	12	46	342	330	12	1,963	1,861	103						
85 to 89 percent.....	5,955	5,534	421	1,561	1,425	91	46	548	548	...	3,846	3,562	285						
90 to 94 percent.....	3,842	3,510	332	1,041	835	69	137	354	342	12	2,448	2,333	115						
95 to 99 percent.....	1,553	1,198	355	469	138	274	97	241	241	...	842	819	24						
100 percent or more.....	5,823	5,196	627	787	388	399	...	1,882	1,836	46	3,155	2,973	182						
Purchase price not reported or property not acquired by purchase.....	93	93	...	12	12	...	...	46	46	...	35	35	...				
Median percent.....	79	78	...	81	79	...	...	...	...	...	76	75	...	
VETERAN STATUS OF OWNER																			
Veteran of World War II.....	19,807	18,244	1,563	4,502	3,726	731	46	4,140	3,980	160	11,164	10,537	627						
Veteran of World War I only.....	4,425	4,379	46	752	752	...	...	...	...	...	3,673	3,628	46	
Other service or nonveteran.....	31,296	30,233	1,063	5,365	4,920	160	285	365	365	...	25,565	24,948	618						
COLOR OF OWNER																			
White.....	48,901	46,658	2,243	9,737	8,689	730	319	3,392	3,255	137	35,772	34,714	1,058						
Nonwhite.....	887	887	...	...	...	...	...	91	91	...	796	796	...	
Not reported.....	5,740	5,312	428	882	710	161	12	1,023	999	24	3,835	3,603	232						
SEX AND AGE OF OWNER																			
Male.....	45,072	42,817	2,255	9,282	8,234	730	319	3,451	3,314	137	32,342	31,272	1,070						
Under 35 years.....	15,693	14,441	1,252	3,459	2,719	603	137	2,754	2,617	137	9,482	9,106	376						
35 to 44 years.....	12,725	12,200	525	3,242	3,070	81	91	479	479	...	9,004	8,651	353						
45 to 54 years.....	10,957	10,638	319	2,035	1,899	46	91	148	148	...	8,773	8,591	182						
55 to 64 years.....	4,253	4,094	159	546	546	...	...	24	24	...	3,524	3,524	...				
65 years and over.....	1,444	1,444	...	...	...	...	...	46	46	...	1,399	1,399	...	
Female.....	5,051	5,051	...	501	501	...	...	46	46	...	4,505	4,505	...				
Under 45 years.....	2,005	2,005	...	205	205	...	...	46	46	...	1,754	1,754	...				
45 to 64 years.....	2,284	2,284	...	194	194	...	...	...	...	...	2,090	2,090	...	
65 years and over.....	762	762	...	102	102	...	...	...	...	...	661	661	...	
Sex or age not reported.....	5,404	4,988	416	837	664	161	12	1,011	987	24	3,557	3,337	220						
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD																			
Owner is—																			
Primary individual.....	2,063	2,063	...	215	215	...	...	...	...	...	1,848	1,848	...	
Head of primary family.....	46,241	44,044	2,197	9,361	8,325	718	319	3,495	3,358	137	33,384	32,360	1,025						
Not head but a member of primary family.....	1,443	1,443	...	194	194	...	...	...	...	...	1,250	1,250	...	
One or more owners not in primary family.....	375	318	57	12	...	12	...	...	...	...	364	318	46		
Not reported.....	5,404	4,988	416	837	664	161	12	1,011	987	24	3,557	3,337	220						
Properties with owner who is head of household or related to head...	49,750	47,551	2,199	9,772	8,735	717	320	3,497	3,359	138	36,483	35,458	1,025						
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS																			
Primary individual.....	2,063	2,063	...	215	215	...	...	...	...	...	1,848	1,848	...	
Primary family:																			
2 persons.....	12,185	11,695	490	2,185	1,945	194	46	525	479	46	9,476	9,272	205						
3 persons.....	11,709	11,140	569	2,229	2,002	182	46	1,014	1,014	...	8,466	8,125	341						
4 persons.....	14,804	14,041	763	3,789	3,310	297	182	1,445	1,399	46	9,571	9,332	239						
5 persons.....	5,028	4,743	285	865	774	46	46	274	228	46	3,691	3,742	148						
6 persons.....	2,218	2,127	91	397	397	...	...	91	91	...	1,729	1,638	91				
7 persons or more.....	1,740	1,740	...	91	91	...	...	148	148	...	1,501	1,501	...				

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				
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual or no child in family.....	18,490	17,909	581	2,923	2,638	194	91	594	548	46	14,973	14,723	250
1 child.....	10,820	10,206	614	2,297	2,070	182	46	1,035	1,035	...	7,488	7,101	387
2 children.....	13,510	12,747	763	3,516	3,037	297	182	1,445	1,399	46	8,550	8,310	239
3 children.....	4,324	4,130	194	592	546	46	...	183	137	46	3,550	3,447	103
4 children or more.....	2,605	2,559	46	443	443	...	...	239	239	...	1,922	1,876	46
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	5,563	5,472	91	284	238	...	46	46	46	...	5,234	5,188	46
\$2,000 to \$2,499.....	2,956	2,910	46	137	137	...	...	91	91	...	2,728	2,682	46
\$2,500 to \$2,999.....	3,503	3,457	46	728	728	...	...	182	182	...	2,592	2,547	46
\$3,000 to \$3,499.....	5,631	5,301	330	1,400	1,252	148	...	751	705	46	3,481	3,344	137
\$3,500 to \$3,999.....	6,993	6,640	353	1,103	1,057	...	46	578	512	46	5,332	5,070	262
\$4,000 to \$4,499.....	6,402	5,981	421	1,945	1,615	239	91	705	705	...	3,752	3,661	91
\$4,500 to \$4,999.....	3,843	3,661	182	1,307	1,216	91	...	331	285	46	2,205	2,160	46
\$5,000 to \$5,999.....	6,151	5,684	467	1,229	899	239	91	615	615	...	4,307	4,170	137
\$6,000 to \$7,999.....	5,123	4,918	205	796	796	...	...	103	103	...	4,224	4,020	205
\$8,000 to \$9,999.....	1,580	1,580	...	387	387	...	...	46	46	...	1,148	1,148	...
\$10,000 or more.....	752	706	46	410	364	...	46	12	12	...	330	330	...
Not reported.....	1,253	1,241	12	46	46	...	...	57	57	...	1,150	1,138	12
Median income.....dollars..	3,900	3,900	...	4,300	4,200	...	...	...	...	...	3,800	3,800	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	48,167	45,980	2,187	9,774	8,735	718	321	3,498	3,360	138	34,900	33,889	1,015
Less than 5 percent.....	2,259	2,259	...	182	182	...	...	12	12	...	2,066	2,066	...
5 to 9 percent.....	13,656	13,052	604	4,209	3,809	308	91	730	730	...	8,718	8,513	205
10 to 14 percent.....	15,509	14,963	546	3,572	3,208	319	46	2,139	2,093	46	9,798	9,662	137
15 to 19 percent.....	6,211	5,676	535	865	728	91	46	410	364	46	4,937	4,584	353
20 to 24 percent.....	2,638	2,410	228	205	205	...	...	46	46	...	2,387	2,160	228
25 to 29 percent.....	1,601	1,555	46	193	147	...	46	46	46	...	1,363	1,363	...
30 to 34 percent.....	921	830	91	...	...	...	...	46	...	46	875	830	46
35 to 39 percent.....	500	500	...	46	46	...	...	...	...	...	455	455	...
40 percent or more.....	3,026	2,925	91	46	46	...	46	...	...	...	2,980	2,925	46
Income \$10,000 or more.....	752	706	46	410	364	...	46	12	12	...	330	330	...
Income not reported.....	1,094	1,094	...	46	46	...	...	57	57	...	991	991	...
Median percent.....	12	12	...	10	10	...	...	...	...	...	13	13	...
Properties with owner who is head of household.....	48,306	46,106	2,200	9,578	8,542	719	320	3,496	3,358	138	35,234	34,209	1,027
INCOME OF OWNER													
Less than \$2,000.....	7,851	7,669	182	739	693	...	46	91	91	...	7,022	6,885	137
\$2,000 to \$2,499.....	3,602	3,465	137	91	91	...	...	182	182	...	3,329	3,192	137
\$2,500 to \$2,999.....	4,673	4,582	91	922	876	46	...	273	273	...	3,478	3,433	46
\$3,000 to \$3,499.....	7,189	6,813	376	1,889	1,650	239	...	933	887	46	4,368	4,277	91
\$3,500 to \$3,999.....	8,288	7,707	581	1,603	1,330	137	137	604	558	46	6,081	5,819	262
\$4,000 to \$4,499.....	5,823	5,447	376	1,627	1,342	194	91	614	614	...	3,582	3,491	91
\$4,500 to \$4,999.....	3,298	3,207	91	875	830	46	...	263	217	46	2,159	2,159	...
\$5,000 to \$5,999.....	3,159	3,056	103	524	467	57	...	467	467	...	2,168	2,123	46
\$6,000 to \$7,999.....	2,022	1,817	205	602	602	...	...	...	...	...	1,420	1,215	205
\$8,000 to \$9,999.....	750	750	...	296	296	...	...	...	...	...	455	455	...
\$10,000 or more.....	570	524	46	364	319	...	46	12	12	...	194	194	...
Not reported.....	1,081	1,069	12	46	46	...	...	57	57	...	978	966	12
Median income.....dollars..	3,500	3,400	...	3,800	3,800	...	...	...	...	...	3,300	3,300	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	4,571	4,127	444	922	774	103	46	570	524	46	3,080	2,830	250
Self-employed.....	569	523	46	162	137	...	46	...	...	...	387	387	...
Managers, officials, and proprietors, including farm:													
Salaried.....	4,629	4,481	148	1,479	1,422	12	46	445	399	46	2,706	2,661	46
Self-employed.....	3,389	3,241	148	569	478	46	46	250	250	...	2,570	2,513	57
Clerical and kindred workers.....	3,854	3,626	228	875	693	91	91	409	409	...	2,569	2,524	46
Sales workers.....	5,344	5,071	273	1,843	1,661	182	...	467	467	...	3,034	2,943	91
Craftsmen, foremen, and kindred workers..	10,087	9,688	399	1,536	1,400	137	...	365	319	46	8,186	7,970	217
Operatives and kindred workers.....	8,280	7,950	330	1,160	1,012	103	46	546	546	...	6,575	6,393	182
Service workers, including private household.....	2,581	2,490	91	273	273	...	...	160	160	...	2,148	2,057	91
Laborers, except mine.....	2,344	2,344	...	432	432	...	...	239	239	...	1,673	1,673	...
Occupation not reported.....	2,655	2,564	91	306	261	46	...	46	46	...	2,304	2,258	46

¹ Income of primary families and individuals.

PORTLAND STANDARD METROPOLITAN AREA

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt 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.....	7,047	54,450	1,086	20,021	350	1,729	5,612	32,700
Average debt per property.....	...	7.7	...	18.4	...	4.9	...	5.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	620	602	...	...	...	...	620	602
\$2,000 to \$3,999.....	2,218	4,678	36	98	12	30	2,170	4,550
\$4,000 to \$5,999.....	1,851	7,363	261	1,146	243	1,113	1,346	5,124
\$6,000 to \$7,999.....	1,080	6,430	409	2,740	94	586	577	3,104
\$8,000 to \$9,999.....	493	3,637	189	1,515	...	...	304	2,122
\$10,000 to \$11,999.....	128	1,096	18	193	...	...	110	903
\$12,000 to \$14,999.....	72	847	47	542	...	...	25	305
\$15,000 to \$19,999.....	169	2,473	35	582	...	...	134	1,891
\$20,000 to \$24,999.....	104	1,888	...	...	...	...	104	1,888
\$25,000 to \$29,999.....	43	599	...	...	...	...	43	599
\$30,000 to \$49,999.....	108	3,535	6	180	...	...	102	3,355
\$50,000 to \$74,999.....	68	2,653	12	310	...	...	56	2,343
\$75,000 to \$99,999.....	9	656	...	...	...	...	9	656
\$100,000 to \$199,999.....	68	8,533	65	8,195	...	...	3	338
\$200,000 to \$499,999.....	8	1,650	3	620	...	...	5	1,030
\$500,000 or more.....	9	7,790	5	3,900	...	...	4	3,890
Median loan.....dollars..	4,700	...	...	...	...	...	4,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,580	1,915	12	22	...	...	1,569	1,893
\$2,000 to \$3,999.....	2,123	5,929	35	115	107	356	1,981	5,458
\$4,000 to \$5,999.....	1,531	7,407	286	1,315	172	911	1,073	5,181
\$6,000 to \$7,999.....	914	6,199	503	3,528	71	462	340	2,209
\$8,000 to \$9,999.....	252	2,248	72	635	...	...	182	1,613
\$10,000 to \$11,999.....	91	971	30	332	...	...	61	639
\$12,000 to \$14,999.....	115	1,502	24	287	...	...	92	1,215
\$15,000 to \$19,999.....	130	2,202	35	582	...	...	95	1,620
\$20,000 to \$24,999.....	66	1,491	...	...	...	...	66	1,491
\$25,000 to \$29,999.....	34	929	12	310	...	...	22	619
\$30,000 to \$49,999.....	82	3,054	6	180	...	...	76	2,874
\$50,000 to \$74,999.....	47	2,630	...	...	...	...	47	2,630
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	73	9,563	65	8,195	...	...	...	...
\$200,000 to \$499,999.....	4	1,110	4	1,110	...	...	8	1,368
\$500,000 or more.....	8	7,300	4	3,410	...	...	...	...
Median debt.....dollars..	3,700	...	...	...	...	...	2,900	...

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.....	52,463	47,225	5,238	19,952	19,597	1,729	30,782	25,899	4,883	1,983
Average debt per mortgage.....	7.4	7.0	18.6	18.4	18.8	4.9	5.5	4.8	20.3	6.6
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	9,265	8,962	303	6,468	6,246	375	2,422	2,341	81	83
Mutual savings bank.....	5,510	1,692	3,818	5,05	505	44	4,961	1,143	3,818	601
Savings and loan association.....	5,946	5,645	301	1,530	1,530	232	4,184	3,883	301	75
Life insurance company.....	18,828	18,526	302	11,048	10,975	71	7,069	6,840	229	580
Mortgage company.....	646	639	7	271	271	145	230	223	7	...
Federal National Mortgage Association.....	221	161	60	130	70	91	...	...	...	8
Individual.....	10,636	10,216	420	...	...	...	10,636	10,216	420	590
Other.....	1,411	1,384	27	...	...	131	1,280	1,253	27	46
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	8,925	8,576	349	2,233	2,233	798	5,894	5,545	349	368
1949.....	12,194	11,590	604	4,503	4,208	235	7,456	7,147	309	299
1948.....	13,643	13,217	426	6,821	6,761	136	6,686	6,320	366	734
1947.....	7,561	7,281	280	3,417	3,417	338	3,806	3,526	280	232
1946.....	2,594	2,555	39	704	704	222	1,668	1,629	39	...
1942 to 1945.....	7,420	3,880	3,540	2,274	2,274	...	5,146	1,606	3,540	350
1940 to 1941.....	108	108	...	...	...	...	108	108	...	...
1935 to 1939.....	16	16	...	...	...	...	16	16	...	...
1930 to 1934.....	2	2	...	...	...	...	2	2	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 282 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 73 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.....	7,047	6,765	282	1,086	1,044	350	5,612	5,371	241	300
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	1,096	1,055	41	165	148	94	838	814	24	42
Mutual savings bank.....	179	163	16	71	71	12	96	80	16	16
Savings and loan association.....	1,337	1,272	65	256	256	47	1,034	969	65	30
Life insurance company.....	1,221	1,194	27	525	513	125	572	557	15	7
Mortgage company.....	166	154	12	47	47	24	95	83	12	...
Federal National Mortgage Association.....	36	24	12	24	12	12	...	...	...	12
Individual.....	2,687	2,589	98	...	...	...	2,687	2,589	98	169
Other.....	329	317	12	...	...	35	293	281	12	24
FORM OF DEBT										
Mortgage or deed of trust.....	5,310	5,052	258	1,086	1,044	350	3,875	3,659	216	200
Contract to purchase.....	1,737	1,713	24	...	...	...	1,737	1,713	24	98
AMORTIZATION										
Fully amortized.....	6,395	6,137	258	1,086	1,044	350	4,960	4,743	217	200
Partially amortized.....	126	126	...	...	...	...	126	126	...	12
Not amortized.....	416	392	24	...	...	...	416	392	24	62
On demand.....	111	111	...	...	...	...	111	111	...	24
Regular principal payments required....	30	30	...	...	...	...	30	30	...	...
No regular principal payments required....	81	81	...	...	...	...	81	81	...	24
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	6,085	5,836	249	789	748	326	4,973	4,765	208	226
Delinquent:										
Foreclosure in process.....	139	127	12	127	127	...	12	...	12	12
Foreclosure not in process.....	681	657	24	173	173	24	485	461	24	12
No regular payments required.....	148	148	...	...	...	...	148	148	...	50
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	1,179	1,143	36	74	74	137	967	931	36	71
1949.....	2,029	1,930	99	419	389	47	1,562	1,493	69	87
1948.....	1,821	1,745	76	378	366	35	1,408	1,344	64	92
1947.....	975	918	57	130	130	71	773	716	57	45
1946.....	529	517	12	16	16	59	454	442	12	...
1942 to 1945.....	418	414	4	69	69	...	348	344	4	4
1940 to 1941.....	60	60	...	...	...	...	60	60	...	...
1935 to 1939.....	30	30	...	...	...	...	30	30	...	...
1930 to 1934.....	12	12	...	...	...	...	12	12	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE										
On demand.....	111	111	...	...	...	...	111	111	...	24
Less than 5 years.....	572	548	24	...	...	...	572	548	24	98
5 to 9 years.....	2,184	2,074	110	...	...	12	2,172	2,062	110	65
10 to 12 years.....	1,577	1,553	24	12	12	47	1,518	1,494	24	36
13 to 14 years.....	203	191	12	...	...	24	180	168	12	12
15 years.....	773	743	30	179	179	24	571	541	30	6
16 to 19 years.....	296	261	35	12	12	59	226	202	24	12
20 years.....	411	362	49	194	166	59	137	138	19	23
21 to 24 years.....	151	151	...	80	80	24	48	48	...	12
25 years.....	619	619	...	493	493	102	25	25	...	12
26 years or more.....	155	155	...	116	116	...	38	38	...	...
Median term.....years..	11	11	...	...	...	...	10	10	...	...
YEAR MORTGAGE DUE										
On demand.....	111	111	...	...	...	...	111	111	...	24
Fully amortized.....	6,399	6,139	260	1,086	1,044	350	4,960	4,742	218	203
Past due.....	12	12	...	...	...	...	12	12	...	...
1950 to 1951.....	135	135	...	...	...	...	135	135	...	36
1952 to 1953.....	597	585	12	...	...	...	585	585	12	12
1954 to 1955.....	950	880	70	...	...	...	950	880	70	18
1956 to 1957.....	854	820	34	12	12	24	818	784	34	24
1958 to 1959.....	961	943	18	...	...	35	925	907	18	36
1960 to 1964.....	1,336	1,290	46	167	167	71	1,098	1,052	46	40
1965 to 1969.....	678	598	80	243	201	83	351	313	38	13
1970 to 1974.....	621	621	...	537	537	35	47	47	...	24
1975 or later.....	255	255	...	127	127	102	27	27	...	...
Partially or not amortized.....	544	520	24	...	...	...	544	520	24	75
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	130	106	24	...	...	...	130	106	24	39
1952 to 1953.....	169	169	...	...	...	...	169	169	...	24
1954 to 1955.....	155	155	...	...	...	...	155	155	...	...
1956 to 1957.....	13	13	...	...	...	...	13	13	...	...
1958 to 1959.....	28	28	...	...	...	...	28	28	...	...
1960 to 1964.....	49	49	...	...	...	...	49	49	...	...
1965 to 1969.....	...	...	...	...	...	...	...	...	...	12
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 30 FHA-insured first mortgages with VA-guaranteed second mortgage, and 12 with conventional second mortgage.

PORTLAND STANDARD METROPOLITAN AREA

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
INTEREST RATE										
Less than 3.0 percent.....	38	38	...	...	...	...	38	38	...	24
3.0 percent.....	24	24	...	...	...	...	24	24	...	12
3.1 to 3.5 percent.....	21	21	...	1	1	...	20	20	...	...
3.6 to 3.9 percent.....	...	...	...	...	...	...	...	...	...	...
4.0 percent.....	1,038	1,006	32	391	379	350	298	278	20	40
4.1 to 4.4 percent.....	24	24	...	24	24	...	...	...	...	...
4.5 percent.....	1,022	968	54	670	640	...	351	327	24	24
4.6 to 5.0 percent.....	1,881	1,790	91	...	...	...	1,881	1,790	91	117
5.1 to 5.5 percent.....	258	234	24	...	...	...	258	234	24	12
5.6 to 6.0 percent.....	2,724	2,642	82	...	...	...	2,724	2,642	82	70
6.1 percent or more.....	21	21	...	...	...	...	21	21	...	...
Median interest rate.....percent..	5.0	5.0	...	...	...	...	5.5	5.5	...	...
MORTGAGE LOAN										
Less than \$2,000.....	644	620	24	...	...	...	644	620	24	98
\$2,000 to \$3,999.....	2,253	2,194	59	36	36	12	2,205	2,146	59	125
\$4,000 to \$5,999.....	1,875	1,792	83	285	261	243	1,346	1,287	59	24
\$6,000 to \$7,999.....	1,078	1,021	57	397	385	94	586	541	45	12
\$8,000 to \$9,999.....	448	...	...	178	178	...	272	272	...	...
\$10,000 to \$11,999.....	122	106	16	18	18	...	104	88	16	...
\$12,000 to \$14,999.....	68	60	8	47	47	...	21	13	8	...
\$15,000 to \$19,999.....	158	146	12	35	35	...	122	110	12	15
\$20,000 to \$24,999.....	113	98	15	...	...	...	113	98	15	12
\$25,000 to \$29,999.....	49	43	6	6	...	...	43	43	...	6
\$30,000 to \$49,999.....	84	84	...	...	...	...	84	84	...	...
\$50,000 to \$74,999.....	68	68	...	12	12	...	56	56	...	...
\$75,000 to \$99,999.....	9	9	...	...	...	...	9	9	...	...
\$100,000 to \$199,999.....	68	68	...	65	65	...	3	3	...	7
\$200,000 to \$499,999.....	5	5	...	3	3	...	2	2	...	...
\$500,000 or more.....	9	5	4	5	5	...	4	...	4	...
Median loan.....dollars..	4,600	4,600	...	...	...	...	3,900	3,900	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	1,627	1,568	59	12	12	...	1,616	1,557	59	133
\$2,000 to \$3,999.....	2,135	2,075	60	35	35	107	1,994	1,934	60	101
\$4,000 to \$5,999.....	1,529	1,449	80	297	274	172	1,059	1,003	56	24
\$6,000 to \$7,999.....	906	880	26	503	491	71	332	318	14	...
\$8,000 to \$9,999.....	233	217	16	60	60	...	174	158	16	...
\$10,000 to \$11,999.....	95	89	6	30	30	...	65	59	6	...
\$12,000 to \$14,999.....	105	99	6	24	24	...	82	76	6	3
\$15,000 to \$19,999.....	115	106	9	35	35	...	80	71	9	12
\$20,000 to \$24,999.....	78	66	12	...	...	...	78	66	12	18
\$25,000 to \$29,999.....	40	34	6	18	12	...	22	22	...	...
\$30,000 to \$49,999.....	58	58	...	...	...	...	58	58	...	...
\$50,000 to \$74,999.....	47	47	...	...	...	...	47	47	...	...
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...	...	4
\$100,000 to \$199,999.....	70	70	...	65	65	...	5	5	...	3
\$200,000 to \$499,999.....	4	4	...	4	4	...	...	...	...	...
\$500,000 or more.....	8	4	4	4	4	...	4	...	4	...
Median debt.....dollars..	3,700	3,600	...	...	...	...	2,900	2,900	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	6,558	6,297	261	1,087	1,046	351	5,126	4,906	220	213
Less than \$20.....	1,023	929	94	36	25	...	987	905	82	153
\$20 to \$24.....	556	532	24	104	104	...	451	427	24	12
\$25 to \$29.....	607	595	12	60	60	24	524	512	12	24
\$30 to \$34.....	1,104	1,063	41	266	254	114	727	697	30	...
\$35 to \$39.....	1,063	1,039	24	281	281	83	701	677	24	12
\$40 to \$44.....	828	816	12	286	274	106	436	436	...	...
\$45 to \$49.....	254	248	6	18	12	24	212	212	...	...
\$50 to \$54.....	469	457	12	24	24	...	446	434	12	12
\$55 to \$59.....	244	244	...	...	...	...	244	244	...	...
\$60 to \$64.....	160	148	12	12	12	...	148	136	12	...
\$65 to \$69.....	59	59	...	...	...	...	59	59	...	...
\$70 to \$79.....	106	106	...	...	...	...	106	106	...	...
\$80 to \$89.....	14	14	...	...	...	...	14	14	...	...
\$90 to \$99.....	59	59	24	...	...	...	59	35	24	...
\$100 to \$119.....	12	12	...	...	...	...	12	12	...	...
\$120 or more.....	34	35	...	...	...	...	34	34	...	...
Median payment.....dollars..	34	35	...	...	...	...	34	34	...	...

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	7,047	6,765	282	1,086	1,044	30	350	5,612	5,371	241
STRUCTURES ON PROPERTY										
1 structure.....	6,504	6,272	232	1,032	996	24	350	5,122	4,926	197
2 structures or more.....	543	493	50	54	48	6	...	489	445	44
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	5,012	4,847	165	865	841	12	350	3,798	3,657	142
2 to 4 dwelling units.....	957	927	30	136	118	18	...	820	809	12
5 to 49 dwelling units.....	1,033	955	78	80	80	...	...	954	875	78
50 to 99 dwelling units.....	37	32	5	2	2	...	...	35	30	5
100 dwelling units or more.....	8	4	4	3	3	...	...	5	1	4
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	6,720	6,463	257	1,086	1,044	30	338	5,297	5,081	216
Less than half.....	327	302	25	...	...	...	12	315	290	25
YEAR STRUCTURE BUILT ²										
1950 (part).....	133	133	...	50	50	...	12	71	71	...
1949.....	363	357	6	251	245	6	...	112	112	...
1948.....	491	453	38	205	193	...	...	286	260	27
1947.....	440	440	...	160	160	...	24	256	256	...
1946.....	277	253	24	36	36	...	47	194	171	24
1942 to 1945.....	516	498	18	117	117	...	59	340	323	18
1940 to 1941.....	327	303	24	13	1	12	12	302	291	12
1930 to 1939.....	782	774	8	149	149	...	24	609	601	8
1929 or earlier.....	3,542	3,389	153	83	71	12	173	3,287	3,146	141
Not reported.....	178	166	12	24	24	...	...	154	142	12
YEAR STRUCTURE ACQUIRED ²										
1950 (part).....	806	770	36	74	62	12	125	607	584	24
1949.....	1,138	1,104	34	360	342	6	59	719	703	16
1948.....	1,609	1,533	76	402	390	12	35	1,172	1,108	64
1947.....	1,033	965	68	142	142	...	83	808	740	68
1946.....	722	698	24	28	28	...	35	658	635	24
1942 to 1945.....	1,012	1,006	6	68	68	...	...	943	937	6
1940 to 1941.....	207	195	12	13	13	...	...	194	182	12
1930 to 1939.....	385	357	28	...	...	...	12	373	345	28
1929 or earlier.....	92	92	...	...	...	...	...	92	92	...
Not reported.....	47	47	...	...	...	...	...	47	47	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²										
New.....	1,639	1,579	60	639	621	6	59	941	899	42
Previously occupied.....	5,408	5,186	222	447	423	24	291	4,670	4,472	198
PURCHASE PRICE										
Less than \$2,000.....	171	171	...	...	...	...	...	171	171	...
\$2,000 to \$3,999.....	1,321	1,291	30	12	12	...	...	1,308	1,279	30
\$4,000 to \$5,999.....	1,558	1,522	36	161	161	197	...	1,201	1,166	36
\$6,000 to \$7,999.....	1,271	1,223	48	332	320	12	71	868	832	36
\$8,000 to \$9,999.....	800	744	56	248	224	12	71	481	449	33
\$10,000 to \$11,999.....	392	392	...	47	47	...	12	333	333	...
\$12,000 to \$14,999.....	301	277	24	71	71	...	...	229	205	24
\$15,000 to \$19,999.....	353	341	12	30	30	...	...	323	311	12
\$20,000 to \$24,999.....	113	113	...	12	12	...	...	102	102	...
\$25,000 to \$29,999.....	99	77	22	12	12	...	...	87	65	22
\$30,000 to \$49,999.....	199	187	12	41	35	6	...	158	152	6
\$50,000 to \$74,999.....	109	97	12	12	12	...	...	97	85	12
\$75,000 to \$99,999.....	47	45	2	...	...	...	...	47	45	2
\$100,000 to \$199,999.....	84	84	...	53	53	...	...	31	31	...
\$200,000 to \$499,999.....	21	18	3	15	15	...	...	6	3	3
\$500,000 or more.....	9	5	4	5	5	...	...	4	...	4
Property not acquired by purchase.....	59	59	...	...	...	...	...	59	59	...
Not reported.....	146	122	24	35	35	...	...	110	87	24
Median purchase price.....dollars..	6,400	6,400	...	...	...	...	...	6,000	5,900	...
MARKET VALUE										
Less than \$2,000.....	71	71	...	...	...	...	...	71	71	...
\$2,000 to \$3,999.....	541	541	...	...	...	...	...	541	541	...
\$4,000 to \$5,999.....	1,203	1,167	36	24	24	...	47	1,132	1,096	36
\$6,000 to \$7,999.....	1,378	1,330	48	376	352	24	208	995	971	24
\$8,000 to \$9,999.....	1,299	1,252	47	272	260	...	70	958	922	36
\$10,000 to \$11,999.....	448	427	21	130	130	...	24	294	273	21
\$12,000 to \$14,999.....	406	394	12	71	71	...	...	335	323	12
\$15,000 to \$19,999.....	315	303	12	30	30	...	...	286	274	12
\$20,000 to \$24,999.....	217	193	24	12	12	...	...	205	181	24
\$25,000 to \$29,999.....	234	212	22	24	24	...	...	210	188	22
\$30,000 to \$49,999.....	247	235	12	41	35	6	...	206	200	6
\$50,000 to \$74,999.....	90	78	12	12	12	...	...	78	66	12

¹ Table total includes 12 properties which have FHA-insured first mortgage with conventional second mortgage.² For properties with more than one structure, reported for structure most recently built.

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE—Con.										
\$75,000 to \$99,999.....	47	41	6	...	...	...	...	47	41	6
\$100,000 to \$199,999.....	135	133	2	53	53	...	...	82	80	2
\$200,000 to \$499,999.....	19	16	3	15	15	...	...	4	1	3
\$500,000 or more.....	9	5	4	5	5	...	...	4	...	4
Not reported.....	190	166	24	24	24	...	...	166	143	24
Median market value.....dollars..	8,000	7,900	...	...	...	...	...	7,900	7,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	832	806	26	...	...	...	...	831	806	26
20 to 39 percent.....	1,980	1,976	4	60	60	...	12	1,909	1,905	4
40 to 59 percent.....	1,740	1,674	66	135	135	...	59	1,548	1,481	66
60 to 69 percent.....	785	741	44	234	234	...	118	432	388	44
70 to 79 percent.....	804	756	48	320	303	18	35	448	419	30
80 to 84 percent.....	276	240	36	79	79	...	114	84	48	36
85 to 89 percent.....	269	245	24	197	186	12	...	71	59	12
90 to 94 percent.....	87	87	...	14	14	...	...	73	73	...
95 to 99 percent.....	37	25	12	13	1	...	12	12	12	...
100 percent or more.....	52	52	...	12	12	...	...	40	40	...
Market value not reported.....	190	166	24	24	24	...	...	166	143	24
Median percent.....reported.....	47	46	...	...	...	...	...	40	39	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	4,763	4,573	190	1,022	980	30	339	3,408	3,257	148
Less than 50 percent.....	699	625	74	35	35	...	...	664	589	74
50 to 59 percent.....	713	672	41	48	48	...	12	654	612	41
60 to 64 percent.....	271	271	...	36	36	...	12	224	224	...
65 to 69 percent.....	313	301	12	81	69	12	35	196	196	...
70 to 74 percent.....	301	283	18	89	71	6	12	201	201	...
75 to 79 percent.....	526	505	21	130	118	12	47	350	340	9
80 to 84 percent.....	482	482	...	153	153	...	12	315	315	...
85 to 89 percent.....	395	395	...	183	183	...	47	166	166	...
90 to 94 percent.....	316	316	...	169	169	...	24	125	125	...
95 to 99 percent.....	130	130	...	25	25	...	24	82	82	...
100 percent or more.....	497	497	...	49	49	...	114	335	335	...
Purchase price not reported or property not acquired by purchase.....	120	96	24	24	24	...	...	96	72	24
Median percent.....	75	76	...	...	...	...	...	68	69	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	4,763	4,573	190	1,022	980	30	339	3,408	3,257	148
Less than 50 percent.....	627	625	2	35	35	...	...	591	589	2
50 to 59 percent.....	696	672	24	48	48	...	12	636	612	24
60 to 64 percent.....	271	271	...	36	36	...	12	224	224	...
65 to 69 percent.....	305	301	4	69	69	...	35	196	196	4
70 to 74 percent.....	301	283	18	71	71	...	12	218	201	18
75 to 79 percent.....	526	505	21	124	118	6	47	354	340	15
80 to 84 percent.....	518	482	36	153	153	...	12	351	315	36
85 to 89 percent.....	428	395	33	207	183	24	47	175	166	9
90 to 94 percent.....	316	316	...	169	169	...	24	125	125	...
95 to 99 percent.....	148	130	18	37	25	...	24	88	82	6
100 percent or more.....	509	497	12	49	49	...	114	347	335	12
Purchase price not reported or property not acquired by purchase.....	120	96	24	24	24	...	...	96	72	24
Median percent.....	76	76	...	...	...	...	...	70	69	...
TYPE OF OWNER										
Individual.....	6,403	6,165	238	776	734	30	350	5,277	5,082	196
Partnership.....	208	199	9	28	28	...	...	182	172	9
Corporation.....	437	402	35	284	284	...	...	154	119	35
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	4,761	4,571	190	1,020	978	30	338	3,403	3,255	149
Mortgage refinanced or renewed.....	913	849	64	43	43	...	12	857	794	64
To increase loan for improvements or repairs.....	213	177	36	12	12	...	...	200	165	36
To increase loan for other reasons.....	225	213	12	12	12	...	12	201	189	12
To secure better terms.....	152	148	4	...	...	...	...	152	148	4
To renew or extend loan without increasing amount.....	74	62	12	7	7	...	...	67	55	12
For other purpose.....	249	249	...	12	12	...	...	237	237	...
Mortgage placed later than acquisition of property.....	1,377	1,347	30	24	24	...	...	1,353	1,323	30
To make improvements or repairs.....	363	333	30	...	...	...	...	363	333	30
To invest in other properties.....	418	418	...	12	12	...	...	406	406	...
To invest in business other than real estate.....	175	175	...	...	...	...	...	175	175	...
For other purpose.....	421	421	...	12	12	...	...	409	409	...

¹ Table total includes 12 properties which have FHA-insured first mortgage with conventional second mortgage.

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	913	849	64	43	43	...	12	857	794	64
Same lender.....	473	413	60	31	31	...	...	441	382	60
Different lender.....	440	436	4	12	12	...	12	416	412	4
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	3,047	2,957	90	373	361	12	72	2,603	2,527	78
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	79	79	...	6	6	...	...	73	73	...
\$2.50 to \$4.99.....	175	163	12	4	4	...	12	159	147	12
\$5.00 to \$7.49.....	551	549	2	60	60	...	24	468	466	2
\$7.50 to \$9.99.....	511	471	40	71	60	12	12	429	401	28
\$10.00 to \$12.49.....	621	618	3	134	134	...	...	487	484	3
\$12.50 to \$14.99.....	430	430	...	54	54	...	12	364	364	...
\$15.00 to \$17.49.....	243	231	12	24	24	...	12	206	194	12
\$17.50 to \$19.99.....	141	135	6	1	1	...	...	140	134	6
\$20.00 to \$24.99.....	87	72	15	...	...	...	...	87	72	15
\$25.00 or more.....	64	64	...	4	4	...	...	60	60	...
Taxes not payable in 1949 ³.....	...	...	...	...	...	...	...	...	...	...
Taxes or value not reported.....	141	141	...	...	...	...	...	141	141	...
Median taxes.....dollars..	10.54	10.58	...	...	...	...	...	10.53	10.57	...
MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	139	118	21	...	...	...	...	139	118	21
\$20 to \$29.....	369	349	20	...	...	...	...	368	349	20
\$30 to \$39.....	502	484	18	6	6	...	12	483	466	18
\$40 to \$49.....	619	607	12	48	36	12	12	560	560	...
\$50 to \$59.....	464	448	16	48	48	...	24	393	377	16
\$60 to \$69.....	280	277	3	86	86	...	...	194	191	3
\$70 to \$79.....	255	255	...	83	83	...	...	173	173	...
\$80 to \$89.....	338	338	...	102	102	...	24	212	212	...
\$90 to \$99.....	...	...	...	...	...	...	...	...	...	...
\$100 or more.....	81	81	...	...	...	...	...	81	81	...
Median receipts.....dollars..	48	49	...	...	...	...	...	46	46	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	139	118	21	...	...	...	...	139	118	21
\$20 to \$29.....	392	372	20	...	...	...	...	392	372	20
\$30 to \$39.....	520	502	18	6	6	...	12	502	484	18
\$40 to \$49.....	631	619	12	48	36	12	12	572	572	...
\$50 to \$59.....	544	528	16	48	48	...	24	473	457	16
\$60 to \$69.....	280	277	3	86	86	...	...	194	191	3
\$70 to \$79.....	255	255	...	83	83	...	...	173	173	...
\$80 to \$89.....	243	243	...	102	102	...	24	118	118	...
\$90 to \$99.....	...	...	...	...	...	...	...	...	...	...
\$100 or more.....	41	41	...	...	...	...	...	41	41	...
Median receipts.....dollars..	47	47	...	...	...	...	...	44	45	...
TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	160	160	...	...	...	...	...	160	160	...
5 to 9 percent.....	1,450	1,410	40	275	263	12	35	1,141	1,113	28
10 to 14 percent.....	1,008	961	47	96	96	...	35	877	830	47
15 to 19 percent.....	265	262	3	...	...	...	...	265	262	3
20 to 24 percent.....	43	43	...	...	...	...	...	43	43	...
25 to 29 percent.....	22	22	...	...	...	...	...	22	22	...
30 to 34 percent.....	10	10	...	...	...	...	...	10	10	...
35 to 39 percent.....	...	...	...	...	...	...	...	...	...	...
40 percent or more.....	4	4	...	...	...	...	...	4	4	...
Market value not reported.....	83	83	...	...	...	...	...	83	83	...
Median percent.....	10	10	...	...	...	...	...	10	10	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Less than 50 percent.....	63	63	...	...	...	...	...	63	63	...
50 to 79 percent.....	145	136	9	...	...	...	...	145	136	9
80 to 89 percent.....	6	6	...	...	...	...	...	6	6	...
90 to 99 percent.....	10	10	...	...	...	...	...	10	10	...
100 percent.....	2,819	2,749	70	370	358	12	71	2,378	2,321	58

¹ Table total includes 12 properties which have FHA-insured first mortgage with conventional second mortgage.

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

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	2,829	2,749	80	371	359	12	72	2,389	2,322	68
Less than \$20.....	261	259	2	...	...	...	...	261	259	2
\$20 to \$39.....	563	516	47	10	10	...	12	542	496	47
\$40 to \$59.....	663	660	3	36	36	...	24	603	600	3
\$60 to \$79.....	497	479	18	75	63	12	12	410	404	6
\$80 to \$99.....	238	228	10	65	65	...	...	174	164	10
\$100 to \$119.....	182	182	...	72	72	...	12	98	98	...
\$120 to \$139.....	157	157	...	74	74	...	...	83	83	...
\$140 to \$159.....	157	157	...	26	26	...	12	120	120	...
\$160 to \$199.....	12	12	...	...	...	...	...	12	12	...
\$200 to \$299.....	38	38	...	...	...	...	...	38	38	...
\$300 or more.....	...	...	...	...	...	...	...	...	...	...
Taxes not payable in 1949.....	13	13	...	13	13	...	...	...	...	...
Taxes not reported.....	48	48	...	...	...	...	...	48	48	...
Median taxes.....dollars..	52	52	...	...	...	...	...	47	48	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Properties with both interest and principal in first mortgage payments.....	2,723	2,645	78	370	358	12	72	2,280	2,214	66
Less than 30 percent.....	209	207	2	...	...	...	...	209	207	2
30 to 39 percent.....	241	234	7	47	47	...	12	180	173	7
40 to 49 percent.....	310	310	...	82	82	...	12	216	216	...
50 to 59 percent.....	354	342	12	75	75	...	...	279	267	12
60 to 69 percent.....	496	496	...	118	118	...	...	378	378	...
70 to 79 percent.....	338	338	...	24	24	...	12	302	302	...
80 to 89 percent.....	171	162	9	...	...	...	24	148	139	9
90 to 99 percent.....	146	122	24	12	12	...	...	134	110	24
100 percent or more.....	458	434	24	12	...	12	12	434	422	12
Median percent.....	65	65	...	...	...	...	...	67	66	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS² LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	2,723	2,645	78	370	358	12	72	2,280	2,214	66
Less than 30 percent.....	141	139	2	...	...	...	...	141	139	2
30 to 39 percent.....	182	175	7	5	5	...	12	165	158	7
40 to 49 percent.....	301	301	...	85	85	...	...	217	217	...
50 to 59 percent.....	311	311	...	64	64	...	12	235	235	...
60 to 69 percent.....	259	253	6	51	51	...	...	207	201	6
70 to 79 percent.....	451	445	6	118	118	...	...	333	327	6
80 to 89 percent.....	253	253	...	...	...	...	12	241	241	...
90 to 99 percent.....	190	190	...	...	...	...	12	178	178	...
100 percent or more.....	564	507	57	24	12	12	24	516	472	45
Taxes not payable in 1949 or not reported.....	71	71	...	23	23	...	...	47	47	...
Median percent.....	73	72	...	...	...	...	...	75	74	...

¹ Table total includes 12 properties which have FHA-insured first mortgage with conventional second mortgage.

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

Chapter 21

PROVIDENCE
RHODE ISLAND
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.....	653
2.—Property characteristics, by government insurance status of first mortgage: 1950.....	653

TOTAL OWNER-OCCUPIED PROPERTIES

3.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	654
4.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	654
5.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	657

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

6.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	660
7.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	660
8.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	663

TOTAL RENTAL PROPERTIES

9.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	667
10.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	667
11.—Property characteristics, by government insurance status of first mortgage: 1950.....	670

PROVIDENCE STANDARD METROPOLITAN AREA

The Providence Standard Metropolitan Area comprises all of Bristol County and parts of Kent, Providence, and Washington Counties in Rhode Island; parts of Bristol, Norfolk, and Worcester Counties in Massachusetts. In Rhode Island, the places included are: Bristol County; Warwick city, and East Greenwich and West Warwick towns in Kent County; Central Falls, Cranston, Pawtucket, Providence, and Woonsocket cities, and Cumberland, East Providence, Johnston, Lincoln, North Providence, North Smithfield, and Smithfield towns in Providence County; North Kingstown town in Washington County. In Massachusetts, the places included are: Attleboro city, and North Attleborough and Seekonk towns in Bristol County; Bellingham, Franklin, Plainville, and Wrentham towns in Norfolk County; Blackstone and Millville towns in Worcester County.

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	56,088	228,329	2,182	10,714	6,459	42,099	47,447	175,516
Average debt per property.....	...	4.1	...	4.9	...	6.5	...	3.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	23,410	37,251	304	449	154	371	22,951	36,429
\$4,000 to \$5,999.....	14,379	52,217	1,027	3,596	1,084	4,691	12,268	43,930
\$6,000 to \$7,999.....	10,210	59,143	501	2,821	2,913	18,571	6,795	37,751
\$8,000 to \$9,999.....	4,818	39,997	283	2,244	1,826	13,943	7,708	19,810
\$10,000 to \$11,999.....	1,608	14,135	52	535	359	3,329	1,195	10,271
\$12,000 to \$14,999.....	900	9,780	12	140	116	1,132	772	8,508
\$15,000 to \$19,999.....	442	5,981	...	...	4	60	438	5,921
\$20,000 to \$49,999.....	295	5,798	...	...	...	...	295	5,798
\$50,000 to \$99,999.....	9	418	...	...	...	...	9	418
\$100,000 or more.....	21	7,609	3	929	...	...	18	6,680
Median loan.....dollars..	4,500	...	...	...	7,500	...	4,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	32,295	61,653	910	1,974	449	1,342	30,935	58,337
\$4,000 to \$5,999.....	10,666	52,031	717	3,384	1,672	8,494	8,274	40,153
\$6,000 to \$7,999.....	8,671	59,408	257	1,756	3,335	23,329	5,079	34,523
\$8,000 to \$9,999.....	2,711	23,912	231	1,996	912	7,965	1,567	13,951
\$10,000 to \$11,999.....	802	8,692	64	675	86	909	650	7,108
\$12,000 to \$14,999.....	515	6,869	...	...	4	60	511	6,809
\$15,000 to \$19,999.....	296	4,962	...	...	...	...	296	4,962
\$20,000 to \$49,999.....	109	2,879	...	...	...	...	109	2,879
\$50,000 to \$99,999.....	5	314	...	...	...	...	5	314
\$100,000 or more.....	21	7,609	3	929	...	...	18	6,680
Median debt.....dollars..	3,300	...	...	...	6,600	...	2,800	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	56,088	53,295	2,793	2,182	2,106	76	...	6,459	6,343	116	47,447	44,848	2,601
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	33,358	31,957	1,401	1,972	1,896	76	...	4,758	4,706	52	26,627	25,355	1,273
2 to 4 dwelling units.....	20,311	19,133	1,178	195	195	...	...	1,681	1,617	64	18,435	17,319	1,117
5 to 49 dwelling units.....	2,403	2,192	211	14	14	...	...	18	18	...	2,371	2,159	211
50 dwelling units or more.....	16	16	...	1	1	...	...	...	...	...	15	15	...
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	53,488	50,836	2,652	2,143	2,067	76	...	6,327	6,249	78	45,020	42,523	2,498
Less than half.....	2,601	2,460	141	40	40	...	...	132	94	38	2,429	2,326	103
YEAR STRUCTURE BUILT													
1950 (part).....	875	851	24	61	36	24	...	316	316	...	499	499	...
1949.....	2,730	2,652	78	196	174	26	...	1,251	1,251	...	1,282	1,230	52
1948.....	2,457	2,358	99	167	167	...	...	546	546	...	1,744	1,644	99
1947.....	1,984	1,712	272	143	143	...	...	737	711	26	1,104	858	246
1946.....	1,420	1,333	87	90	90	...	...	495	495	...	835	748	87
1942 to 1945.....	1,484	1,420	64	526	500	26	...	115	115	...	843	805	38
1940 to 1941.....	2,311	2,194	117	334	334	...	...	38	38	...	1,939	1,822	117
1930 to 1939.....	6,461	6,238	223	422	422	...	...	482	482	...	5,555	5,332	223
1929 or earlier.....	39,828	34,099	1,729	243	243	...	...	2,479	2,389	90	33,103	31,467	1,638
Not reported.....	542	441	101	...	...	...	...	...	...	...	543	441	101
MARKET VALUE													
Less than \$4,000.....	1,553	1,463	90	52	52	...	...	90	90	...	1,410	1,320	90
\$4,000 to \$5,999.....	4,507	4,232	275	169	169	...	...	291	291	...	4,048	3,773	275
\$6,000 to \$7,999.....	9,099	8,560	539	237	237	...	...	1,081	1,003	78	7,781	7,318	460
\$8,000 to \$9,999.....	11,911	11,439	472	436	386	50	...	2,973	2,973	...	8,503	8,081	421
\$10,000 to \$11,999.....	10,116	9,812	304	574	574	...	...	932	894	38	8,611	8,344	266
\$12,000 to \$14,999.....	9,052	8,622	430	470	470	...	...	772	772	...	7,810	7,380	430
\$15,000 to \$19,999.....	5,822	5,399	423	215	215	...	...	263	263	...	5,343	4,920	423
\$20,000 to \$49,999.....	3,016	2,799	217	26	...	26	...	43	43	...	2,946	2,756	191
\$50,000 to \$99,999.....	118	118	...	...	...	...	...	...	...	...	118	118	...
\$100,000 or more.....	33	33	...	...	...	...	...	...	...	...	33	33	...
Not reported.....	860	820	40	3	3	...	...	12	12	...	846	805	40
Median market value.....dollars..	10,000	10,000	10,000	...	...	...	...	9,200	9,200	...	10,200	10,200	10,100

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.....	47,979	185,581	1,914	8,531	6,215	40,575	39,851	136,475
Average debt per property.....	...	3.9	...	4.5	...	6.5	...	3.4
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	6,694	5,444	...	...	12	23	6,682	5,421
\$2,000 to \$2,999.....	6,779	10,908	52	73	20	43	6,707	10,792
\$3,000 to \$3,999.....	6,736	15,801	252	376	86	214	6,397	15,211
\$4,000 to \$4,999.....	6,759	21,017	442	1,337	468	1,760	5,849	17,920
\$5,000 to \$5,999.....	5,472	23,055	332	1,145	604	2,878	4,537	19,032
\$6,000 to \$6,999.....	4,584	24,606	280	1,367	925	5,189	3,380	18,050
\$7,000 to \$7,999.....	4,440	28,207	221	1,454	1,922	12,998	2,297	13,755
\$8,000 to \$8,999.....	2,742	19,908	193	1,410	1,402	10,441	1,147	8,057
\$9,000 to \$9,999.....	1,365	11,999	90	834	307	2,612	967	7,753
\$10,000 to \$10,999.....	1,162	10,103	26	269	295	2,716	840	7,118
\$11,000 to \$11,999.....	209	2,125	26	266	52	509	130	1,350
\$12,000 to \$14,999.....	666	7,382	...	...	116	1,132	550	6,250
\$15,000 to \$19,999.....	225	3,278	...	...	4	60	221	3,218
\$20,000 or more.....	147	2,548	...	...	...	...	147	2,548
Median loan.....dollars..	4,500	...	...	...	7,500	...	4,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	14,816	15,539	270	257	12	23	14,534	15,259
\$2,000 to \$2,999.....	7,250	17,688	447	1,075	137	327	6,665	16,286
\$3,000 to \$3,999.....	5,785	20,037	181	607	264	899	5,340	18,531
\$4,000 to \$4,999.....	4,932	21,946	285	1,235	563	2,441	4,084	18,270
\$5,000 to \$5,999.....	3,949	21,582	191	1,070	1,055	5,778	2,702	14,734
\$6,000 to \$6,999.....	4,242	27,185	153	1,001	1,576	10,260	2,513	15,924
\$7,000 to \$7,999.....	3,476	25,753	104	755	1,630	12,115	1,742	12,883
\$8,000 to \$8,999.....	1,386	11,690	179	1,500	585	4,907	622	5,283
\$9,000 to \$9,999.....	944	8,905	52	496	303	2,856	588	5,553
\$10,000 to \$10,999.....	402	4,171	52	535	78	811	271	2,825
\$11,000 to \$11,999.....	224	2,588	...	...	8	98	216	2,490
\$12,000 to \$14,999.....	384	5,122	...	...	4	60	380	5,062
\$15,000 to \$19,999.....	159	2,594	...	...	...	...	159	2,594
\$20,000 or more.....	32	781	...	...	...	...	32	781
Median debt.....dollars..	3,300	...	...	...	6,600	...	2,800	...

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA		VA total	VA	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total first mortgages	With no second mortgage									With VA guaranteed second mortgage
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	181,621	170,303	11,318	8,424	7,922	502	40,462	132,735	122,554	10,181	3,957	107	3,850
Average debt per mortgage.....	3.8	3.7	4.8	4.4	4.3	6.6	6.5	3.3	3.3	4.7	1.7	1.4	1.7
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	41,538	40,092	1,446	1,975	1,888	87	7,391	32,172	30,928	1,244	181	21	160
Mutual savings bank.....	40,554	37,884	2,670	1,697	1,397	300	12,562	26,295	23,925	2,370	72	57	15
Savings and loan association.....	70,355	65,357	4,998	4,152	4,037	115	18,611	47,592	43,017	4,575	566	29	537
Life insurance company.....	4,049	3,650	399	600	600	...	204	3,245	2,846	399	...	...	...
Mortgage company.....	505	505	...	...	...	...	...	505	505	...	218	...	218
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	16,328	14,903	1,425	...	...	...	...	16,328	14,903	1,425	2,110	...	2,110
Other.....	8,292	7,912	380	...	...	...	1,694	6,598	6,430	168	810	...	810
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	34,370	31,980	2,390	826	645	181	7,261	26,283	24,148	2,135	1,290	31	1,259
1949.....	42,917	39,824	3,093	1,961	1,755	206	10,135	30,821	27,934	2,887	872	47	825
1948.....	38,839	36,368	2,471	1,333	1,333	...	8,151	29,355	27,137	2,218	1,021	...	1,021
1947.....	26,058	24,127	1,931	1,193	1,193	...	9,573	15,292	13,541	1,751	349	...	349
1946.....	14,846	14,271	575	437	437	...	5,214	9,195	8,748	447	146	29	117
1942 to 1945.....	15,522	14,800	722	1,176	1,061	115	128	14,218	13,611	607	240	...	240
1940 to 1941.....	4,280	4,241	39	971	971	...	...	3,309	3,270	39	...	...	...
1935 to 1939.....	3,252	3,212	40	527	527	...	...	2,725	2,685	40	10	...	10
1930 to 1934.....	882	877	5	...	...	...	...	882	877	5	21	...	21
1929 or earlier.....	655	603	52	...	...	...	...	655	603	52	8	...	8

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]

Table with 14 columns: Subject, Total first mortgages (Total, With no second mortgage, With second mortgage), Government-insured first mortgages (FHA Total, With no second mortgage, With VA guaranteed second mortgage), VA total, Conventional first mortgages (Total, With no second mortgage, With conventional second mortgage), Total junior mortgages (Total, VA guaranteed, Conventional). Rows include Total mortgages, Type of mortgage holder (Commercial bank, Mutual savings bank, etc.), Form of debt (Mortgage or deed of trust, Contract to purchase), Amortization (Fully, Partially, Not amortized), Current status of payments (Ahead or up-to-date, Delinquent), Year mortgage made or assumed (1950 (part), 1949, 1948, etc.), Term of mortgage (On demand, Less than 5 years, etc.), and Year mortgage due (On demand, Fully amortized, Past due).

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.....	858	858	...	...	...	...	...	858	858	...	226	...	226
4.0 percent.....	10,716	10,473	243	349	323	26	6,215	4,150	4,051	99	272	...	76
4.1 to 4.4 percent.....	12	12	...	12	12	...	...	...	...	...	...	...	...
4.5 percent.....	8,087	7,822	265	1,361	1,311	50	...	6,726	6,511	215	78	...	78
4.6 to 5.0 percent.....	25,741	24,138	1,603	191	191	...	...	25,549	23,946	1,603	996	...	996
5.1 to 5.5 percent.....	260	260	...	...	...	...	...	260	260	...	...	...	...
5.6 to 6.0 percent.....	2,254	2,027	227	...	...	...	...	2,254	2,027	227	663	...	663
6.1 percent or more.....	54	54	...	...	...	...	...	54	54	...	141	...	141
Median interest rate.....percent..	5.0	5.0	...	...	...	...	4.0	5.0	5.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	6,740	6,642	98	...	...	...	12	6,728	6,630	98	1,442	76	1,366
\$2,000 to \$2,999.....	6,967	6,895	272	52	52	...	20	6,895	6,623	272	440	...	440
\$3,000 to \$3,999.....	6,837	6,494	343	252	252	...	86	6,498	6,155	343	248	...	248
\$4,000 to \$4,999.....	6,885	6,575	310	442	442	...	494	5,949	5,666	283	90	...	90
\$5,000 to \$5,999.....	5,525	5,303	222	358	332	26	604	4,564	4,368	196	63	...	63
\$6,000 to \$6,999.....	4,802	4,275	527	254	254	...	926	3,624	3,149	475	26	...	26
\$7,000 to \$7,999.....	4,062	3,931	131	245	221	24	1,934	1,882	1,813	69	38	...	38
\$8,000 to \$8,999.....	2,769	2,533	236	207	181	26	1,376	1,188	978	210	...	...	...
\$9,000 to \$9,999.....	1,258	1,206	52	52	52	...	295	911	859	52	26	...	26
\$10,000 to \$10,999.....	1,202	1,124	78	26	26	...	295	880	802	78	...	...	...
\$11,000 to \$11,999.....	163	157	6	26	26	...	52	84	78	6	...	...	...
\$12,000 to \$14,999.....	495	457	38	...	...	...	116	379	341	38	...	...	...
\$15,000 to \$19,999.....	140	128	12	...	...	...	4	136	124	12	...	...	...
\$20,000 or more.....	135	123	12	...	...	...	...	135	123	12	...	...	...
Median loan.....dollars..	4,500	4,400	...	...	...	...	7,400	3,900	3,900	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	14,862	14,661	201	270	270	...	12	14,581	14,380	201	1,655	76	1,579
\$2,000 to \$2,999.....	7,370	7,033	337	447	447	...	137	6,787	6,450	337	315	...	315
\$3,000 to \$3,999.....	6,117	5,607	510	181	181	...	264	5,672	5,162	510	254	...	254
\$4,000 to \$4,999.....	4,852	4,661	191	311	285	26	615	3,926	3,813	113	61	...	61
\$5,000 to \$5,999.....	3,993	3,615	378	165	165	...	1,003	2,825	2,473	352	26	...	26
\$6,000 to \$6,999.....	4,292	3,964	328	153	153	...	1,614	2,525	2,235	290	38	...	38
\$7,000 to \$7,999.....	3,266	3,098	168	159	104	50	1,592	1,518	1,401	117	...	...	...
\$8,000 to \$8,999.....	1,388	1,336	52	155	155	...	585	648	596	52	...	...	...
\$9,000 to \$9,999.....	899	821	78	26	26	...	303	571	493	78	26	...	26
\$10,000 to \$10,999.....	343	311	32	52	52	...	78	213	181	32	...	...	...
\$11,000 to \$11,999.....	159	133	26	...	...	...	8	151	125	26	...	...	...
\$12,000 to \$14,999.....	292	268	24	...	...	...	4	288	264	24	...	...	...
\$15,000 to \$19,999.....	127	115	12	...	...	...	...	127	115	12	...	...	...
\$20,000 or more.....	20	20	...	...	...	...	...	20	20	...	...	...	...
Median debt.....dollars..	3,200	3,200	...	...	...	...	6,600	2,700	2,600	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	43,396	41,195	2,201	1,915	1,837	76	6,214	35,270	33,262	2,008	1,742	76	1,666
Less than \$20.....	14,906	14,324	582	191	191	...	939	13,776	13,258	518	1,226	76	1,150
\$20 to \$24.....	4,739	4,573	166	177	177	...	288	4,274	4,108	166	312	...	312
\$25 to \$29.....	4,135	3,828	307	442	442	...	282	3,412	3,105	307	38	...	38
\$30 to \$34.....	3,666	3,437	229	242	215	26	497	2,928	2,725	203	52	...	52
\$35 to \$39.....	3,333	3,190	143	139	139	...	687	2,506	2,390	116	12	...	12
\$40 to \$44.....	3,285	3,143	142	308	283	24	881	2,097	2,005	92	12	...	12
\$45 to \$49.....	3,260	3,071	189	169	143	26	1,476	1,615	1,452	163	...	...	...
\$50 to \$54.....	1,799	1,705	94	143	143	...	450	1,207	1,113	94	26	...	26
\$55 to \$59.....	1,254	1,228	26	52	52	...	332	870	844	26	...	...	...
\$60 to \$64.....	990	899	91	26	26	...	304	660	569	91	...	...	...
\$65 to \$69.....	494	416	78	...	...	...	52	442	364	78	...	...	...
\$70 to \$79.....	554	462	92	26	26	...	26	502	410	92	...	...	...
\$80 to \$99.....	549	511	38	...	...	...	...	549	511	38	...	...	...
\$100 to \$119.....	227	227	...	...	...	...	...	227	227	...	26	...	26
\$120 or more.....	205	181	24	...	...	...	...	205	181	24	38	...	38
Median payment.....dollars..	27	27	...	...	...	...	42	24	24	...	...	...	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	PHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	47,979	45,642	2,337	1,914	1,838	76	...	6,215	6,099	116	39,851	37,707	2,145
STRUCTURES ON PROPERTY													
1 structure.....	46,905	44,669	2,236	1,914	1,838	76	...	6,078	5,961	117	38,913	36,870	2,043
2 structures or more.....	1,076	974	102	...	...	...	...	137	137	...	938	836	102
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	31,541	30,176	1,365	1,888	1,812	76	...	4,623	4,571	52	25,030	23,794	1,237
2 dwelling units.....	10,157	9,534	623	26	26	...	...	999	973	26	9,131	8,534	597
3 dwelling units.....	5,176	4,888	288	...	...	...	...	477	439	38	4,699	4,449	250
4 dwelling units.....	1,107	1,045	62	...	...	...	...	115	115	...	992	930	62
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	46,515	44,216	2,299	1,874	1,798	76	...	6,095	6,017	78	38,548	36,403	2,145
Less than half.....	1,464	1,426	36	40	40	...	...	120	82	38	1,304	1,304	...
YEAR STRUCTURE BUILT													
1950 (part).....	803	779	24	61	36	24	...	316	316	...	427	427	...
1949.....	2,619	2,541	78	195	169	26	...	1,239	1,239	...	1,184	1,132	52
1948.....	2,399	2,300	99	165	165	...	...	546	546	...	1,688	1,588	99
1947.....	1,856	1,996	260	131	131	...	...	650	624	26	1,075	841	234
1946.....	1,370	1,283	87	90	90	...	...	495	495	...	785	698	87
1942 to 1945.....	1,194	1,130	64	285	259	26	...	115	115	...	795	757	38
1940 to 1941.....	2,251	2,134	117	334	334	...	...	26	26	...	1,891	1,774	117
1930 to 1939.....	6,049	5,838	211	422	422	...	...	470	470	...	5,156	4,945	211
1929 or earlier.....	29,120	27,823	1,297	231	231	...	...	2,358	2,268	90	26,529	25,324	1,206
Not reported.....	322	221	101	...	...	...	...	...	...	...	323	221	101
YEAR STRUCTURE ACQUIRED													
1950 (part).....	3,052	2,692	360	111	87	24	...	874	862	12	2,066	1,743	323
1949.....	5,329	4,894	435	235	209	26	...	1,428	1,428	...	3,666	3,257	409
1948.....	6,293	5,881	412	217	217	...	...	1,295	1,243	52	4,781	4,421	360
1947.....	5,329	4,983	346	195	195	...	...	1,538	1,512	26	3,595	3,205	390
1946.....	4,197	4,028	169	102	76	26	...	990	964	26	3,103	2,987	116
1942 to 1945.....	8,875	8,503	372	296	296	...	...	50	50	...	8,529	8,157	372
1940 to 1941.....	3,721	3,659	62	360	360	...	...	...	...	...	3,299	3,299	62
1930 to 1939.....	5,309	5,173	136	193	193	...	...	...	...	...	5,117	4,980	136
1929 or earlier.....	5,709	5,663	46	205	205	...	...	38	38	...	5,467	5,420	46
Not reported.....	169	169	...	...	...	...	...	...	...	...	169	169	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	14,102	13,740	362	1,301	1,250	50	...	3,129	3,103	26	9,672	9,387	286
Previously occupied.....	33,878	31,903	1,975	614	587	26	...	3,085	2,995	90	30,179	28,320	1,859
PURCHASE PRICE													
Less than \$2,000.....	916	890	26	...	...	...	...	12	12	...	904	878	26
\$2,000 to \$2,999.....	2,271	2,169	102	...	...	...	...	20	20	...	2,251	2,149	102
\$3,000 to \$3,999.....	4,370	4,280	90	26	26	...	...	117	117	...	4,228	4,137	90
\$4,000 to \$4,999.....	5,000	4,809	191	177	177	...	...	241	241	...	4,582	4,390	191
\$5,000 to \$5,999.....	5,512	5,372	140	282	282	...	...	436	436	...	4,794	4,654	140
\$6,000 to \$6,999.....	4,659	4,343	316	297	271	26	...	707	655	52	3,655	3,417	238
\$7,000 to \$7,999.....	4,357	4,099	258	244	244	...	...	1,257	1,231	26	2,624	2,322	302
\$8,000 to \$8,999.....	5,335	5,069	266	226	214	12	...	1,530	1,530	...	3,581	3,327	254
\$9,000 to \$9,999.....	3,121	2,980	141	337	325	12	...	762	724	38	2,021	1,931	90
\$10,000 to \$10,999.....	2,712	2,546	166	78	78	...	...	360	360	...	2,274	2,108	166
\$11,000 to \$11,999.....	1,491	1,349	142	38	38	...	...	267	267	...	1,186	1,042	142
\$12,000 to \$12,999.....	3,630	3,436	194	157	157	...	...	324	324	...	3,150	2,957	194
\$13,000 to \$13,999.....	1,759	1,576	183	26	26	...	...	178	178	...	1,535	1,398	137
\$14,000 to \$14,999.....	370	358	12	...	...	...	...	4	4	...	366	354	12
\$15,000 to \$15,999.....	217	205	12	...	...	...	...	...	...	...	217	205	12
\$16,000 or more.....	1,879	1,792	87	...	...	...	...	...	...	...	1,879	1,792	87
Property not acquired by purchase.....	379	369	10	26	26	...	...	...	...	...	353	343	10
Not reported.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median purchase price.....dollars..	7,000	6,900	...	...	...	...	...	8,200	8,200	...	6,500	6,400	...
MARKET VALUE													
Less than \$2,000.....	165	165	...	52	52	...	...	26	26	...	86	86	...
\$2,000 to \$2,999.....	232	232	...	...	...	...	...	12	12	...	220	220	...
\$3,000 to \$3,999.....	956	878	78	...	...	...	...	52	52	...	904	826	78
\$4,000 to \$4,999.....	1,417	1,326	91	...	...	...	...	125	125	...	1,292	1,201	91
\$5,000 to \$5,999.....	2,084	1,924	160	...	...	...	...	142	142	...	1,942	1,782	160
\$6,000 to \$6,999.....	4,011	3,840	171	26	26	...	...	609	583	26	3,376	3,231	144
\$7,000 to \$7,999.....	3,933	3,637	296	139	139	...	...	436	384	52	3,358	3,113	244
\$8,000 to \$8,999.....	6,370	6,245	125	255	243	12	...	1,398	1,398	...	4,717	4,604	113
\$9,000 to \$9,999.....	4,225	3,938	287	181	143	38	...	1,458	1,458	...	2,586	2,337	248
\$10,000 to \$10,999.....	6,763	6,573	190	395	395	...	...	510	484	26	5,859	5,694	164
\$11,000 to \$11,999.....	2,265	2,207	58	167	167	...	...	410	398	12	1,688	1,642	46
\$12,000 to \$12,999.....	8,104	7,723	381	470	470	...	...	760	760	...	6,874	6,493	381
\$13,000 to \$13,999.....	4,975	4,635	340	203	203	...	...	233	233	...	4,538	4,198	340
\$14,000 to \$14,999.....	1,356	1,254	102	26	26	...	...	26	26	...	1,304	1,228	76
\$15,000 or more.....	714	696	18	...	...	...	...	17	17	...	697	679	18
Not reported.....	412	372	40	...	...	...	...	...	...	...	413	372	40
Median market value.....dollars..	10,000	10,000	...	...	...	...	...	9,200	9,200	...	10,200	10,200	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	PHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	12,557	12,523	34	421	421	...	...	...	...	...	12,136	12,102	34
20 to 39 percent.....	12,923	12,687	236	477	477	...	...	275	275	...	12,171	11,934	236
40 to 59 percent.....	11,712	11,008	704	462	436	26	...	848	848	...	10,403	9,725	678
60 to 69 percent.....	3,876	3,525	351	247	221	26	...	1,318	1,318	...	2,311	1,986	325
70 to 79 percent.....	3,002	2,644	358	155	155	...	...	1,593	1,529	64	1,254	961	293
80 to 84 percent.....	1,188	991	197	50	50	...	...	786	760	26	352	181	170
85 to 89 percent.....	982	817	165	26	26	...	...	681	681	...	273	108	165
90 to 94 percent.....	471	402	69	...	...	...	...	320	294	26	152	108	43
95 to 99 percent.....	250	205	45	12	...	12	...	155	155	...	84	50	33
100 percent or more.....	607	470	137	60	52	12	...	64	240	...	303	178	125
Market value not reported.....	412	372	40	...	...	...	...	...	...	...	413	372	40
Median percent.....	37	36	...	...	...	...	...	74	74	...	32	31	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	348	348	...	38	38	...	...	26	26	...	284	284	...
\$2.50 to \$4.99.....	994	954	40	...	...	...	...	90	90	...	904	863	40
\$5.00 to \$7.49.....	4,332	4,193	139	104	104	...	...	928	928	...	3,300	3,160	139
\$7.50 to \$9.99.....	6,910	6,531	379	254	254	...	...	519	493	26	6,138	5,785	353
\$10.00 to \$12.49.....	10,013	9,526	487	644	618	26	...	1,079	1,053	26	8,290	7,855	435
\$12.50 to \$14.99.....	7,165	6,917	248	358	358	...	...	566	514	52	6,240	6,045	195
\$15.00 to \$17.49.....	5,087	4,790	297	183	183	...	...	510	510	...	4,394	4,097	297
\$17.50 to \$19.99.....	2,616	2,519	97	...	...	...	...	221	221	...	2,394	2,298	97
\$20.00 to \$24.99.....	3,490	3,262	228	26	26	...	...	323	324	...	3,141	2,913	228
\$25.00 or more.....	2,037	2,033	34	52	52	...	...	224	224	...	1,792	1,757	34
Taxes not payable in 1949.....	3,436	3,334	102	255	205	50	...	1,529	1,529	...	1,651	1,599	52
Taxes or value not reported.....	1,523	1,237	286	...	...	...	...	199	187	12	1,325	1,050	274
Median taxes.....dollars..	12.23	12.23	...	...	...	...	...	11.58	11.55	...	12.36	12.37	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	511	511	...	38	38	...	...	52	52	...	421	421	...
\$20 to \$39.....	4,075	3,855	220	...	...	...	...	704	652	52	3,371	3,204	167
\$40 to \$59.....	6,898	6,533	365	26	26	...	...	557	557	...	6,316	5,950	365
\$60 to \$79.....	6,810	6,485	325	129	129	...	...	809	809	...	5,873	5,548	325
\$80 to \$99.....	6,030	5,826	204	256	256	...	...	312	286	26	5,463	5,285	178
\$100 to \$119.....	6,097	5,759	338	421	395	26	...	737	737	...	4,939	4,627	312
\$120 to \$139.....	3,560	3,383	177	104	104	...	...	626	626	...	2,831	2,653	177
\$140 to \$159.....	3,485	3,397	88	235	235	...	...	357	331	26	2,893	2,830	62
\$160 to \$199.....	3,226	3,070	156	424	424	...	...	181	181	...	2,621	2,465	156
\$200 to \$249.....	1,431	1,366	65	26	26	...	...	152	152	...	1,253	1,187	65
\$250 to \$299.....	620	620	...	...	...	...	...	...	...	...	620	620	...
\$300 or more.....	662	612	50	...	...	...	...	...	...	...	663	612	50
Taxes not payable in 1949.....	3,436	3,334	102	255	205	50	...	1,529	1,529	...	1,651	1,599	52
Taxes not reported.....	1,140	894	246	...	...	...	...	199	187	12	940	706	234
Median taxes.....dollars..	86	86	...	...	...	...	...	83	83	...	85	85	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	30,024	28,166	1,858	1,630	1,580	50	...	5,935	5,819	116	22,458	20,767	1,692
Mortgage refinanced or renewed.....	13,572	13,244	328	191	165	26	...	227	227	...	13,154	12,853	300
To increase loan for improvements or repairs.....	5,140	5,068	72	...	...	...	...	181	181	...	4,959	4,888	71
To increase loan for other reasons.....	1,760	1,695	65	...	...	...	...	...	...	...	1,760	1,695	65
To secure better terms.....	3,083	3,057	26	165	165	...	...	46	46	...	2,872	2,846	26
To renew or extend loan without increasing amount.....	2,427	2,262	165	26	...	...	...	...	...	...	2,401	2,262	138
For other purpose.....	1,162	1,162	...	...	...	...	...	...	...	...	1,162	1,162	...
Mortgage placed later than acquisition of property.....	4,384	4,233	151	92	92	...	...	52	52	...	4,240	4,089	151
To make improvements or repairs.....	2,790	2,665	125	26	26	...	...	26	26	...	2,738	2,613	125
To invest in other properties.....	140	140	...	...	...	...	...	...	...	...	140	140	...
To invest in business other than real estate.....	287	261	26	...	...	...	...	...	...	...	287	261	26
For other purpose.....	1,167	1,167	...	66	66	...	...	26	26	...	1,075	1,075	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages	13,572	13,244	328	191	165	26	...	227	227	...	13,154	12,853	300
Same lender.....	10,050	9,722	328	52	26	26	...	201	201	...	9,797	9,496	300
Different lender.....	3,522	3,522	...	139	139	...	...	26	26	...	3,357	3,357	...

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	30,024	28,166	1,858	1,630	1,580	50	...	5,935	5,819	116	22,460	20,767	1,691	
Less than 50 percent.....	4,492	4,317	175	...	...	...	...	24	24	...	4,468	4,293	175
50 to 59 percent.....	4,245	3,656	589	78	78	...	...	155	155	...	4,011	3,422	589
60 to 64 percent.....	2,868	2,608	260	78	78	...	...	179	179	...	2,611	2,351	260
65 to 69 percent.....	2,300	2,054	246	90	90	...	...	95	95	...	2,114	1,869	246
70 to 74 percent.....	3,053	2,868	185	435	435	...	...	269	269	...	2,351	2,165	185
75 to 79 percent.....	2,517	2,432	85	487	487	...	...	358	320	38	1,673	1,626	46
80 to 84 percent.....	2,740	2,524	216	193	155	38	...	747	695	52	1,801	1,675	126	
85 to 89 percent.....	1,721	1,683	38	167	167	...	...	846	846	...	708	669	38
90 to 94 percent.....	1,805	1,767	38	64	52	12	...	1,053	1,027	26	688	688	...	
95 to 99 percent.....	479	479	...	...	...	...	...	260	260	...	219	219	...
100 percent or more.....	3,046	3,020	26	38	38	...	...	1,949	1,949	...	1,058	1,032	26
Purchase price not reported or property not acquired by purchase.....	758	758	...	...	...	...	...	...	...	...	758	758	...
Median percent.....	71	72	...	...	...	...	...	91	92	...	65	65	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	30,024	28,166	1,858	1,630	1,580	50	...	5,935	5,819	116	22,460	20,767	1,691	
Less than 50 percent.....	4,385	4,317	68	...	...	...	...	24	24	...	4,361	4,293	68
50 to 59 percent.....	3,656	3,656	...	78	78	...	...	155	155	...	3,422	3,422	...
60 to 64 percent.....	2,668	2,608	60	78	78	...	...	179	179	...	2,411	2,351	60
65 to 69 percent.....	2,080	2,054	26	90	90	...	...	95	95	...	1,895	1,869	26
70 to 74 percent.....	2,970	2,868	102	435	435	...	...	269	269	...	2,268	2,165	102
75 to 79 percent.....	2,658	2,432	226	487	487	...	...	320	320	...	1,853	1,626	226
80 to 84 percent.....	2,769	2,524	245	155	155	...	...	695	695	...	1,920	1,675	245
85 to 89 percent.....	1,968	1,683	285	167	167	...	...	846	846	...	953	669	285
90 to 94 percent.....	2,134	1,767	367	52	52	...	...	1,091	1,027	64	990	688	303
95 to 99 percent.....	583	479	104	...	...	...	...	260	260	...	324	219	104
100 percent or more.....	3,396	3,020	376	89	38	50	...	2,001	1,949	52	1,306	1,032	274	
Purchase price not reported or property not acquired by purchase.....	758	758	...	...	...	...	...	...	...	...	758	758	...
Median percent.....	73	72	...	...	...	...	...	92	92	...	67	65	...
VETERAN STATUS OF OWNER														
Veteran of World War II.....	12,472	11,928	544	659	583	76	...	6,005	5,889	116	5,807	5,456	352	
Veteran of World War I only.....	4,325	4,235	90	268	268	...	...	8	8	...	4,050	3,960	90
Other service or nonveteran.....	31,183	29,480	1,703	987	987	...	...	202	202	...	29,995	28,292	1,703

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.....	31,541	129,680	1,888	8,484	4,623	30,950	25,030	90,246
Average debt per property.....	...	4.1	...	4.5	...	6.7	...	3.6
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	3,915	3,100	...	...	12	23	3,903	3,077
\$2,000 to \$2,999.....	4,168	6,798	52	73	12	25	4,104	6,700
\$3,000 to \$3,999.....	4,223	9,749	252	376	78	186	3,892	9,187
\$4,000 to \$4,999.....	4,000	12,626	416	1,290	141	525	3,443	10,811
\$5,000 to \$5,999.....	3,764	16,115	332	1,145	410	1,996	3,022	12,974
\$6,000 to \$6,999.....	3,243	17,694	280	1,367	716	4,048	2,248	12,279
\$7,000 to \$7,999.....	3,576	22,948	221	1,454	1,673	11,386	1,682	10,108
\$8,000 to \$8,999.....	1,995	14,605	193	1,410	1,031	7,748	771	5,447
\$9,000 to \$9,999.....	925	7,586	90	834	193	1,698	641	5,054
\$10,000 to \$10,999.....	875	7,837	26	269	217	1,972	631	5,596
\$11,000 to \$11,999.....	157	1,598	26	266	52	509	78	823
\$12,000 to \$14,999.....	470	5,448	...	...	87	834	383	4,614
\$15,000 to \$19,999.....	155	2,247	...	...	...	...	155	2,247
\$20,000 or more.....	76	1,329	...	...	...	...	76	1,329
Median loan.....dollars..	4,800	...	...	...	7,500	...	4,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	8,900	9,282	244	210	12	23	8,644	9,049
\$2,000 to \$2,999.....	4,430	10,792	447	1,075	117	281	3,866	9,436
\$3,000 to \$3,999.....	3,489	12,011	181	607	117	420	3,191	10,984
\$4,000 to \$4,999.....	3,276	14,636	285	1,235	259	1,145	2,732	12,256
\$5,000 to \$5,999.....	2,996	16,476	191	1,070	754	4,141	2,050	11,265
\$6,000 to \$6,999.....	3,019	19,319	153	1,001	1,240	8,051	1,626	10,267
\$7,000 to \$7,999.....	2,779	20,573	104	755	1,318	9,774	1,357	10,044
\$8,000 to \$8,999.....	1,100	9,257	179	1,500	525	4,397	396	3,360
\$9,000 to \$9,999.....	654	6,168	52	496	230	2,173	372	3,499
\$10,000 to \$10,999.....	338	3,505	52	335	52	345	233	2,425
\$11,000 to \$11,999.....	216	2,490	...	...	...	...	216	2,490
\$12,000 to \$14,999.....	231	3,106	...	...	...	...	231	3,106
\$15,000 to \$19,999.....	90	1,522	...	...	...	...	90	1,522
\$20,000 or more.....	24	543	...	...	...	...	24	543
Median debt.....dollars..	3,600	...	...	...	6,800	...	3,000	...

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.....	127,035	120,036	6,999	8,377	7,875	502	30,890	87,768	81,566	6,202	2,647	2,540
Average debt per mortgage.....	4.0	4.0	5.1	4.4	4.3	6.6	6.7	3.5	3.4	5.0	1.9	1.9
TYPE OF MORTGAGE HOLDER												
Commercial bank or trust company.....	27,992	26,893	1,099	1,928	1,841	87	6,009	20,055	19,158	897	26	5
Mutual savings bank.....	29,174	27,376	1,798	1,697	1,397	300	10,190	17,287	15,789	1,498	57	...
Savings and loan association.....	53,681	50,833	2,848	4,152	4,037	115	14,161	35,368	32,815	2,553	363	334
Life insurance company.....	3,791	3,392	399	600	600	...	204	2,987	2,588	399	...	...
Mortgage company.....	400	400	...	...	...	...	400	400	...	...	198	198
Federal National Mortgage Association.....	8,819	7,964	855	...	...	...	8,819	7,964	855	1,381	...	1,381
Individual.....	3,178	3,178	...	...	...	...	326	2,852	2,852	...	622	622
Other.....	...	...	...	...	...	...	...	...	...	...	...	...
YEAR MORTGAGE MADE OR ASSUMED												
1950 (part).....	25,437	23,487	1,950	826	645	181	6,135	18,476	16,707	1,769	806	775
1949.....	31,771	30,213	1,558	1,961	1,755	206	8,539	21,271	19,919	1,352	597	550
1948.....	27,983	26,231	1,752	1,333	1,333	...	6,437	20,213	18,576	1,637	684	684
1947.....	17,781	16,687	1,094	1,193	1,193	...	6,960	9,628	8,714	914	244	244
1946.....	8,440	8,317	123	437	437	...	2,756	5,247	5,124	123	76	76
1942 to 1945.....	9,689	9,180	509	1,176	1,061	115	63	8,450	8,056	394	240	240
1940 to 1941.....	3,236	3,223	13	971	971	...	...	2,265	2,252	13	...	...
1935 to 1939.....	2,141	2,141	...	480	480	...	...	1,661	1,661	...	...	...
1930 to 1934.....	334	334	...	...	...	...	...	334	334	...	...	...
1929 or earlier.....	223	223	...	...	...	...	...	223	223	...	...	...

RESIDENTIAL FINANCING

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	593	593	...	...	...	...	...	593	593	...	169	...	169
4.0 percent.....	7,998	7,825	173	349	323	26	4,623	3,025	2,931	94	246	76	169
4.1 to 4.4 percent.....	12	12	...	12	12	...	...	...	...	...	...	...	...
4.5 percent.....	5,717	5,550	167	1,335	1,285	50	...	4,382	4,265	117	26	...	26
4.6 to 5.0 percent.....	15,821	14,860	961	191	191	...	...	15,629	14,668	961	488	...	488
5.1 to 5.5 percent.....	234	234	...	...	...	...	...	234	234	...	...	...	...
5.6 to 6.0 percent.....	1,168	1,103	65	...	...	...	...	1,168	1,103	65	399	...	399
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	64	...	64
Median interest rate.....percent..	5.0	5.0	...	...	...	...	4.0	5.0	5.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	3,941	3,889	52	...	...	...	12	3,929	3,877	52	646	76	570
\$2,000 to \$2,999.....	4,272	4,116	156	52	52	...	12	4,208	4,052	156	376	...	376
\$3,000 to \$3,999.....	4,297	4,132	165	252	252	...	78	3,966	3,801	165	202	...	202
\$4,000 to \$4,999.....	3,948	3,948	230	416	416	...	167	3,594	3,391	203	50	...	50
\$5,000 to \$5,999.....	3,712	3,634	78	358	332	26	410	2,944	2,892	52	52	...	52
\$6,000 to \$6,999.....	3,440	3,104	336	254	254	...	690	2,497	2,161	336	26	...	26
\$7,000 to \$7,999.....	3,324	3,274	50	245	221	24	1,699	1,379	1,379	...	12	...	12
\$8,000 to \$8,999.....	1,992	1,796	196	207	181	26	1,005	781	611	170	...	...	...
\$9,000 to \$9,999.....	836	836	...	52	52	...	193	591	591	...	26	...	26
\$10,000 to \$10,999.....	889	837	52	26	26	...	217	645	593	52	...	...	...
\$11,000 to \$11,999.....	157	157	...	26	26	...	52	78	78	...	...	...	...
\$12,000 to \$14,999.....	339	301	38	...	...	...	87	252	214	38	...	...	...
\$15,000 to \$19,999.....	90	90	...	...	...	...	...	90	90	...	...	...	...
\$20,000 or more.....	76	64	12	...	...	...	...	76	64	12	...	...	...
Median loan.....dollars..	4,700	4,700	...	...	...	...	7,500	4,100	4,000	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	8,899	8,821	78	244	244	...	12	8,644	8,566	78	833	76	757
\$2,000 to \$2,999.....	4,468	4,286	182	447	447	...	117	3,905	3,723	182	242	...	242
\$3,000 to \$3,999.....	3,752	3,436	316	181	181	...	117	3,455	3,139	316	202	...	202
\$4,000 to \$4,999.....	3,302	3,224	78	311	285	26	285	2,706	2,680	26	50	...	50
\$5,000 to \$5,999.....	2,980	2,767	213	165	165	...	728	2,086	1,873	213	26	...	26
\$6,000 to \$6,999.....	3,082	2,854	228	153	153	...	1,266	1,663	1,461	202	12	...	12
\$7,000 to \$7,999.....	2,635	2,494	142	155	104	50	1,292	1,189	1,098	91	...	...	...
\$8,000 to \$8,999.....	1,102	1,076	26	155	155	...	525	422	396	26	...	...	...
\$9,000 to \$9,999.....	629	603	26	26	26	...	230	374	348	26	26	...	26
\$10,000 to \$10,999.....	299	273	26	52	52	...	52	195	169	26	...	...	...
\$11,000 to \$11,999.....	151	125	26	...	...	...	...	151	125	26	...	...	...
\$12,000 to \$14,999.....	153	141	12	...	...	...	...	153	141	12	...	...	...
\$15,000 to \$19,999.....	76	64	12	...	...	...	...	76	64	12	...	...	...
\$20,000 or more.....	12	12	...	...	...	...	...	12	12	...	...	...	...
Median debt.....dollars..	3,600	3,500	...	...	...	...	6,800	2,900	2,800	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....													
Less than \$20.....	29,264	27,940	1,324	1,889	1,811	76	4,622	22,755	21,560	1,195	1,011	76	935
\$20 to \$24.....	4,490	4,412	78	165	165	...	24	4,301	4,223	78	607	76	531
\$25 to \$29.....	3,012	2,960	52	177	177	...	26	2,809	2,757	52	252	...	252
\$30 to \$34.....	3,115	2,911	204	442	442	...	78	2,595	2,391	204	12	...	12
\$35 to \$39.....	3,272	3,095	177	242	215	26	362	2,669	2,518	151	26	...	26
\$40 to \$44.....	3,086	2,969	117	139	139	...	627	2,319	2,229	90	12	...	12
\$45 to \$49.....	3,113	3,037	76	308	283	24	865	1,941	1,915	26	12	...	12
\$50 to \$54.....	3,222	3,033	189	169	143	26	1,476	1,577	1,414	163	...	...	...
\$55 to \$59.....	1,753	1,659	94	143	143	...	450	1,161	1,067	94	26	...	26
\$60 to \$64.....	1,254	1,228	26	52	52	...	332	870	844	26	...	...	...
\$65 to \$69.....	938	847	91	26	26	...	304	608	517	91	...	...	...
\$70 to \$74.....	494	416	78	...	...	...	52	442	364	78	...	...	...
\$75 to \$79.....	554	462	92	26	26	...	26	502	410	92	...	...	...
\$80 to \$84.....	537	511	26	...	...	...	...	537	511	26	...	...	...
\$85 to \$89.....	219	219	...	...	...	...	...	219	219	...	26	...	26
\$90 or more.....	205	181	24	...	...	...	...	205	181	24	38	...	38
Median payment.....dollars..	36	35	...	...	...	...	46	33	32	...	...	...	...

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	7,713	7,687	26	395	395	...	...	...	...	...	7,318	7,292	26
20 to 39 percent.....	7,852	7,800	52	477	477	...	...	129	129	...	7,247	7,194	52
40 to 59 percent.....	8,177	7,799	378	462	436	26	...	552	552	...	7,163	6,811	352
60 to 69 percent.....	3,099	2,865	234	247	221	26	...	1,193	1,193	...	1,659	1,451	208
70 to 79 percent.....	1,961	1,717	244	155	155	...	...	1,080	1,054	26	727	509	218
80 to 84 percent.....	834	768	66	50	50	...	...	603	603	...	181	115	66
85 to 89 percent.....	877	738	139	26	26	...	...	634	634	...	216	77	139
90 to 94 percent.....	241	189	52	...	...	...	...	203	177	26	38	12	26
95 to 99 percent.....	215	179	36	12	...	12	...	129	129	...	75	50	24
100 percent or more.....	420	283	137	64	52	12	...	101	101	...	256	131	125
Market value not reported.....	152	152	...	...	...	...	...	...	...	...	152	152	...
Median percent.....	40	39	...	...	...	...	...	74	74	...	34	33	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	296	296	...	38	38	...	...	26	26	...	232	232	...
\$2.50 to \$4.99.....	817	777	40	...	...	...	...	64	64	...	753	712	40
\$5.00 to \$7.49.....	3,269	3,130	139	104	104	...	...	624	624	...	2,541	2,401	139
\$7.50 to \$9.99.....	4,974	4,735	239	254	254	...	...	362	362	...	4,359	4,120	239
\$10.00 to \$12.49.....	6,757	6,500	257	644	618	26	...	859	833	26	5,254	5,049	205
\$12.50 to \$14.99.....	4,766	4,622	144	358	358	...	...	396	370	26	4,011	3,894	117
\$15.00 to \$17.49.....	2,851	2,608	243	157	157	...	...	377	377	...	2,317	2,074	243
\$17.50 to \$19.99.....	1,288	1,236	52	...	...	...	...	169	169	...	1,119	1,067	52
\$20.00 to \$24.99.....	1,351	1,299	52	26	26	...	...	64	64	...	1,261	1,209	52
\$25.00 or more.....	911	911	...	52	52	...	...	26	26	...	833	833	...
Taxes not payable in 1949 ¹	3,319	3,243	76	255	205	50	...	1,495	1,495	...	1,569	1,543	26
Taxes or value not reported.....	943	820	123	...	...	...	...	161	161	...	782	659	123
Median taxes.....dollars..	11.58	11.58	...	...	...	...	...	11.19	11.14	...	11.64	11.65	...
REAL ESTATE TAXES													
Less than \$20.....	296	296	...	38	38	...	...	...	...	...	258	258	...
\$20 to \$39.....	754	754	...	...	...	...	...	169	169	...	586	586	...
\$40 to \$59.....	2,065	1,973	92	26	26	...	...	143	143	...	1,897	1,804	92
\$60 to \$79.....	3,359	3,129	230	129	129	...	...	534	534	...	2,697	2,467	230
\$80 to \$99.....	3,841	3,698	143	230	230	...	...	235	209	26	3,377	3,260	117
\$100 to \$119.....	5,068	4,847	221	421	395	26	...	698	698	...	3,949	3,754	195
\$120 to \$139.....	3,210	3,033	177	104	104	...	...	557	557	...	2,549	2,371	177
\$140 to \$159.....	3,214	3,132	82	235	235	...	...	337	311	26	2,642	2,585	56
\$160 to \$199.....	3,049	2,945	104	424	424	...	...	143	143	...	2,482	2,378	104
\$200 to \$249.....	1,332	1,267	65	26	26	...	...	152	152	...	1,154	1,088	65
\$250 to \$299.....	620	620	...	...	...	...	...	...	...	...	620	620	...
\$300 or more.....	610	560	50	...	...	...	...	...	...	...	611	560	50
Taxes not payable in 1949.....	3,319	3,243	76	255	205	50	...	1,495	1,495	...	1,569	1,543	26
Taxes not reported.....	804	681	123	...	...	...	...	161	161	...	642	519	123
Median taxes.....dollars..	108	109	...	...	...	...	...	107	107	...	108	108	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	20,657	19,545	1,112	1,630	1,580	50	...	4,468	4,416	...	14,558	13,549	1,010
Mortgage refinanced or renewed.....	8,103	7,901	202	191	165	26	...	129	129	...	7,783	7,608	174
To increase loan for improvements or repairs.....	3,235	3,178	57	...	...	...	...	91	91	...	3,144	3,088	56
To increase loan for other reasons.....	1,100	1,100	...	...	...	...	...	...	...	...	1,100	1,100	...
To secure better terms.....	1,846	1,820	26	165	165	...	...	38	38	...	1,643	1,617	26
To renew or extend loan without increasing amount.....	1,343	1,224	119	26	...	26	...	...	...	...	1,317	1,224	92
For other purpose.....	579	579	...	...	...	...	...	...	...	...	579	579	...
Mortgage placed later than acquisition of property.....	2,783	2,731	52	66	66	...	...	26	26	...	2,691	2,639	52
To make improvements or repairs.....	1,639	1,613	26	...	...	...	...	26	26	...	1,613	1,587	26
To invest in other properties.....	52	52	...	...	...	...	...	...	...	...	52	52	...
To invest in business other than real estate.....	235	209	26	...	...	...	...	...	...	...	235	209	26
For other purpose.....	857	857	...	66	66	...	...	...	...	...	791	791	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	8,103	7,901	202	191	165	26	...	129	129	...	7,783	7,608	174
Same lender.....	5,859	5,657	202	52	26	26	...	103	103	...	5,704	5,529	174
Different lender.....	2,244	2,244	...	139	139	...	...	26	26	...	2,079	2,079	...

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

PROVIDENCE STANDARD METROPOLITAN AREA

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	20,657	19,545	1,112	1,630	1,580	50	...	4,468	4,416	52	14,558	13,549	1,010
Less than 50 percent.....	2,960	2,861	99	...	...	...	...	24	24	...	2,936	2,837	99
50 to 59 percent.....	2,861	2,505	356	78	78	...	...	91	91	...	2,691	2,335	356
60 to 64 percent.....	2,152	1,956	196	78	78	...	...	139	139	...	1,935	1,739	196
65 to 69 percent.....	1,648	1,480	168	90	90	...	...	75	75	...	1,482	1,315	168
70 to 74 percent.....	2,105	1,966	139	435	435	...	...	143	143	...	1,528	1,389	139
75 to 79 percent.....	2,079	2,053	26	487	487	...	...	308	308	26	1,259	1,259	...
80 to 84 percent.....	1,819	1,729	90	193	155	38	...	631	605	26	996	970	26
85 to 89 percent.....	1,146	1,146	...	167	167	...	...	591	591	...	388	388	...
90 to 94 percent.....	1,403	1,391	12	64	52	12	...	928	928	...	410	410	...
95 to 99 percent.....	454	454	...	...	...	...	...	247	247	...	207	207	...
100 percent or more.....	1,837	1,811	26	38	38	...	...	1,265	1,265	...	533	507	26
Purchase price not reported or property not acquired by purchase.....	193	193	...	...	...	...	...	...	...	...	193	193	...
Median percent.....	71	72	...	...	...	...	...	91	91	...	64	64	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	20,657	19,545	1,112	1,630	1,580	50	...	4,468	4,416	52	14,558	13,549	1,010
Less than 50 percent.....	2,861	2,861	...	...	...	...	...	24	24	...	2,837	2,837	...
50 to 59 percent.....	2,505	2,505	...	78	78	...	...	91	91	...	2,335	2,335	...
60 to 64 percent.....	1,956	1,956	...	78	78	...	...	139	139	...	1,739	1,739	...
65 to 69 percent.....	1,480	1,480	...	90	90	...	...	75	75	...	1,315	1,315	...
70 to 74 percent.....	2,056	1,966	90	435	435	...	...	143	143	...	1,479	1,389	90
75 to 79 percent.....	2,220	2,053	167	487	487	...	...	308	308	...	1,426	1,259	167
80 to 84 percent.....	1,842	1,729	113	155	155	...	...	605	605	...	1,083	970	113
85 to 89 percent.....	1,403	1,146	257	167	167	...	...	591	591	...	644	388	257
90 to 94 percent.....	1,646	1,391	255	52	52	...	...	954	928	26	639	410	229
95 to 99 percent.....	466	454	12	...	...	...	...	247	247	...	219	207	12
100 percent or more.....	2,030	1,811	219	89	38	50	...	1,291	1,265	26	650	507	143
Purchase price not reported or property not acquired by purchase.....	193	193	...	...	...	...	...	...	...	...	193	193	...
Median percent.....	73	72	...	...	...	...	...	91	91	...	66	64	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	9,294	8,930	364	659	583	76	...	4,494	4,442	52	4,140	3,905	236
Veteran of World War I only.....	2,024	2,934	90	242	242	...	...	...	...	...	2,783	2,693	90
Other service or nonveteran.....	19,223	18,312	911	987	987	...	...	129	129	...	18,107	17,196	911
COLOR OF OWNER													
White.....	28,270	27,141	1,129	1,743	1,691	52	...	4,010	3,958	52	22,517	21,492	1,024
Nonwhite.....	78	78	...	...	...	...	...	...	...	...	78	78	...
Not reported.....	3,194	2,957	237	145	121	24	...	613	613	...	2,436	2,223	213
SEX AND AGE OF OWNER													
Male.....	26,224	25,083	1,141	1,715	1,689	26	...	3,970	3,918	52	20,540	19,476	1,063
Under 35 years.....	5,920	5,603	317	339	313	26	...	2,984	2,932	52	2,597	2,358	239
35 to 44 years.....	7,837	7,837	...	503	503	...	...	751	751	...	6,957	6,584	373
45 to 54 years.....	8,210	8,210	...	563	563	...	...	131	131	...	6,498	6,159	338
55 to 64 years.....	7,743	7,743	...	284	284	...	...	78	78	...	3,281	3,294	87
65 years and over.....	3,556	3,556	...	26	26	...	...	26	26	...	1,107	1,081	26
Female.....	2,981	2,929	52	52	26	26	...	116	116	...	2,812	2,786	26
Under 45 years.....	895	895	...	...	...	...	...	78	78	...	817	817	...
45 to 64 years.....	1,617	1,565	52	52	26	26	...	38	38	...	1,526	1,500	26
65 years and over.....	469	469	...	...	...	...	...	...	...	...	469	469	...
Sex or age not reported.....	2,337	2,165	172	121	97	24	...	537	537	...	1,679	1,532	147
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD													
Owner is--													
Primary individual.....	531	519	12	...	...	...	...	26	26	...	505	493	12
Head of primary family.....	27,182	26,026	1,156	1,767	1,715	52	...	3,970	3,918	52	21,445	20,393	1,051
Not head but a member of primary family	1,352	1,326	26	...	...	...	...	38	38	...	1,313	1,287	26
One or more owners not in primary family.....	141	141	...	...	...	...	...	52	52	...	89	89	...
Not reported.....	2,337	2,165	172	121	97	24	...	537	537	...	1,679	1,532	147
Properties with owner who is head of household or related to head...	29,064	27,871	1,193	1,768	1,716	52	...	4,033	3,981	52	23,263	22,174	1,088
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS													
Primary individual.....	531	519	12	...	...	...	...	26	26	...	505	493	12
Primary family:													
2 persons.....	5,794	5,663	131	614	614	...	...	696	696	...	4,483	4,353	131
3 persons.....	7,590	7,590	352	390	337	52	...	1,455	1,429	26	6,058	5,784	274
4 persons.....	7,902	7,902	183	426	426	...	...	1,288	1,262	26	5,611	5,455	157
5 persons.....	7,326	7,143	183	426	426	...	...	412	412	...	3,725	3,325	400
6 persons.....	4,448	4,048	400	311	311	...	...	131	131	...	1,442	1,430	12
7 persons.....	1,599	1,587	12	26	26	...	...	...	...	...	1,439	1,334	104
7 persons or more.....	1,465	1,361	104	...	...	...	...	26	26	...	...	...	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual, or no child in family.....	10,765	10,431	334	821	795	26	...	891	891	...	9,053	8,745	308
1 child.....	7,873	7,547	326	334	308	26	...	1,606	1,580	26	5,933	5,659	274
2 children.....	6,288	5,966	262	392	392	...	...	1,212	1,186	26	4,624	4,388	236
3 children.....	2,679	2,523	156	195	195	...	...	221	221	...	2,263	2,107	156
4 children or more.....	1,521	1,404	117	26	26	...	...	104	104	...	1,390	1,274	117
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	2,669	2,466	203	87	87	...	...	273	247	26	2,309	2,132	177
\$2,000 to \$2,499.....	1,932	1,880	52	52	26	26	...	235	235	...	1,645	1,619	26
\$2,500 to \$2,999.....	2,658	2,632	26	131	131	...	...	549	549	...	1,978	1,952	26
\$3,000 to \$3,499.....	3,042	2,820	222	165	159	26	...	494	494	...	2,382	2,187	196
\$3,500 to \$3,999.....	2,844	2,727	117	197	197	...	...	751	725	25	1,936	1,845	90
\$4,000 to \$4,499.....	2,728	2,650	78	143	143	...	...	556	556	...	2,030	1,952	78
\$4,500 to \$4,999.....	1,953	1,927	26	131	131	...	...	452	452	...	1,370	1,344	26
\$5,000 to \$5,999.....	3,506	3,350	156	273	273	...	...	287	287	...	2,946	2,790	156
\$6,000 to \$7,999.....	3,092	2,887	205	235	235	...	...	191	191	...	2,666	2,460	205
\$8,000 to \$9,999.....	870	844	26	52	52	...	...	52	52	...	766	740	26
\$10,000 or more.....	1,101	1,075	26	139	139	...	...	26	26	...	936	910	26
Not reported.....	2,669	2,613	56	203	203	...	...	167	167	...	2,299	2,243	56
Median income.....dollars..	4,000	4,000	...	...	...	...	...	3,700	3,700	...	4,000	4,000	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	27,143	25,975	1,168	1,767	1,715	52	...	4,035	3,983	52	21,340	20,276	1,063
Less than 5 percent.....	2,986	2,986	...	183	183	...	...	...	...	...	2,803	2,803	...
5 to 9 percent.....	7,470	7,279	191	560	560	...	...	400	400	...	6,510	6,319	191
10 to 14 percent.....	6,612	6,350	262	433	433	...	...	1,641	1,641	...	4,538	4,276	262
15 to 19 percent.....	3,026	2,830	196	171	171	...	...	1,188	1,162	26	1,667	1,497	170
20 to 24 percent.....	1,234	1,103	131	78	26	52	...	287	287	...	868	790	78
25 to 29 percent.....	693	629	64	...	...	...	...	157	131	26	536	498	38
30 to 34 percent.....	228	103	125	...	...	...	...	26	26	...	202	76	125
35 to 39 percent.....	90	90	...	...	...	...	...	12	12	...	78	78	...
40 percent or more.....	1,214	1,097	117	...	...	...	...	131	131	...	1,083	966	117
Income \$10,000 or more.....	1,049	1,023	26	139	139	...	...	26	26	...	884	858	26
Income not reported.....	2,541	2,485	56	203	203	...	...	167	167	...	2,171	2,115	56
Median percent.....	11	11	...	...	...	...	...	15	15	...	10	10	...
Properties with owner who is head of household.....	27,713	26,546	1,167	1,767	1,715	52	...	3,995	3,943	52	21,951	20,887	1,063
INCOME OF OWNER													
Less than \$2,000.....	4,476	4,107	369	113	87	26	...	351	325	26	4,011	3,695	316
\$2,000 to \$2,499.....	2,741	2,689	52	52	52	...	...	339	339	...	2,350	2,298	52
\$2,500 to \$2,999.....	3,644	3,618	26	157	157	...	...	767	767	...	2,721	2,695	26
\$3,000 to \$3,499.....	3,951	3,715	236	217	191	26	...	812	812	...	2,922	2,712	210
\$3,500 to \$3,999.....	2,813	2,696	117	209	209	...	...	572	546	26	2,031	1,941	90
\$4,000 to \$4,499.....	2,161	2,044	117	282	282	...	...	378	378	...	1,501	1,383	117
\$4,500 to \$4,999.....	1,070	1,018	52	78	78	...	...	261	261	...	731	679	52
\$5,000 to \$5,999.....	2,092	2,028	64	247	247	...	...	183	183	...	1,663	1,598	64
\$6,000 to \$7,999.....	1,166	1,140	26	131	131	...	...	113	113	...	922	896	26
\$8,000 to \$9,999.....	496	470	26	26	26	...	...	26	26	...	444	418	26
\$10,000 or more.....	727	701	26	52	52	...	...	26	26	...	649	623	26
Not reported.....	2,376	2,320	56	203	203	...	...	167	167	...	2,006	1,949	56
Median income.....dollars..	3,200	3,200	...	...	...	...	...	3,200	3,200	...	3,100	3,100	...
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	2,216	2,164	52	165	165	...	...	273	273	...	1,778	1,726	52
Self-employed.....	517	517	...	52	52	...	...	113	113	...	351	351	...
Managers, officials, and proprietors, including farm:													
Salaried.....	2,888	2,703	185	203	204	...	...	209	183	26	2,476	2,317	159
Self-employed.....	2,193	2,050	143	223	223	...	...	270	244	26	1,700	1,584	117
Clerical and kindred workers.....	1,972	1,972	...	270	270	...	...	285	285	...	1,417	1,417	...
Sales workers.....	1,902	1,745	157	78	78	...	...	429	429	...	1,395	1,238	157
Craftsmen, foremen, and kindred workers..	6,615	6,445	170	372	346	26	...	905	905	...	5,338	5,194	144
Operatives and kindred workers.....	5,428	5,157	271	378	378	...	...	875	875	...	4,176	3,905	271
Service workers, including private household.....	1,009	983	26	...	...	...	...	270	270	...	739	713	26
Laborers, except mine.....	858	858	...	...	...	...	...	252	252	...	606	606	...
Occupation not reported.....	2,117	1,952	165	26	...	26	...	117	117	...	1,974	1,835	139

¹ Income of primary families and individuals.

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	8,109	42,748	268	2,183	244	1,524	7,596	39,041
Average debt per property.....	...	5.3	...	8.1	...	6.2	...	5.1
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	1,197	1,037	...	...	...	...	1,197	1,037
\$2,000 to \$3,999.....	2,004	4,061	...	...	36	93	1,968	3,968
\$4,000 to \$5,999.....	2,148	8,145	253	1,114	12	53	1,882	6,978
\$6,000 to \$7,999.....	1,186	6,330	...	...	66	384	1,118	5,946
\$8,000 to \$9,999.....	711	4,890	...	...	117	890	594	4,000
\$10,000 to \$11,999.....	237	1,907	...	...	12	104	225	1,803
\$12,000 to \$14,999.....	234	2,398	12	140	...	...	222	2,258
\$15,000 to \$19,999.....	217	2,703	...	...	...	...	217	2,703
\$20,000 to \$24,999.....	57	1,039	...	...	...	...	57	1,039
\$25,000 to \$29,999.....	50	1,007	...	...	...	...	50	1,007
\$30,000 to \$49,999.....	41	1,204	...	...	...	...	41	1,204
\$50,000 to \$74,999.....	9	418	...	...	...	...	9	418
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	8	1,309	2	379	...	...	6	930
\$200,000 to \$499,999.....	...	...	...	...	...	...	...	...
\$500,000 or more.....	13	6,300	1	550	...	...	12	5,750
Median loan.....dollars..	4,800	...	...	...	...	...	4,600	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	2,354	2,400	...	...	...	...	2,354	2,400
\$2,000 to \$3,999.....	2,090	5,989	12	35	36	93	2,042	5,861
\$4,000 to \$5,999.....	1,785	8,503	241	1,079	54	275	1,488	7,149
\$6,000 to \$7,999.....	953	6,470	...	...	129	954	824	5,516
\$8,000 to \$9,999.....	381	3,317	...	...	24	202	337	3,115
\$10,000 to \$11,999.....	176	1,933	12	140	...	...	163	1,793
\$12,000 to \$14,999.....	131	1,747	...	...	...	...	131	1,747
\$15,000 to \$19,999.....	137	2,368	...	...	...	...	137	2,368
\$20,000 to \$24,999.....	32	709	...	...	...	...	32	709
\$25,000 to \$29,999.....	20	517	...	...	...	...	20	517
\$30,000 to \$49,999.....	25	872	...	...	...	...	25	872
\$50,000 to \$74,999.....	5	314	...	...	...	...	5	314
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	8	1,309	2	379	...	...	6	930
\$200,000 to \$499,999.....	12	5,750	...	...	...	...	12	5,750
\$500,000 or more.....	1	550	1	550	...	...	...	...
Median debt.....dollars..	3,500	...	...	...	...	...	3,300	...

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	41,629	39,584	2,045	2,183	2,183	1,524	37,922	35,877	2,045	1,120
Average debt per mortgage.....	5.1	5.2	4.5	8.1	8.1	6.2	5.0	5.0	4.5	2.4
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	9,278	8,532	746	...	...	361	8,917	8,171	746	97
Mutual savings bank.....	9,266	8,725	541	864	864	278	8,124	7,583	541	53
Savings and loan association.....	7,003	6,561	442	940	940	824	5,239	4,797	442	13
Life insurance company.....	7,429	7,429	...	379	379	...	7,050	7,050	...	...
Mortgage company.....	124	124	...	...	...	...	124	124	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	5,138	4,878	260	...	...	...	5,138	4,878	260	643
Other.....	3,391	3,335	56	...	...	61	3,330	3,274	56	314
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	8,836	8,523	313	56	56	126	8,654	8,341	313	274
1949.....	6,030	5,719	311	...	...	98	5,932	5,621	311	185
1948.....	11,656	11,349	307	1,145	1,145	226	10,285	9,978	307	252
1947.....	5,764	5,197	567	788	788	987	3,989	3,422	567	199
1946.....	2,744	2,433	311	...	...	24	2,720	2,409	311	18
1942 to 1945.....	4,041	3,904	137	159	159	63	3,819	3,682	137	130
1940 to 1941.....	922	922	...	35	35	...	887	887	...	12
1935 to 1939.....	971	962	9	...	...	...	971	962	9	36
1930 to 1934.....	109	102	7	...	...	...	109	102	7	12
1929 or earlier.....	556	473	83	...	...	...	556	473	83	2

PROVIDENCE STANDARD METROPOLITAN AREA

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
INTEREST RATE										
Less than 3.0 percent.....	38	38	...	...	...	...	38	38	...	...
3.0 percent.....	30	30	...	...	...	...	30	30	...	...
3.1 to 3.5 percent.....	19	19	...	1	1	...	18	18	...	...
3.6 to 3.9 percent.....	...	...	...	...	...	...	...	...	...	...
4.0 percent.....	1,066	1,040	26	183	183	244	638	612	26	36
4.1 to 4.4 percent.....	...	...	...	...	...	...	...	...	...	...
4.5 percent.....	1,153	1,058	95	84	84	...	1,068	973	95	59
4.6 to 5.0 percent.....	5,234	4,949	285	...	...	...	5,234	4,949	285	245
5.1 to 5.5 percent.....	26	26	...	...	...	...	26	26	...	...
5.6 to 6.0 percent.....	507	471	36	...	...	...	507	471	36	122
6.1 percent or more.....	36	24	12	...	...	...	36	24	12	12
Median interest rate.....percent..	5.0	5.0	...	...	...	...	5.0	5.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	1,209	1,192	17	...	...	...	1,209	1,192	17	226
\$2,000 to \$3,999.....	2,068	1,934	134	...	...	36	2,032	1,898	134	154
\$4,000 to \$5,999.....	2,176	2,064	112	253	253	12	1,910	1,798	112	44
\$6,000 to \$7,999.....	1,191	1,095	96	...	...	66	1,124	1,028	96	12
\$8,000 to \$9,999.....	670	632	38	...	...	117	553	515	38	...
\$10,000 to \$11,999.....	237	207	30	...	...	12	225	195	30	24
\$12,000 to \$14,999.....	198	186	12	12	12	...	185	173	12	12
\$15,000 to \$19,999.....	192	190	2	...	...	...	192	190	2	...
\$20,000 to \$24,999.....	57	45	12	...	...	...	57	45	12	...
\$25,000 to \$29,999.....	50	50	...	...	...	...	50	50	...	...
\$30,000 to \$49,999.....	28	28	...	...	...	...	28	28	...	...
\$50,000 to \$74,999.....	9	9	...	...	...	...	9	9	...	...
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	8	8	...	2	2	...	6	6	...	...
\$200,000 to \$499,999.....	...	...	...	...	...	...	...	...	...	...
\$500,000 or more.....	13	13	...	1	1	...	12	12	...	...
Median loan.....dollars..	4,700	4,700	...	...	...	...	4,500	4,500	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	2,414	2,341	73	...	...	...	2,414	2,341	73	285
\$2,000 to \$3,999.....	2,142	1,969	173	12	12	36	2,093	1,920	173	122
\$4,000 to \$5,999.....	1,780	1,683	97	241	241	54	1,485	1,388	97	18
\$6,000 to \$7,999.....	949	864	85	...	...	129	820	735	85	12
\$8,000 to \$9,999.....	329	317	12	...	...	24	305	293	12	12
\$10,000 to \$11,999.....	146	146	...	12	12	...	133	133	...	24
\$12,000 to \$14,999.....	120	118	2	...	...	...	120	118	2	...
\$15,000 to \$19,999.....	146	134	12	...	...	...	146	134	12	...
\$20,000 to \$24,999.....	20	20	...	...	...	...	20	20	...	...
\$25,000 to \$29,999.....	8	8	...	...	...	...	8	8	...	...
\$30,000 to \$49,999.....	25	25	...	...	...	...	25	25	...	...
\$50,000 to \$74,999.....	5	5	...	...	...	...	5	5	...	...
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	8	8	...	2	2	...	6	6	...	...
\$200,000 to \$499,999.....	12	12	...	...	...	...	12	12	...	...
\$500,000 or more.....	1	1	...	1	1	...	...	...	...	...
Median debt.....dollars..	3,400	3,400	...	...	...	...	3,200	3,100	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	6,584	6,190	394	268	268	244	6,072	5,678	394	301
Less than \$20.....	4,511	4,209	302	169	169	97	4,246	3,944	302	269
\$20 to \$24.....	527	483	44	...	...	12	515	471	44	20
\$25 to \$29.....	431	419	12	25	25	...	406	394	12	...
\$30 to \$34.....	260	248	12	72	72	...	188	176	12	...
\$35 to \$39.....	202	178	24	2	2	...	199	175	24	...
\$40 to \$44.....	157	157	...	...	...	12	145	145	...	...
\$45 to \$49.....	139	139	...	...	...	12	127	127	...	...
\$50 to \$54.....	173	173	...	...	...	99	74	74	...	...
\$55 to \$59.....	36	36	...	...	...	...	36	36	...	...
\$60 to \$64.....	24	24	...	...	...	12	12	12	...	...
\$65 to \$69.....	62	62	...	...	...	...	62	62	...	...
\$70 to \$79.....	12	12	...	...	...	...	12	12	...	...
\$80 to \$89.....	26	26	...	...	...	...	26	26	...	...
\$90 to \$99.....	24	24	...	...	...	...	24	24	...	12
\$100 or more.....	...	...	...	...	...	...	...	...	...	...
Median payment.....dollars..	14	14	...	...	...	...	14	14	...	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	8,109	7,653	456	268	268	...	244	7,596	7,141	456
STRUCTURES ON PROPERTY										
1 structure.....	6,839	6,495	344	265	265	...	226	6,347	6,004	344
2 structures or more.....	1,270	1,158	112	3	3	...	18	1,249	1,137	112
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	1,817	1,781	36	84	84	...	135	1,598	1,561	36
2 to 4 dwelling units.....	3,874	3,666	208	169	169	...	90	3,613	3,406	208
5 to 49 dwelling units.....	2,403	2,192	211	14	14	...	18	2,371	2,159	211
50 to 99 dwelling units.....	4	4	...	1	1	...	...	3	3	...
100 dwelling units or more.....	12	12	...	...	...	...	...	12	12	...
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	6,973	6,620	353	269	269	...	232	6,472	6,120	353
Less than half.....	1,137	1,034	103	...	...	...	12	1,125	1,022	103
YEAR STRUCTURE BUILT ¹										
1950 (part).....	72	72	...	...	...	...	...	72	72	...
1945.....	111	111	...	1	1	...	12	98	98	...
1943.....	58	58	...	2	2	...	...	56	56	...
1947.....	128	116	12	12	12	...	87	29	17	12
1946.....	50	50	...	...	...	...	...	50	50	...
1942 to 1945.....	290	290	...	241	241	...	...	48	48	...
1940 to 1941.....	60	60	...	...	...	...	12	48	48	...
1930 to 1939.....	412	400	12	...	...	...	12	399	387	12
1929 or earlier.....	6,708	6,276	432	12	12	...	121	6,574	6,143	432
Not reported.....	220	220	...	...	...	...	...	220	220	...
YEAR STRUCTURE ACQUIRED ¹										
1950 (part).....	627	585	42	12	12	...	24	591	549	42
1949.....	574	509	65	1	1	...	12	562	496	65
1948.....	590	546	44	50	50	...	36	503	458	44
1947.....	1,033	906	127	157	157	...	135	741	614	127
1946.....	537	525	12	...	...	...	12	525	513	12
1942 to 1945.....	1,727	1,658	69	36	36	...	12	1,679	1,610	69
1940 to 1941.....	643	643	...	12	12	...	12	619	619	...
1930 to 1939.....	1,098	1,092	6	...	...	...	...	1,098	1,092	6
1929 or earlier.....	1,254	1,165	89	...	...	...	...	1,253	1,165	89
Not reported.....	25	25	...	...	...	...	...	25	25	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ¹										
New.....	875	857	18	51	51	...	111	712	694	18
Previously occupied.....	7,235	6,797	438	217	217	...	133	6,884	6,447	438
PURCHASE PRICE										
Less than \$2,000.....	212	212	...	...	...	...	...	212	212	...
\$2,000 to \$3,999.....	802	778	24	...	...	...	24	777	753	24
\$4,000 to \$5,999.....	1,571	1,529	42	241	241	...	...	1,331	1,289	42
\$6,000 to \$7,999.....	1,558	1,486	72	12	12	...	78	1,468	1,395	72
\$8,000 to \$9,999.....	1,015	992	23	...	...	...	117	898	875	23
\$10,000 to \$11,999.....	685	602	83	...	...	...	24	662	578	83
\$12,000 to \$14,999.....	644	584	60	...	...	...	...	644	584	60
\$15,000 to \$19,999.....	419	377	42	12	12	...	...	407	365	42
\$20,000 to \$24,999.....	127	112	15	...	...	...	...	127	112	15
\$25,000 to \$29,999.....	56	44	12	...	...	...	...	56	44	12
\$30,000 to \$49,999.....	89	89	...	...	...	...	...	89	89	...
\$50,000 to \$74,999.....	43	43	...	...	...	...	...	43	43	...
\$75,000 to \$99,999.....	2	2	...	...	...	...	...	2	2	...
\$100,000 to \$199,999.....	12	12	...	2	2	...	...	10	10	...
\$200,000 to \$499,999.....	4	4	...	...	...	...	...	4	4	...
\$500,000 or more.....	12	12	...	...	...	...	...	12	12	...
Property not acquired by purchase.....	543	487	56	...	...	...	...	544	487	56
Not reported.....	315	291	24	1	1	...	...	315	290	24
Median purchase price.....dollars..	6,900	6,900	...	...	...	...	...	7,000	6,900	...
MARKET VALUE										
Less than \$2,000.....	36	36	...	...	...	...	...	36	36	...
\$2,000 to \$3,999.....	164	152	12	...	...	...	...	164	152	12
\$4,000 to \$5,999.....	1,006	982	24	169	169	...	24	814	790	24
\$6,000 to \$7,999.....	1,155	1,083	72	72	72	...	36	1,047	974	72
\$8,000 to \$9,999.....	1,316	1,256	60	...	...	...	117	1,200	1,140	60
\$10,000 to \$11,999.....	1,088	1,032	56	12	12	...	12	1,064	1,008	56
\$12,000 to \$14,999.....	948	899	49	...	...	...	12	936	887	49
\$15,000 to \$19,999.....	847	764	83	12	12	...	30	805	722	83
\$20,000 to \$24,999.....	458	430	28	...	...	...	...	458	430	28
\$25,000 to \$29,999.....	233	209	24	...	...	...	...	233	209	24
\$30,000 to \$49,999.....	255	210	45	...	...	...	...	254	210	45
\$50,000 to \$74,999.....	118	118	...	...	...	...	...	118	118	...

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE—Con.										
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	16	16	...	...	...	...	...	16	16	...
\$200,000 to \$499,999.....	5	5	...	...	...	...	...	5	5	...
\$500,000 or more.....	12	12	...	...	...	...	...	12	12	...
Not reported.....	448	448	...	3	3	...	12	433	433	...
Median market value.....dollars..	10,100	10,100	...	...	...	...	...	10,300	10,360	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	2,191	2,130	61	...	...	...	...	2,191	2,130	61
20 to 39 percent.....	2,039	1,954	85	12	12	...	24	2,002	1,917	85
40 to 59 percent.....	1,708	1,575	133	...	...	...	42	1,665	1,533	133
60 to 69 percent.....	718	653	65	12	12	...	42	664	599	65
70 to 79 percent.....	463	403	60	72	72	...	24	367	307	60
80 to 84 percent.....	340	340	...	169	169	...	87	...	84	...
85 to 89 percent.....	77	57	20	...	...	...	12	65	45	20
90 to 94 percent.....	24	6	18	...	...	...	...	24	6	18
95 to 99 percent.....	16	4	12	...	...	...	...	16	4	12
100 percent or more.....	85	85	...	...	...	...	...	85	85	...
Market value not reported.....	448	448	...	3	3	...	12	433	433	...
Median percent.....	36	35	...	...	...	...	...	34	33	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	4,619	4,323	296	268	268	...	225	4,126	3,828	296
Less than 50 percent.....	922	828	94	...	...	...	...	924	828	94
50 to 59 percent.....	675	590	85	...	...	...	12	663	578	85
60 to 64 percent.....	467	432	35	12	12	...	12	442	408	35
65 to 69 percent.....	306	306	...	...	...	...	...	306	306	...
70 to 74 percent.....	298	246	52	...	...	...	...	299	246	52
75 to 79 percent.....	407	401	6	12	12	...	12	383	377	6
80 to 84 percent.....	162	138	24	12	12	...	...	150	126	24
85 to 89 percent.....	385	385	...	195	195	...	24	165	165	...
90 to 94 percent.....	125	125	...	36	36	...	...	89	89	...
95 to 99 percent.....	62	62	...	...	...	...	12	50	50	...
100 percent or more.....	451	451	...	...	...	...	153	297	297	...
Purchase price not reported or property not acquired by purchase.....	359	359	...	1	1	...	...	358	358	...
Median percent.....	66	67	...	...	...	...	...	63	64	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	4,619	4,323	296	268	268	...	225	4,126	3,828	296
Less than 50 percent.....	840	828	12	...	...	...	...	840	828	12
50 to 59 percent.....	614	590	24	...	...	...	12	602	578	24
60 to 64 percent.....	442	432	10	12	12	...	12	418	408	10
65 to 69 percent.....	330	306	24	...	...	...	...	331	306	24
70 to 74 percent.....	270	246	24	...	...	...	...	270	246	24
75 to 79 percent.....	437	401	36	12	12	...	12	413	377	36
80 to 84 percent.....	170	138	32	12	12	...	...	158	126	32
85 to 89 percent.....	433	385	48	195	195	...	24	214	165	48
90 to 94 percent.....	172	125	47	36	36	...	...	135	89	47
95 to 99 percent.....	70	62	8	...	...	...	12	59	50	8
100 percent or more.....	487	451	36	...	...	...	153	333	297	36
Purchase price not reported or property not acquired by purchase.....	359	359	...	1	1	...	...	358	358	...
Median percent.....	69	67	...	...	...	...	...	65	64	...
TYPE OF OWNER										
Individual.....	7,180	6,767	413	24	24	...	244	6,913	6,498	413
Partnership.....	239	239	...	...	...	...	...	239	239	...
Corporation.....	690	648	42	244	244	...	...	446	404	42
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	4,619	4,322	297	269	269	...	226	4,124	3,827	297
Mortgage refinanced or renewed.....	2,471	2,362	109	...	...	...	6	2,465	2,356	109
To increase loan for improvements or repairs.....	716	680	36	...	...	...	...	716	680	36
To increase loan for other reasons.....	283	259	24	...	...	...	...	283	259	24
To secure better terms.....	414	406	8	...	...	...	...	414	406	8
To renew or extend loan without increasing amount.....	761	744	17	...	...	...	6	755	738	17
For other purpose.....	297	273	24	...	...	...	...	297	273	24
Mortgage placed later than acquisition of property.....	1,020	971	49	...	...	...	12	1,008	959	49
To make improvements or repairs.....	467	447	20	...	...	...	...	467	447	20
To invest in other properties.....	213	213	...	...	...	...	...	213	213	...
To invest in business other than real estate.....	102	84	18	...	...	...	...	102	84	18
For other purpose.....	238	227	11	...	...	...	12	226	215	11

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	2,471	2,362	109	...	...	...	6	2,465	2,356	109
Same lender.....	1,854	1,757	97	...	...	...	6	1,848	1,751	97
Different lender.....	617	605	12	...	...	...	...	617	605	12
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....	6,269	5,957	312	253	253	...	184	5,835	5,520	312
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	125	125	...	...	...	...	...	125	125	...
\$2.50 to \$4.99.....	40	40	...	...	...	...	...	40	40	...
\$5.00 to \$7.49.....	199	163	36	...	...	...	...	200	163	36
\$7.50 to \$9.99.....	436	418	18	24	24	...	18	394	376	18
\$10.00 to \$12.49.....	851	822	29	36	36	...	12	812	774	39
\$12.50 to \$14.99.....	925	877	48	193	193	...	54	678	630	48
\$15.00 to \$17.49.....	877	808	69	...	...	...	87	789	721	69
\$17.50 to \$19.99.....	430	400	30	...	...	...	...	430	400	30
\$20.00 to \$24.99.....	1,132	1,097	35	...	...	...	...	1,132	1,097	35
\$25.00 or more.....	778	739	39	...	...	...	12	766	727	39
Taxes not payable in 1949 ².....	...	...	...	...	...	...	...	...	...	...
Taxes or value not reported.....	470	470	...	...	...	...	...	470	470	...
Median taxes.....dollars..	15.90	15.93	...	...	...	...	...	16.37	16.45	...
MONTHLY TOTAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	897	859	38	...	...	...	...	898	859	38
\$20 to \$29.....	1,863	1,770	93	12	12	...	73	1,778	1,685	93
\$30 to \$39.....	1,899	1,803	96	12	12	...	24	1,864	1,767	96
\$40 to \$49.....	468	463	5	24	24	...	...	444	439	5
\$50 to \$59.....	371	335	36	...	...	...	...	371	335	36
\$60 to \$69.....	339	319	20	72	72	...	87	181	160	20
\$70 to \$79.....	196	196	...	121	121	...	...	75	75	...
\$80 to \$89.....	115	115	...	12	12	...	...	103	103	...
\$90 to \$99.....	60	36	24	...	...	...	...	60	36	24
\$100 or more.....	61	61	...	...	...	...	...	61	61	...
Median receipts.....dollars..	31	31	...	...	...	...	...	31	31	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	1,036	992	44	...	...	...	...	1,036	992	44
\$20 to \$29.....	1,990	1,832	158	12	12	...	73	1,906	1,748	158
\$30 to \$39.....	1,795	1,741	54	12	12	...	24	1,759	1,705	54
\$40 to \$49.....	447	447	...	24	24	...	...	423	423	...
\$50 to \$59.....	388	352	36	...	...	...	...	388	352	36
\$60 to \$69.....	303	283	20	72	72	...	87	144	124	20
\$70 to \$79.....	178	178	...	121	121	...	...	57	57	...
\$80 to \$89.....	48	48	...	12	12	...	...	36	36	...
\$90 to \$99.....	42	42	...	...	...	...	...	42	42	...
\$100 or more.....	42	42	...	...	...	...	...	42	42	...
Median receipts.....dollars..	30	30	...	...	...	...	...	29	30	...
TOTAL RENTAL RECEIPTS¹ AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	429	429	...	...	...	...	...	429	429	...
5 to 9 percent.....	2,643	2,504	139	24	24	...	141	2,479	2,339	139
10 to 14 percent.....	2,136	2,040	96	229	229	...	30	1,876	1,780	96
15 to 19 percent.....	484	432	52	...	...	...	...	485	432	52
20 to 24 percent.....	133	115	18	...	...	...	12	121	103	18
25 to 29 percent.....	36	36	...	...	...	...	...	36	36	...
30 to 34 percent.....	19	11	8	...	...	...	...	19	11	8
35 to 39 percent.....	15	15	...	...	...	...	...	15	15	...
40 percent or more.....	35	35	...	...	...	...	...	35	35	...
Market value not reported.....	340	340	...	...	...	...	...	340	340	...
Median percent.....	10	10	...	...	...	...	...	10	10	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 50 percent.....	178	136	42	...	...	...	...	179	136	42
50 to 79 percent.....	340	315	25	...	...	...	...	340	315	25
80 to 89 percent.....	141	129	12	...	...	...	...	142	129	12
90 to 99 percent.....	42	38	4	...	...	...	...	42	38	4
100 percent.....	5,570	5,340	230	253	253	...	184	5,134	4,904	230

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	5,611	5,378	233	253	253	...	183	5,175	4,941	233
Less than \$20.....	84	84	...	...	...	...	...	84	84	...
\$20 to \$39.....	1,412	1,350	62	24	24	...	42	1,346	1,283	62
\$40 to \$59.....	1,663	1,552	111	169	169	...	54	1,440	1,329	111
\$60 to \$79.....	807	771	36	...	...	...	...	807	771	36
\$80 to \$99.....	668	656	12	48	48	...	...	620	608	12
\$100 to \$119.....	300	288	12	12	12	...	...	288	276	12
\$120 to \$139.....	115	115	...	...	...	...	...	115	115	...
\$140 to \$159.....	226	226	...	...	...	...	87	139	139	...
\$160 to \$199.....	139	139	...	...	...	...	...	139	139	...
\$200 to \$299.....	30	30	...	...	...	...	...	30	30	...
\$300 or more.....	16	16	...	...	...	...	...	16	16	...
Taxes not payable in 1949.....	...	...	...	...	...	...	...	...	...	...
Taxes not reported.....	151	151	...	...	...	...	...	151	151	...
Median taxes.....dollars..	50	50	...	...	...	...	...	50	50	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Properties with both interest and principal in first mortgage payments.....	5,043	4,756	287	253	253	...	183	4,607	4,319	287
Less than 30 percent.....	1,023	1,003	20	...	...	...	12	1,011	991	20
30 to 39 percent.....	776	758	18	12	12	...	...	764	746	18
40 to 49 percent.....	787	711	76	133	133	...	12	643	566	76
50 to 59 percent.....	710	662	48	72	72	...	30	607	559	48
60 to 69 percent.....	651	606	45	36	36	...	...	615	570	45
70 to 79 percent.....	330	318	12	...	...	...	12	318	306	12
80 to 89 percent.....	243	213	30	...	...	...	87	156	126	30
90 to 99 percent.....	104	96	8	...	...	...	...	104	96	8
100 percent or more.....	419	389	30	...	...	...	30	389	359	30
Median percent.....	49	49	...	...	...	...	...	48	47	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹ LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	5,043	4,756	287	253	253	...	183	4,607	4,319	287
Less than 30 percent.....	642	622	20	...	...	...	12	631	610	20
30 to 39 percent.....	518	518	...	...	...	...	...	518	518	...
40 to 49 percent.....	666	612	54	24	24	...	...	642	588	54
50 to 59 percent.....	694	646	48	193	193	...	6	494	446	48
60 to 69 percent.....	527	472	55	12	12	...	36	479	424	55
70 to 79 percent.....	462	432	30	24	24	...	...	437	407	30
80 to 89 percent.....	448	436	12	...	...	...	12	435	423	12
90 to 99 percent.....	177	165	12	...	...	...	...	177	165	12
100 percent or more.....	796	740	56	...	...	...	117	680	623	56
Taxes not payable in 1949 or not reported.....	113	113	...	...	...	...	...	113	113	...
Median percent.....	59	59	...	...	...	...	...	59	59	...

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

Chapter 22

ST. LOUIS
MISSOURI
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.....	677
2.—Property characteristics, by government insurance status of first mortgage: 1950.....	677
TOTAL OWNER-OCCUPIED PROPERTIES	
3.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	678
4.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	678
5.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	681
OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT	
6.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	684
7.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	684
8.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	687
TOTAL RENTAL PROPERTIES	
9.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	691
10.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	691
11.—Property characteristics, by government insurance status of first mortgage: 1950.....	694

ST. LOUIS
STANDARD METROPOLITAN AREA

The St. Louis Standard Metropolitan Area comprises St. Louis city, and St. Charles and St. Louis Counties in Missouri; Madison and St. Clair Counties in Illinois.

676

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.....	133,781	615,514	20,858	135,878	15,857	102,472	97,068	377,164
Average debt per property.....	...	4.6	...	6.5	...	6.5	...	3.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	53,709	92,215	3,327	6,553	1,943	5,183	48,442	80,479
\$4,000 to \$5,999.....	31,796	120,454	4,743	17,575	1,862	7,992	25,192	94,887
\$6,000 to \$7,999.....	20,809	119,911	5,070	31,788	4,713	26,783	11,028	61,340
\$8,000 to \$9,999.....	15,324	119,161	4,221	34,514	5,399	43,576	5,704	41,071
\$10,000 to \$11,999.....	6,026	56,043	1,663	16,232	1,672	15,352	2,692	24,459
\$12,000 to \$14,999.....	3,134	35,953	1,286	16,129	104	1,208	1,742	18,616
\$15,000 to \$19,999.....	2,044	28,888	522	8,436	167	2,378	1,356	18,074
\$20,000 to \$49,999.....	743	16,505	...	...	...	...	743	16,505
\$50,000 to \$99,999.....	102	2,773	18	1,148	...	...	84	4,625
\$100,000 or more.....	95	20,611	9	3,503	...	...	87	17,108
Median loan.....dollars..	4,700	...	6,900	...	7,700	...	4,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	72,078	145,349	6,542	16,466	2,591	7,250	62,947	121,633
\$4,000 to \$5,999.....	24,873	120,654	3,268	16,370	4,096	20,436	17,508	83,848
\$6,000 to \$7,999.....	17,151	118,006	4,864	33,999	4,406	30,725	7,883	53,282
\$8,000 to \$9,999.....	12,537	111,439	3,515	31,195	4,361	39,158	4,661	41,086
\$10,000 to \$11,999.....	3,141	33,415	1,274	13,413	166	1,692	1,702	18,310
\$12,000 to \$14,999.....	2,343	31,451	878	11,759	167	2,212	1,299	17,480
\$15,000 to \$19,999.....	1,002	16,369	495	8,025	67	999	441	7,345
\$20,000 to \$49,999.....	498	13,893	...	...	...	...	498	13,893
\$50,000 to \$99,999.....	84	5,687	18	1,148	...	...	67	4,539
\$100,000 or more.....	77	19,251	9	3,503	...	...	68	15,748
Median debt.....dollars..	3,700	...	6,200	...	6,500	...	3,000	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	133,781	120,416	13,365	20,858	18,232	2,127	501	15,857	15,457	400	97,068	86,729	10,340
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	102,833	94,056	8,777	20,088	17,629	2,060	400	13,509	13,176	333	69,238	63,253	5,985
2 to 4 dwelling units.....	27,103	23,192	3,911	691	523	67	101	2,320	2,253	67	24,092	20,415	3,677
5 to 49 dwelling units.....	3,789	3,120	669	78	78	...	...	28	28	...	3,683	3,014	669
50 dwelling units or more.....	58	50	8	1	1	...	...	28	28	...	57	49	8
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	130,435	117,510	12,925	20,857	18,231	2,127	501	15,828	15,428	400	93,752	83,852	9,900
Less than half.....	3,346	2,907	439	...	...	...	...	28	28	...	3,316	2,878	439
YEAR STRUCTURE BUILT													
1950 (part).....	2,333	2,133	200	1,175	975	200	...	333	333	...	825	825	...
1949.....	7,214	6,420	794	2,401	1,935	466	...	1,513	1,513	...	3,301	2,973	327
1948.....	6,215	5,193	1,022	1,631	864	767	...	1,181	1,048	133	3,404	3,282	122
1947.....	5,796	5,143	653	1,261	999	261	...	1,927	1,927	...	2,611	2,218	393
1946.....	2,477	2,277	200	361	228	67	67	928	861	67	1,189	1,189	...
1942 to 1945.....	4,877	4,787	138	2,029	1,962	67	...	99	99	...	2,751	2,679	72
1940 to 1941.....	9,644	9,378	266	3,938	3,805	...	133	827	827	...	4,881	4,748	133
1930 to 1939.....	23,341	21,511	1,830	4,052	3,685	233	133	3,260	3,193	67	16,028	14,632	1,397
1929 or earlier.....	69,324	61,526	7,798	3,985	3,752	67	168	5,551	5,417	134	59,787	52,357	7,430
Not reported.....	2,566	2,100	466	28	28	...	...	242	242	...	2,298	1,832	466
MARKET VALUE													
Less than \$4,000.....	9,742	9,413	329	234	234	...	...	564	564	...	8,946	8,618	329
\$4,000 to \$5,999.....	16,058	14,432	1,626	189	122	67	...	1,061	1,061	...	14,809	13,251	1,558
\$6,000 to \$7,999.....	20,610	18,719	1,891	1,301	1,234	...	67	2,453	2,453	...	16,859	15,034	1,825
\$8,000 to \$9,999.....	21,932	19,013	2,919	3,610	3,084	527	...	4,005	3,738	267	14,317	12,194	2,123
\$10,000 to \$11,999.....	21,429	19,311	2,118	5,209	4,676	333	167	4,498	4,431	67	11,724	10,206	1,518
\$12,000 to \$14,999.....	18,332	16,472	1,860	5,472	4,770	534	200	2,457	2,390	67	10,404	9,313	1,092
\$15,000 to \$19,999.....	15,510	13,770	1,740	2,611	2,045	167	67	654	654	...	12,244	11,070	1,174
\$20,000 to \$49,999.....	8,435	7,796	639	2,182	2,016	500	...	154	154	...	6,095	5,628	467
\$50,000 to \$99,999.....	300	264	36	14	14	...	...	...	...	...	286	250	36
\$100,000 or more.....	118	106	12	10	10	...	...	...	...	...	109	96	12
Not reported.....	1,325	1,122	203	30	30	...	...	14	14	...	1,281	1,079	203
Median market value.....dollars..	9,700	9,700	9,800	11,800	11,700	...	...	9,900	9,900	...	8,700	8,700	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.....	120,443	520,614	20,445	127,944	15,299	98,983	84,702	293,687
Average debt per property.....	...	4.3	...	6.3	...	6.5	...	3.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	15,977	13,360	28	11	...	...	15,949	13,349
\$2,000 to \$2,999.....	14,867	24,712	567	987	300	653	14,000	23,072
\$3,000 to \$3,999.....	17,478	44,147	2,704	5,480	1,522	4,261	13,254	34,406
\$4,000 to \$4,999.....	16,500	54,869	2,720	9,013	466	1,565	13,313	44,291
\$5,000 to \$5,999.....	12,273	53,866	1,940	8,352	1,233	5,757	9,100	39,757
\$6,000 to \$6,999.....	9,894	51,285	2,505	13,922	2,402	12,209	4,987	25,154
\$7,000 to \$7,999.....	9,538	60,796	2,454	17,137	2,251	14,248	4,834	29,411
\$8,000 to \$8,999.....	8,346	60,850	2,593	20,011	2,935	21,579	2,819	19,260
\$9,000 to \$9,999.....	5,856	50,225	1,628	14,503	2,314	20,772	2,913	14,950
\$10,000 to \$10,999.....	4,550	41,176	1,408	13,529	1,605	14,659	1,538	12,980
\$11,000 to \$11,999.....	918	9,510	255	2,703	67	693	596	6,114
\$12,000 to \$14,999.....	2,380	27,709	1,176	14,721	104	1,208	1,099	11,780
\$15,000 to \$19,999.....	1,588	22,211	467	7,575	100	1,379	1,021	13,257
\$20,000 or more.....	279	5,898	...	...	...	...	279	5,898
Median loan.....dollars..	4,700	...	6,900	...	7,700	...	3,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	32,289	34,532	1,672	1,928	266	506	30,351	32,098
\$2,000 to \$2,999.....	15,669	38,037	2,593	6,636	1,046	2,657	12,030	28,744
\$3,000 to \$3,999.....	17,278	58,524	2,194	7,747	1,108	3,636	13,977	47,141
\$4,000 to \$4,999.....	12,182	54,116	1,567	7,019	1,909	8,794	8,706	38,303
\$5,000 to \$5,999.....	10,266	55,099	1,645	9,058	1,645	10,828	6,603	35,211
\$6,000 to \$6,999.....	8,197	52,733	2,026	12,918	2,273	15,048	3,899	24,767
\$7,000 to \$7,999.....	7,586	55,952	2,755	20,515	2,078	15,269	2,754	20,168
\$8,000 to \$8,999.....	6,078	51,315	1,954	16,502	1,920	16,257	2,203	18,556
\$9,000 to \$9,999.....	5,683	53,307	1,561	14,693	2,346	22,084	1,777	16,530
\$10,000 to \$10,999.....	1,551	15,749	881	8,919	166	1,692	504	5,138
\$11,000 to \$11,999.....	1,031	11,792	365	4,168	...	...	667	7,624
\$12,000 to \$14,999.....	1,800	24,251	767	10,266	167	2,212	867	11,773
\$15,000 to \$19,999.....	661	10,795	467	7,575	...	...	194	3,220
\$20,000 or more.....	173	4,412	...	...	...	...	173	4,412
Median debt.....dollars..	3,700	...	6,200	...	6,500	...	2,900	...

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	501,927	442,335	59,592	123,697	103,132	17,664	98,278	279,952	242,969	36,983	18,700	3,435	15,265
Average debt per mortgage.....	4.2	4.1	5.1	6.1	5.8	8.4	6.4	3.3	3.2	4.2	1.6	1.6	1.5
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	123,962	113,577	10,385	60,304	50,884	7,585	24,397	39,261	38,662	599	1,729	1,275	454
Mutual savings bank.....	4,716	4,223	493	3,158	2,665	...	1,092	466	466	...	...	...	...
Savings and loan association.....	118,254	106,224	12,030	10,547	7,130	3,310	22,513	85,194	77,446	7,748	1,272	740	532
Life insurance company.....	83,459	75,544	7,915	40,701	34,385	5,850	18,952	23,806	22,527	1,279	1,267	1,267	...
Mortgage company.....	15,146	11,858	3,278	5,704	4,785	919	5,897	3,545	1,186	2,359	686	153	533
Federal National Mortgage Association.....	21,604	21,111	493	559	559	...	21,045	...	...	...	...	...	...
Individual.....	120,145	96,000	24,145	...	...	...	275	119,870	95,725	24,145	13,213	...	13,213
Other.....	14,641	13,788	853	2,724	2,724	...	4,107	7,810	6,957	853	533	...	533
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	100,706	92,931	7,775	27,711	24,045	3,666	19,085	53,910	50,121	3,789	4,332	815	3,517
1949.....	138,117	113,936	24,181	39,885	30,648	7,778	22,486	75,746	61,268	14,478	7,070	1,335	5,735
1948.....	101,285	82,626	18,659	24,396	18,918	4,762	8,366	68,523	56,414	12,109	5,176	1,079	4,097
1947.....	70,209	64,414	5,795	9,776	8,265	1,238	26,154	34,279	29,995	4,284	1,275	153	1,222
1946.....	41,286	40,193	1,093	2,591	2,371	230	21,601	17,094	16,407	687	306	53	253
1942 to 1945.....	33,244	31,466	1,778	10,162	9,709	...	586	22,496	21,171	1,325	367	...	367
1940 to 1941.....	11,311	11,200	111	6,687	6,687	...	...	4,624	4,513	111	41	...	41
1935 to 1939.....	4,829	4,629	200	2,489	2,489	...	...	2,340	2,140	200	133	...	133
1930 to 1934.....	840	840	...	...	...	...	...	840	840	...	...	...	...
1929 or earlier.....	100	100	...	...	...	...	...	100	100	...	...	...	...

¹ Includes 2,901 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	24,281	23,812	469	2,166	2,166	...	...	...	...	...	22,115	21,646	469
20 to 39 percent.....	32,669	31,942	727	4,425	4,292	67	67	429	...	...	27,815	27,221	594
40 to 59 percent.....	29,801	26,921	2,880	5,502	5,002	300	200	4,330	4,263	67	19,969	17,655	2,314
60 to 69 percent.....	15,376	12,710	2,666	4,148	3,882	200	67	4,411	4,344	67	6,818	4,484	2,333
70 to 79 percent.....	10,478	7,677	2,801	2,616	1,915	634	67	3,021	2,888	133	4,841	2,873	1,967
80 to 84 percent.....	2,325	1,461	864	661	294	333	34	711	577	134	954	589	364
85 to 89 percent.....	1,512	1,135	377	466	200	200	67	533	533	...	513	402	110
90 to 94 percent.....	1,646	1,236	410	67	...	67	...	943	943	...	635	292	344
95 to 99 percent.....	971	804	167	167	...	167	...	654	654	...	150	150	...
100 percent or more.....	761	480	281	200	67	133	...	267	267	...	294	146	148
Market value not reported.....	629	468	161	28	28	...	...	...	...	...	602	441	161
Median percent.....	42	39	67	53	50	...	...	67	66	...	34	32	64
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	2,304	1,803	501	300	67	233	...	401	334	67	1,604	1,403	201
\$2.50 to \$4.99.....	6,104	5,788	316	734	599	134	...	915	915	...	4,455	4,274	181
\$5.00 to \$7.49.....	21,707	19,520	2,187	4,772	4,339	233	200	2,362	2,162	200	14,574	13,019	1,554
\$7.50 to \$9.99.....	28,586	25,478	3,108	5,946	5,046	633	267	3,216	3,249	67	19,324	17,183	2,142
\$10.00 to \$12.49.....	26,199	23,477	2,722	3,430	3,196	200	34	4,150	4,083	67	18,619	16,198	2,422
\$12.50 to \$14.99.....	11,378	10,655	723	882	882	...	...	1,333	1,333	...	9,164	8,441	723
\$15.00 to \$17.49.....	4,596	4,385	211	501	501	...	...	326	326	...	3,769	3,559	211
\$17.50 to \$19.99.....	1,866	1,566	300	133	133	...	...	165	165	...	1,568	1,268	300
\$20.00 to \$24.99.....	2,220	2,106	114	67	67	...	...	300	300	...	1,854	1,741	114
\$25.00 or more.....	1,503	1,503	...	67	67	...	...	268	268	...	1,168	1,168	...
Taxes not payable in 1949.....	9,412	8,419	993	3,559	2,893	666	...	1,765	1,765	...	4,089	3,761	327
Taxes or value not reported.....	4,572	3,943	629	55	55	...	...	...	...	...	4,516	3,888	629
Median taxes.....dollars..	9.52	9.56	9.18	8.60	8.71	...	...	9.83	9.93	...	9.75	9.74	9.82
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	1,292	1,292	...	...	...	...	...	133	133	...	1,159	1,159	...
\$20 to \$39.....	15,423	13,725	1,698	599	367	167	67	947	880	67	13,878	12,480	1,399
\$40 to \$59.....	19,472	17,267	2,205	1,017	848	134	34	3,172	3,038	134	15,285	13,381	1,904
\$60 to \$79.....	17,475	14,710	2,765	3,120	2,720	267	133	1,874	1,741	133	12,481	10,249	2,232
\$80 to \$99.....	18,269	17,117	1,152	4,309	4,043	133	133	3,080	3,013	67	10,881	10,062	819
\$100 to \$119.....	12,124	11,325	799	2,586	2,320	200	67	2,380	2,380	...	7,158	6,626	533
\$120 to \$139.....	8,566	7,611	955	1,670	1,470	133	67	1,032	1,032	...	5,863	5,109	755
\$140 to \$159.....	5,834	5,601	233	1,589	1,423	167	...	649	649	...	3,597	3,530	67
\$160 to \$199.....	4,144	4,011	133	1,101	1,035	67	...	201	201	...	2,842	2,776	67
\$200 to \$249.....	1,876	1,876	...	266	266	...	...	...	...	...	1,610	1,610	...
\$250 to \$299.....	1,034	967	67	300	300	...	...	67	67	...	667	601	67
\$300 or more.....	1,581	1,248	333	300	133	167	...	...	...	...	1,281	1,134	167
Taxes not payable in 1949.....	9,385	8,392	993	3,559	2,893	666	...	1,765	1,765	...	4,061	3,734	327
Taxes or value not reported.....	3,970	3,502	468	28	28	...	...	...	...	...	3,942	3,474	468
Median taxes.....dollars..	75	77	64	92	92	...	...	79	80	...	68	69	61
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	82,291	72,189	10,102	18,153	15,688	2,099	367	15,165	14,765	400	48,973	41,736	7,237
Mortgage refinanced or renewed.....	26,992	25,379	1,613	1,938	1,805	...	133	134	134	...	24,922	23,443	1,480
To increase loan for improvements or repairs.....	5,591	5,391	200	134	134	...	...	...	...	...	5,458	5,259	200
To increase loan for other reasons.....	3,585	3,318	267	599	466	...	133	...	...	...	2,985	2,852	134
To secure better terms.....	5,804	5,248	556	602	602	...	...	134	134	...	5,069	4,512	556
To renew or extend loan without increasing amount.....	9,520	8,930	590	269	269	...	...	...	...	...	9,251	8,661	590
For other purpose.....	2,492	2,492	...	334	334	...	...	...	...	...	2,159	2,159	...
Mortgage placed later than acquisition of property.....	11,164	11,077	87	356	356	...	...	...	...	...	10,811	10,724	87
To make improvements or repairs.....	4,824	4,824	...	28	28	...	...	...	...	...	4,797	4,797	...
To invest in other properties.....	586	586	...	167	167	...	...	...	...	...	420	420	...
To invest in business other than real estate.....	1,616	1,549	67	...	...	...	...	...	...	...	1,616	1,549	67
For other purpose.....	4,138	4,118	20	161	161	...	...	...	...	...	3,978	3,958	20
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	26,992	25,379	1,613	1,938	1,805	...	133	134	134	...	24,922	23,443	1,480
Same lender.....	18,612	17,624	988	903	903	...	...	67	67	...	17,644	16,656	988
Different lender.....	8,380	7,755	625	1,035	902	...	133	67	67	...	7,278	6,787	492

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	82,295	72,190	10,105	18,154	15,689	2,099	367	15,169	14,767	402	48,973	41,736	7,239
Less than 50 percent.....	9,826	7,858	1,968	428	428	...	...	67	...	67	9,332	7,431	1,902
50 to 59 percent.....	11,816	8,887	2,929	1,188	722	233	234	...	...	...	10,628	8,166	2,462
60 to 64 percent.....	6,880	5,802	1,078	1,147	1,147	...	...	981	914	67	4,753	3,741	1,012
65 to 69 percent.....	9,297	7,951	1,346	3,196	2,863	333	...	728	661	67	5,372	4,426	946
70 to 74 percent.....	8,248	7,104	1,144	3,268	2,735	400	133	473	406	67	4,508	3,964	545
75 to 79 percent.....	7,989	7,306	683	2,655	2,289	366	...	1,461	1,461	...	3,871	3,555	316
80 to 84 percent.....	7,444	6,782	662	2,720	2,086	634	...	1,821	1,821	...	2,903	2,875	28
85 to 89 percent.....	5,970	5,770	200	2,292	2,159	133	...	1,599	1,532	67	2,079	2,079	...
90 to 94 percent.....	4,636	4,608	28	799	799	...	...	2,341	2,341	...	1,495	1,467	28
95 to 99 percent.....	1,814	1,747	67	67	67	...	...	1,252	1,185	67	495	495	...
100 percent or more.....	7,968	7,968	...	327	327	...	...	4,446	4,446	...	3,196	3,196	...
Purchase price not reported or property not acquired by purchase.....	407	407	...	67	67	...	...	...	...	...	341	341	...
Median percent.....	72	74	61	75	75	...	...	91	91	...	65	67	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	82,295	72,190	10,105	18,154	15,689	2,099	367	15,169	14,767	402	48,973	41,736	7,239
Less than 50 percent.....	8,091	7,858	233	428	428	...	...	...	...	...	7,664	7,431	233
50 to 59 percent.....	9,187	8,887	300	722	722	...	...	...	...	...	8,466	8,166	300
60 to 64 percent.....	5,935	5,802	133	1,147	1,147	...	...	914	914	...	3,874	3,741	133
65 to 69 percent.....	8,799	7,951	848	3,163	2,863	233	67	661	661	...	4,974	4,426	548
70 to 74 percent.....	8,044	7,104	940	2,802	2,735	...	67	473	406	67	4,771	3,964	807
75 to 79 percent.....	7,959	7,306	653	2,289	2,289	...	...	1,461	1,461	...	4,209	3,555	653
80 to 84 percent.....	8,533	6,782	1,751	2,286	2,086	133	67	1,821	1,821	...	4,426	2,875	1,551
85 to 89 percent.....	8,241	5,770	2,471	2,858	2,159	633	67	1,665	1,532	133	3,717	2,079	1,639
90 to 94 percent.....	5,712	4,608	1,104	1,301	799	34	2,408	2,341	67	67	2,004	1,467	537
95 to 99 percent.....	2,280	1,747	533	433	67	300	67	1,185	1,185	...	662	495	167
100 percent or more.....	9,105	7,968	1,137	660	327	333	...	4,580	4,446	134	3,866	3,196	670
Purchase price not reported or property not acquired by purchase.....	407	407	...	67	67	...	...	...	...	...	341	341	...
Median percent.....	76	74	85	77	75	...	...	91	91	...	69	67	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	38,316	33,711	4,605	6,907	4,807	1,866	234	13,663	13,330	333	17,747	15,574	2,173
Veteran of World War I only.....	10,090	9,461	629	1,623	1,489	67	67	20	20	...	8,449	7,953	496
Other service or nonveteran.....	72,037	65,471	6,566	11,914	11,548	167	200	1,617	1,550	67	58,507	52,374	6,133

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.....	98,640	426,958	19,895	124,627	13,155	85,577	65,592	216,754
Average debt per property.....	...	4.3	...	6.3	...	6.5	...	3.3
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	12,888	10,111	28	11	...	...	12,860	10,100
\$2,000 to \$2,999.....	11,681	19,271	567	987	300	653	10,814	17,631
\$3,000 to \$3,999.....	14,508	36,304	2,571	5,187	1,502	4,218	10,436	26,899
\$4,000 to \$4,999.....	13,891	45,987	2,626	8,660	333	1,139	10,932	36,188
\$5,000 to \$5,999.....	10,042	43,797	1,787	7,672	1,032	4,887	7,222	31,238
\$6,000 to \$6,999.....	7,601	39,202	2,505	13,922	1,742	8,782	3,354	16,498
\$7,000 to \$7,999.....	7,861	51,556	2,426	16,930	1,965	12,718	3,470	21,908
\$8,000 to \$8,999.....	6,963	50,824	2,593	20,011	2,468	18,173	1,903	12,640
\$9,000 to \$9,999.....	5,634	48,402	1,595	14,237	2,225	20,029	1,814	14,135
\$10,000 to \$10,999.....	3,851	35,186	1,408	13,529	1,455	13,326	989	8,331
\$11,000 to \$11,999.....	788	8,179	255	2,703	67	693	466	4,783
\$12,000 to \$14,999.....	1,701	20,567	1,134	14,235	...	...	566	6,332
\$15,000 to \$19,999.....	1,166	16,673	400	6,543	67	959	699	9,171
\$20,000 or more.....	67	899	...	...	...	...	67	899
Median loan.....dollars..	4,700	...	6,900	...	7,800	...	3,800	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	26,486	27,886	1,605	1,815	266	506	24,615	25,565
\$2,000 to \$2,999.....	12,329	30,432	2,526	6,456	960	2,441	9,043	21,535
\$3,000 to \$3,999.....	14,538	49,403	2,127	7,521	975	3,210	11,437	38,672
\$4,000 to \$4,999.....	9,151	40,757	1,387	6,212	1,442	6,668	6,322	27,877
\$5,000 to \$5,999.....	8,217	44,080	1,645	9,058	1,565	8,352	5,007	26,670
\$6,000 to \$6,999.....	6,687	43,038	2,026	12,918	2,046	13,536	2,616	16,584
\$7,000 to \$7,999.....	6,469	47,738	2,727	20,308	1,633	11,987	2,110	15,443
\$8,000 to \$8,999.....	5,318	44,938	1,921	16,236	1,853	15,698	1,543	13,004
\$9,000 to \$9,999.....	5,354	50,274	1,561	14,693	2,214	20,861	1,580	14,720
\$10,000 to \$10,999.....	1,202	12,188	881	8,919	133	1,359	188	1,910
\$11,000 to \$11,999.....	822	9,375	323	3,682	...	...	500	5,693
\$12,000 to \$14,999.....	1,333	18,041	767	10,266	67	959	500	6,816
\$15,000 to \$19,999.....	533	8,808	400	6,543	...	...	133	2,265
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	3,700	...	6,300	...	6,600	...	2,900	...

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA		VA total	VA	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage								
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	413,688	369,961	43,727	120,626	100,598	17,444	85,071	207,991	186,016	21,975	13,272	3,382	9,890
Average debt per mortgage.....	4.2	4.1	5.2	6.1	5.8	8.6	6.5	3.2	3.1	3.9	1.6	1.7	1.5
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	106,927	96,972	9,955	57,736	48,746	7,365	19,310	29,881	29,282	599	1,481	1,222	299
Mutual savings bank.....	4,536	4,043	493	2,978	2,485	...	1,092	466	466	...	...	...	...
Savings and loan association.....	94,606	85,093	9,513	10,313	7,003	3,310	18,016	66,277	60,939	5,338	1,094	740	354
Life insurance company.....	80,241	73,199	7,042	40,612	34,296	5,850	17,386	22,243	21,517	726	1,267	1,267	...
Mortgage company.....	12,261	11,029	1,232	5,704	4,785	919	5,897	660	347	313	386	153	233
Federal National Mortgage Association.....	21,321	20,828	493	559	559	...	20,762	...	...	...	...	...	...
Individual.....	82,291	67,698	14,593	...	...	...	...	82,291	67,698	14,593	8,570	...	8,570
Other.....	11,505	11,099	406	2,724	2,724	...	2,608	6,173	5,767	406	474	...	474
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	84,439	78,800	5,639	27,504	23,838	3,666	18,096	38,839	36,866	1,973	3,062	815	2,247
1949.....	115,497	99,260	16,237	38,632	29,395	7,778	21,282	55,583	49,049	6,534	4,608	1,335	3,273
1948.....	79,043	64,312	14,731	24,087	18,829	4,762	6,734	48,212	39,821	8,391	4,016	1,079	2,937
1947.....	56,438	52,012	4,426	8,971	7,460	1,238	21,554	25,913	22,998	2,915	819	153	666
1946.....	31,453	30,681	772	2,371	2,371	...	16,819	12,263	11,677	586	233	...	233
1942 to 1945.....	30,412	28,801	1,611	9,875	9,529	...	586	19,951	18,686	1,265	360	...	360
1940 to 1941.....	10,831	10,720	111	6,687	6,687	...	...	4,144	4,033	111	41	...	41
1935 to 1939.....	4,664	4,464	200	2,489	2,489	...	...	2,175	1,975	200	133	...	133
1930 to 1934.....	811	811	...	...	...	...	...	811	811	...	...	...	...
1929 or earlier.....	100	100	...	...	...	...	...	100	100	...	...	...	...

¹ Includes 2,584 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

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]

Table with 13 columns: Subject, Total mortgaged properties (Total, With no second mortgage, With second mortgage), Properties with government-insured first mortgage (FHA, VA), Properties with conventional first mortgage (Total, With no second mortgage, With conventional second mortgage). Rows include mortgage percentage, total mortgage loan percentage, veteran status, color, sex and age of owner, and relationship to head of household.

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.....	13,338	94,900	413	7,934	558	3,489	12,366	83,477
Average debt per property.....	...	7.1	...	19.2	...	6.3	...	6.8
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	1,813	1,744	...	...	...	...	1,813	1,744
\$2,000 to \$3,999.....	3,574	8,252	28	75	121	269	3,426	7,938
\$4,000 to \$5,999.....	3,023	11,719	83	210	163	670	2,779	10,839
\$6,000 to \$7,999.....	1,377	7,830	111	729	60	326	1,207	6,775
\$8,000 to \$9,999.....	1,122	8,086	...	...	150	1,225	972	6,861
\$10,000 to \$11,999.....	558	5,357	...	...	...	...	558	5,357
\$12,000 to \$14,999.....	754	8,244	110	1,408	...	...	643	6,836
\$15,000 to \$19,999.....	456	6,677	55	861	67	999	335	4,817
\$20,000 to \$24,999.....	205	3,295	...	...	...	...	205	3,295
\$25,000 to \$29,999.....	73	1,732	...	...	...	...	73	1,732
\$30,000 to \$49,999.....	186	5,880	...	...	...	...	186	5,880
\$50,000 to \$74,999.....	78	4,080	18	1,148	...	...	60	2,932
\$75,000 to \$99,999.....	24	1,693	...	...	...	...	24	1,693
\$100,000 to \$199,999.....	38	4,153	8	1,143	...	...	31	3,010
\$200,000 to \$499,999.....	54	12,158	...	...	...	...	54	12,158
\$500,000 or more.....	3	4,300	1	2,360	...	...	2	1,940
Median loan.....dollars..	4,700	...	...	...	...	...	4,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	3,011	3,344	55	80	55	94	2,901	3,170
\$2,000 to \$3,999.....	3,831	10,912	28	75	116	357	3,688	10,480
\$4,000 to \$5,999.....	2,425	11,439	56	293	170	814	2,199	10,332
\$6,000 to \$7,999.....	1,368	9,321	83	566	55	408	1,230	8,347
\$8,000 to \$9,999.....	776	6,817	...	...	95	817	681	6,000
\$10,000 to \$11,999.....	559	5,874	28	326	...	...	531	5,548
\$12,000 to \$14,999.....	543	7,200	111	1,493	...	...	432	5,707
\$15,000 to \$19,999.....	341	5,574	28	450	67	999	247	4,125
\$20,000 to \$24,999.....	93	1,972	...	...	...	...	93	1,972
\$25,000 to \$29,999.....	115	3,086	...	...	...	...	115	3,086
\$30,000 to \$49,999.....	117	4,423	...	...	...	...	117	4,423
\$50,000 to \$74,999.....	61	3,789	18	1,148	...	...	44	2,641
\$75,000 to \$99,999.....	23	1,898	...	...	...	...	23	1,898
\$100,000 to \$199,999.....	36	4,957	8	1,143	...	...	28	3,814
\$200,000 to \$499,999.....	38	9,994	...	...	...	...	38	9,994
\$500,000 or more.....	3	4,300	1	2,360	...	...	2	1,940
Median debt.....dollars..	3,900	...	...	...	...	...	3,700	...

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	90,765	80,901	9,864	17,912	7,746	3,489	79,364	69,666	9,698	4,143
Average debt per mortgage.....	6.8	6.9	6.3	19.2	20.1	6.3	6.4	6.4	6.3	2.6
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	13,158	13,042	116	2,532	2,532	527	10,099	9,983	116	47
Mutual savings bank.....	13	13	...	...	...	...	13	13	...	...
Savings and loan association.....	10,521	9,513	1,008	...	...	1,238	9,283	8,275	1,008	296
Life insurance company.....	13,824	13,608	216	3,020	2,854	539	10,265	10,215	50	22
Mortgage company.....	1,106	1,106	...	...	...	215	891	891	...	121
Federal National Mortgage Association.....	251	251	...	...	...	251	...	...	...	...
Individual.....	31,007	24,293	6,714	...	...	...	31,007	24,293	6,714	2,899
Other.....	20,885	19,075	1,810	2,360	2,360	719	17,806	15,996	1,810	758
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	20,432	15,972	4,460	801	801	1,565	18,066	13,606	4,460	1,853
1949.....	26,413	24,671	1,742	2,128	2,128	591	23,694	21,992	1,742	873
1948.....	18,214	16,295	1,919	1,474	1,308	292	16,448	14,695	1,753	664
1947.....	9,239	7,871	1,368	619	619	693	7,927	6,559	1,368	353
1946.....	5,196	4,876	320	450	450	348	4,398	4,078	320	43
1942 to 1945.....	8,037	7,982	55	2,390	2,390	...	5,647	5,592	55	357
1940 to 1941.....	728	728	...	...	...	...	728	728	...	...
1935 to 1939.....	1,410	1,410	...	50	50	...	1,360	1,360	...	...
1930 to 1934.....	1,096	1,096	...	...	...	...	1,096	1,096	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 166 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage.

RESIDENTIAL FINANCING

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
Total mortgages.....	13,338	11,774	1,564	413	386	558	12,366	10,829	1,537	1,610
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	1,925	1,870	55	303	303	167	1,454	1,399	55	55
Mutual savings bank.....	13	13	...	...	...	...	13	13	...	...
Savings and loan association.....	2,166	2,022	144	...	...	136	2,029	1,885	144	87
Life insurance company.....	551	521	30	109	82	96	346	344	2	28
Mortgage company.....	228	228	...	...	...	28	200	200	...	28
Federal National Mortgage Association.....	28	28	...	...	...	28	...	...	...	...
Individual.....	6,951	5,827	1,124	...	...	...	6,951	5,827	1,124	1,162
Other.....	1,479	1,268	211	1	1	104	1,374	1,163	211	250
FORM OF DEBT										
Mortgage or deed of trust.....	13,046	11,482	1,564	413	386	558	12,077	10,540	1,537	1,610
Contract to purchase.....	291	291	...	...	...	...	291	291	...	...
AMORTIZATION										
Fully amortized.....	5,916	5,620	296	413	386	558	4,945	4,676	269	930
Partially amortized.....	3,256	2,703	553	...	...	...	3,256	2,703	553	454
Not amortized.....	3,923	3,207	716	...	...	...	3,923	3,207	716	197
On demand.....	246	246	...	...	...	...	246	246	...	28
Regular principal payments required.....	28	28	...	...	...	...	28	28	...	...
No regular principal payments required.....	218	218	...	...	...	...	218	218	...	28
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	12,524	11,020	1,504	415	387	560	11,555	10,078	1,477	1,458
Delinquent:	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	...	...	...	...	...	...	...	...	...	...
Foreclosure not in process.....	472	416	56	...	...	...	472	416	56	136
No regular payments required.....	343	338	5	...	...	...	343	338	5	15
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	3,016	2,537	479	83	83	133	2,800	2,321	479	569
1949.....	3,611	3,261	350	100	100	135	3,378	3,028	350	461
1948.....	3,080	2,628	452	64	37	83	2,933	2,509	424	401
1947.....	1,527	1,315	212	83	83	124	1,320	1,108	212	161
1946.....	885	822	63	28	28	83	774	711	63	5
1942 to 1945.....	834	827	7	29	29	...	805	798	7	12
1940 to 1941.....	176	176	...	...	...	...	176	176	...	...
1935 to 1939.....	83	83	...	28	28	...	55	55	...	...
1930 to 1934.....	125	125	...	...	...	...	125	125	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE										
On demand.....	245	245	...	...	...	...	245	245	...	28
Less than 5 years.....	4,929	3,968	961	...	...	...	4,929	3,968	961	1,011
5 to 9 years.....	3,521	3,084	437	28	28	52	3,442	3,005	437	502
10 to 12 years.....	2,540	2,409	131	...	...	111	2,429	2,298	131	71
13 to 14 years.....	176	176	...	...	...	...	139	139	...	...
15 years.....	1,013	1,013	...	28	28	46	939	939	...	...
16 to 19 years.....	72	72	...	...	...	...	72	72	...	...
20 years.....	612	577	35	248	220	218	144	137	7	...
21 to 24 years.....	...	...	...	...	...	...	...	...	...	...
25 years.....	204	204	...	83	83	94	28	28	...	...
26 years or more.....	28	28	...	27	27	...	1	1	...	...
Median term.....years..	7	7	...	...	...	...	6	7	...	...
YEAR MORTGAGE DUE										
On demand.....	245	245	...	...	...	...	245	245	...	28
Fully amortized.....	5,920	5,622	298	414	386	559	4,947	4,677	270	932
Past due.....	28	28	...	...	...	...	28	28	...	...
1950 to 1951.....	295	243	52	...	...	...	295	243	52	300
1952 to 1953.....	654	654	...	...	...	...	654	654	...	364
1954 to 1955.....	793	757	36	...	...	28	765	729	36	101
1956 to 1957.....	687	648	39	56	56	...	631	592	39	84
1958 to 1959.....	972	897	115	...	...	108	865	750	115	83
1960 to 1964.....	1,553	1,525	28	...	...	110	1,443	1,415	28	...
1965 to 1969.....	666	638	28	248	220	152	265	265	...	...
1970 to 1974.....	178	178	...	83	83	94	1	1	...	...
1975 or later.....	94	94	...	27	27	67	...	...	...	...
Partially or not amortized.....	7,180	5,912	1,268	...	...	...	7,180	5,912	1,268	652
Past due.....	56	56	...	...	...	...	56	56	...	2
1950 to 1951.....	2,148	1,776	372	...	...	...	2,148	1,776	372	234
1952 to 1953.....	3,157	2,496	661	...	...	...	3,157	2,496	661	293
1954 to 1955.....	1,309	1,119	190	...	...	...	1,309	1,119	190	118
1956 to 1957.....	156	122	34	...	...	...	156	122	34	5
1958 to 1959.....	119	119	...	...	...	...	119	119	...	...
1960 to 1964.....	226	222	4	...	...	...	226	222	4	...
1965 to 1969.....	2	2	...	...	...	...	2	2	...	...
1970 to 1974.....	7	7	...	...	...	...	7	7	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 28 FHA-insured first mortgages with VA-guaranteed second mortgage.

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
INTEREST RATE										
Less than 3.0 percent.....	34	24	10	...	...	...	34	24	10	5
3.0 percent.....	180	180	...	1	1	...	179	179	...	27
3.1 to 3.5 percent.....	254	254	...	...	...	...	254	254	...	...
3.6 to 3.9 percent.....	9	9	...	...	...	...	9	9	...	...
4.0 percent.....	2,319	2,212	107	163	136	558	1,599	1,519	80	55
4.1 to 4.4 percent.....	90	90	...	28	28	...	62	62	...	...
4.5 percent.....	1,542	1,536	6	193	193	...	1,349	1,343	6	...
4.6 to 5.0 percent.....	4,961	4,435	526	28	28	...	4,934	4,408	526	216
5.1 to 5.5 percent.....	235	140	95	...	...	...	235	140	95	...
5.6 to 6.0 percent.....	3,489	2,706	783	...	...	...	3,489	2,706	783	1,194
6.1 percent or more.....	227	190	37	...	...	...	227	190	37	112
Median interest rate.....percent..	5.0	5.0	...	...	...	...	5.0	5.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	1,988	1,813	175	...	...	...	1,988	1,813	175	574
\$2,000 to \$3,999.....	3,936	3,460	476	28	28	121	3,789	3,313	476	647
\$4,000 to \$5,999.....	2,920	2,501	419	83	83	163	2,677	2,258	419	234
\$6,000 to \$7,999.....	1,218	1,024	194	110	83	60	1,049	882	167	104
\$8,000 to \$9,999.....	1,102	973	129	...	...	150	952	823	129	...
\$10,000 to \$11,999.....	482	473	9	...	...	...	482	473	9	30
\$12,000 to \$14,999.....	646	590	56	110	110	...	536	480	56	5
\$15,000 to \$19,999.....	426	395	31	55	55	67	305	274	31	4
\$20,000 to \$24,999.....	203	175	28	...	...	...	203	175	28	...
\$25,000 to \$29,999.....	71	66	5	...	...	...	71	66	5	...
\$30,000 to \$49,999.....	155	153	2	...	...	...	155	153	2	8
\$50,000 to \$74,999.....	81	48	33	18	18	...	63	30	33	2
\$75,000 to \$99,999.....	24	20	4	...	...	...	24	20	4	...
\$100,000 to \$199,999.....	35	28	7	8	8	...	27	20	7	2
\$200,000 to \$499,999.....	52	52	...	...	...	...	52	52	...	...
\$500,000 or more.....	3	3	...	1	1	...	2	2	...	...
Median loan.....dollars..	4,400	4,400	...	...	...	...	4,200	4,200	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	3,186	2,986	200	55	55	55	3,076	2,876	200	849
\$2,000 to \$3,999.....	4,095	3,488	607	28	28	116	3,950	3,343	607	467
\$4,000 to \$5,999.....	2,310	2,021	289	56	56	170	2,084	1,795	289	189
\$6,000 to \$7,999.....	1,273	1,059	214	83	56	55	1,136	949	187	55
\$8,000 to \$9,999.....	671	580	91	...	...	95	576	485	91	7
\$10,000 to \$11,999.....	505	477	28	28	28	...	477	449	28	28
\$12,000 to \$14,999.....	516	488	28	111	111	...	405	377	28	4
\$15,000 to \$19,999.....	308	277	31	28	28	67	213	182	31	...
\$20,000 to \$24,999.....	120	86	34	...	...	...	120	86	34	...
\$25,000 to \$29,999.....	112	110	2	...	...	...	112	110	2	...
\$30,000 to \$49,999.....	90	88	2	...	...	...	90	88	2	10
\$50,000 to \$74,999.....	64	32	32	18	18	...	46	14	32	...
\$75,000 to \$99,999.....	27	19	8	...	...	...	27	19	8	...
\$100,000 to \$199,999.....	26	26	...	8	8	...	18	18	...	2
\$200,000 to \$499,999.....	38	38	...	...	...	...	38	38	...	...
\$500,000 or more.....	3	3	...	1	1	...	2	2	...	...
Median debt.....dollars..	3,600	3,600	...	...	...	...	3,500	3,400	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....										
	9,092	8,274	818	414	387	560	8,120	7,330	790	1,379
Less than \$20.....	4,601	4,042	559	56	56	145	4,401	3,842	559	887
\$20 to \$24.....	835	801	34	55	55	115	665	631	34	136
\$25 to \$29.....	670	640	30	110	110	28	532	502	30	106
\$30 to \$34.....	539	484	55	28	28	...	511	456	55	83
\$35 to \$39.....	345	317	28	49	49	...	295	267	28	...
\$40 to \$44.....	335	307	28	55	28	28	252	252	...	...
\$45 to \$49.....	474	446	28	33	33	94	347	319	28	28
\$50 to \$54.....	304	276	28	28	28	83	194	166	28	111
\$55 to \$59.....	...	...	...	...	...	...	...	...	...	...
\$60 to \$64.....	113	113	...	...	...	...	113	113	...	...
\$65 to \$69.....	161	161	...	...	...	...	161	161	...	28
\$70 to \$79.....	122	122	...	...	...	...	122	122	...	...
\$80 to \$99.....	122	122	...	...	...	67	56	56	...	...
\$100 to \$119.....	222	222	...	...	...	...	222	222	...	...
\$120 or more.....	249	221	28	...	...	...	249	221	28	...
Median payment.....dollars..	19	20	...	...	...	...	18	19	...	...

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.....	13,338	11,774	1,564	413	386	28	558	12,366	10,829	1,537
STRUCTURES ON PROPERTY										
1 structure.....	11,585	10,314	1,271	387	360	28	469	10,728	9,484	1,244
2 structures or more.....	1,753	1,460	293	26	26	...	89	1,638	1,345	293
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	4,193	3,862	331	193	166	28	354	3,646	3,342	304
2 to 4 dwelling units.....	5,298	4,743	555	141	141	...	176	4,981	4,426	555
5 to 49 dwelling units.....	3,789	3,120	669	78	78	...	28	3,683	3,014	669
50 to 99 dwelling units.....	37	29	8	...	...	...	...	37	29	8
100 dwelling units or more.....	21	21	...	1	1	...	...	20	20	...
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	11,947	10,650	1,297	413	386	28	530	11,005	9,735	1,270
Less than half.....	1,390	1,124	266	...	...	...	28	1,361	1,094	266
YEAR STRUCTURE BUILT ¹										
1950 (part).....	...	...	...	...	...	...	...	...	...	...
1949.....	66	66	...	16	16	...	14	37	37	...
1948.....	292	237	55	37	37	...	15	240	185	55
1947.....	199	140	59	28	...	28	28	144	112	32
1946.....	50	50	...	28	28	...	...	22	22	...
1942 to 1945.....	175	170	5	28	28	...	69	79	74	5
1940 to 1941.....	263	263	...	84	84	...	...	180	180	...
1930 to 1939.....	1,885	1,802	83	56	56	...	126	1,702	1,620	83
1929 or earlier.....	9,920	8,662	1,258	138	138	...	264	9,516	8,259	1,258
Not reported.....	490	385	105	...	...	...	42	449	344	105
YEAR STRUCTURE ACQUIRED ¹										
1950 (part).....	1,915	1,456	459	83	83	...	133	1,699	1,240	459
1949.....	1,608	1,403	205	100	100	...	135	1,375	1,169	205
1948.....	1,969	1,576	393	64	37	28	106	1,799	1,434	365
1947.....	1,284	1,078	206	56	56	...	101	1,126	922	206
1946.....	1,207	1,069	138	28	28	...	55	1,124	987	138
1942 to 1945.....	2,364	2,267	97	55	55	...	28	2,282	2,184	97
1940 to 1941.....	848	848	...	1	1	...	...	847	847	...
1930 to 1939.....	1,340	1,279	61	28	28	...	...	1,312	1,251	61
1929 or earlier.....	765	760	5	...	...	...	...	766	760	5
Not reported.....	37	37	...	...	...	...	...	37	37	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ¹										
New.....	1,220	1,157	63	109	109	...	69	1,043	980	63
Previously occupied.....	12,118	10,617	1,501	304	276	28	489	11,324	9,851	1,473
PURCHASE PRICE										
Less than \$2,000.....	590	586	4	...	...	...	...	590	586	4
\$2,000 to \$3,999.....	1,710	1,654	56	...	...	...	65	1,645	1,590	56
\$4,000 to \$5,999.....	2,523	2,256	267	83	83	...	70	2,370	2,103	267
\$6,000 to \$7,999.....	2,094	1,735	359	...	...	...	152	1,942	1,582	359
\$8,000 to \$9,999.....	1,649	1,367	282	110	83	28	178	1,362	1,107	255
\$10,000 to \$11,999.....	645	500	145	...	...	...	...	644	500	145
\$12,000 to \$14,999.....	892	736	156	...	...	...	...	892	736	156
\$15,000 to \$19,999.....	970	846	124	83	83	...	...	887	762	124
\$20,000 to \$24,999.....	604	548	56	83	83	...	67	453	398	56
\$25,000 to \$29,999.....	359	359	...	28	28	...	...	331	331	...
\$30,000 to \$49,999.....	470	435	35	...	...	...	...	469	435	35
\$50,000 to \$74,999.....	69	31	38	...	...	...	...	69	31	38
\$75,000 to \$99,999.....	92	92	...	18	18	...	...	74	74	...
\$100,000 to \$199,999.....	28	22	6	2	2	...	...	25	20	6
\$200,000 to \$499,999.....	71	64	7	3	3	...	...	67	61	7
\$500,000 or more.....	9	9	...	1	1	...	...	8	8	...
Property not acquired by purchase.....	271	266	5	...	...	...	28	243	238	5
Not reported.....	303	275	28	2	2	...	...	300	272	28
Median purchase price.....dollars..	7,400	7,200	...	...	...	...	...	7,200	7,000	...
MARKET VALUE										
Less than \$2,000.....	256	256	...	...	...	...	...	256	256	...
\$2,000 to \$3,999.....	1,014	929	85	...	...	...	64	949	865	85
\$4,000 to \$5,999.....	1,499	1,441	58	28	28	...	43	1,430	1,372	58
\$6,000 to \$7,999.....	2,355	2,070	485	...	...	...	148	2,409	1,924	485
\$8,000 to \$9,999.....	1,730	1,422	308	110	83	28	169	1,451	1,172	281
\$10,000 to \$11,999.....	1,134	1,022	112	28	28	...	55	1,051	940	112
\$12,000 to \$14,999.....	1,129	956	173	28	28	...	...	1,101	929	173
\$15,000 to \$19,999.....	1,105	966	139	55	55	...	...	1,050	911	139
\$20,000 to \$24,999.....	824	738	86	83	83	...	...	740	655	86
\$25,000 to \$29,999.....	425	425	...	28	28	...	67	330	330	...
\$30,000 to \$49,999.....	739	707	32	28	28	...	...	711	679	32
\$50,000 to \$74,999.....	54	22	32	...	...	...	...	54	22	32

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE—Con.										
\$75,000 to \$99,999.....	65	61	4	14	14	...	...	51	47	4
\$100,000 to \$199,999.....	46	36	10	6	6	...	...	41	30	10
\$200,000 to \$499,999.....	59	57	2	3	3	...	...	56	54	2
\$500,000 or more.....	13	13	...	1	1	...	...	12	12	...
Not reported.....	696	654	42	2	2	...	14	678	638	42
Median market value.....dollars..	9,000	9,000	...	...	...	...	...	8,900	8,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	1,865	1,865	...	56	56	...	...	1,811	1,811	...
20 to 39 percent.....	3,370	3,282	88	56	56	...	42	3,273	3,185	88
40 to 59 percent.....	3,928	3,377	551	114	114	...	191	3,622	3,072	551
60 to 69 percent.....	1,459	1,189	270	56	56	...	107	1,298	1,028	270
70 to 79 percent.....	968	755	213	130	102	28	83	756	570	186
80 to 84 percent.....	418	189	229	1	1	...	...	416	188	229
85 to 89 percent.....	295	251	44	...	...	...	122	172	129	44
90 to 94 percent.....	103	69	34	...	...	...	...	102	69	34
95 to 99 percent.....	31	...	31	...	...	...	...	31	...	31
100 percent or more.....	208	145	63	...	...	...	...	207	145	63
Market value not reported.....	696	654	42	2	2	...	14	679	638	42
Median percent.....	46	42	...	...	...	...	...	44	41	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	7,752	6,503	1,249	362	334	28	533	6,864	5,643	1,221
Less than 50 percent.....	1,534	986	548	28	28	...	...	1,506	958	548
50 to 59 percent.....	1,195	838	357	28	28	...	14	1,154	796	357
60 to 64 percent.....	1,177	954	223	56	56	...	118	1,004	782	223
65 to 69 percent.....	419	419	...	56	56	...	...	364	364	...
70 to 74 percent.....	510	426	84	56	28	28	15	439	383	56
75 to 79 percent.....	561	528	33	49	49	...	55	457	424	33
80 to 84 percent.....	375	375	...	30	30	...	46	299	299	...
85 to 89 percent.....	633	633	...	28	28	...	67	539	539	...
90 to 94 percent.....	201	201	...	28	28	...	42	133	133	...
95 to 99 percent.....	70	66	4	1	1	...	37	33	29	4
100 percent or more.....	816	816	...	...	...	...	111	705	705	...
Purchase price not reported or property not acquired by purchase.....	261	261	...	2	2	...	28	231	231	...
Median percent.....	64	69	...	...	...	...	...	63	67	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	7,752	6,503	1,249	362	334	28	533	6,864	5,643	1,221
Less than 50 percent.....	986	986	...	28	28	...	...	958	958	...
50 to 59 percent.....	838	...	...	28	28	...	14	796	796	...
60 to 64 percent.....	1,038	954	84	56	56	...	118	864	782	84
65 to 69 percent.....	554	419	135	56	56	...	...	499	364	135
70 to 74 percent.....	549	426	123	28	28	...	15	506	383	123
75 to 79 percent.....	792	528	264	49	49	...	55	687	424	264
80 to 84 percent.....	612	375	237	30	30	...	46	537	299	237
85 to 89 percent.....	837	633	204	55	28	28	67	715	539	176
90 to 94 percent.....	216	201	15	28	28	...	42	149	133	15
95 to 99 percent.....	101	66	35	1	1	...	37	64	29	35
100 percent or more.....	971	816	155	...	...	...	111	859	705	155
Purchase price not reported or property not acquired by purchase.....	261	261	...	2	2	...	28	231	231	...
Median percent.....	73	69	...	...	...	...	...	72	67	...
TYPE OF OWNER										
Individual.....	12,257	10,751	1,506	303	276	28	530	11,424	9,345	1,479
Partnership.....	455	421	34	86	86	...	28	341	309	34
Corporation.....	626	602	24	24	24	...	...	602	578	24
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	7,752	6,504	1,248	358	330	28	530	6,864	5,643	1,221
Mortgage refinanced or renewed.....	3,254	3,061	193	28	28	...	...	3,224	3,033	193
To increase loan for improvements or repairs.....	323	295	28	...	...	...	...	322	295	28
To increase loan for other reasons.....	267	267	...	...	...	...	...	267	267	...
To secure better terms.....	604	599	5	...	...	...	...	604	599	5
To reset or extend loan without increasing amount.....	1,694	1,548	146	...	...	...	...	1,693	1,548	146
For other purpose.....	366	352	14	28	28	...	...	338	324	14
Mortgage placed later than acquisition of property.....	2,337	2,211	126	28	28	...	28	2,279	2,156	126
To make improvements or repairs.....	718	654	64	28	28	...	28	662	599	64
To invest in other properties.....	765	763	2	...	...	...	...	765	763	2
To invest in business other than real estate.....	201	145	56	...	...	...	...	199	145	56
For other purpose.....	653	649	4	...	...	...	...	653	649	4

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	3,254	3,061	193	28	28	...	...	3,224	3,033	193
Same lender.....	2,366	2,198	168	28	28	...	...	2,337	2,170	168
Different lender.....	888	863	25	...	...	...	...	887	863	25
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....	8,999	8,093	906	262	234	28	204	8,535	7,662	878
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	291	236	55	83	83	...	...	209	154	55
\$2.50 to \$4.99.....	248	248	...	...	...	...	42	207	207	42
\$5.00 to \$7.49.....	542	472	70	28	...	28	14	499	458	...
\$7.50 to \$9.99.....	811	616	195	28	28	...	...	784	588	195
\$10.00 to \$12.49.....	1,458	1,339	119	4	4	...	51	1,404	1,284	119
\$12.50 to \$14.99.....	1,409	1,279	130	57	57	...	56	1,296	1,166	130
\$15.00 to \$17.49.....	1,277	1,153	124	28	28	...	28	1,223	1,098	124
\$17.50 to \$19.99.....	568	465	103	...	...	...	...	567	465	103
\$20.00 to \$24.99.....	726	669	57	...	...	...	...	726	669	57
\$25.00 or more.....	939	931	8	28	28	...	...	912	904	8
Taxes not payable in 1949 ²	16	16	...	3	3	...	14	...	...	...
Taxes or value not reported.....	713	671	42	2	2	...	...	709	669	42
Median taxes.....dollars..	13.89	14.05	...	...	...	...	...	14.06	14.22	...
MONTHLY TOTAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	1,800	1,578	222	...	...	...	...	1,800	1,578	222
\$20 to \$29.....	1,492	1,241	251	28	28	...	14	1,449	1,200	251
\$30 to \$39.....	2,776	2,710	66	56	56	...	69	2,651	2,586	66
\$40 to \$49.....	1,112	1,000	112	28	28	...	51	1,035	923	112
\$50 to \$59.....	488	455	33	29	29	...	42	417	385	33
\$60 to \$69.....	372	288	84	...	...	...	...	372	288	84
\$70 to \$79.....	263	230	33	28	...	28	...	235	230	5
\$80 to \$89.....	263	235	28	...	...	...	28	235	207	28
\$90 to \$99.....	91	91	...	28	28	...	...	63	63	...
\$100 or more.....	342	265	77	65	65	...	...	278	202	77
Median receipts.....dollars..	34	34	...	...	...	...	...	33	34	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	2,020	1,749	271	...	...	...	...	2,019	1,749	271
\$20 to \$29.....	1,683	1,342	341	28	28	...	14	1,641	1,300	341
\$30 to \$39.....	2,700	2,637	63	56	56	...	69	2,576	2,513	63
\$40 to \$49.....	1,005	975	30	28	28	...	51	927	898	30
\$50 to \$59.....	488	460	28	29	29	...	42	418	390	28
\$60 to \$69.....	311	227	84	...	...	...	...	310	227	84
\$70 to \$79.....	230	197	33	28	...	28	...	202	197	5
\$80 to \$89.....	263	235	28	...	...	...	28	235	207	28
\$90 to \$99.....	92	92	...	28	28	...	...	64	64	...
\$100 or more.....	210	182	28	65	65	...	...	145	117	28
Median receipts.....dollars..	32	33	...	...	...	...	...	32	33	...
TOTAL RENTAL RECEIPTS¹ AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	298	284	14	28	28	...	...	270	256	14
5 to 9 percent.....	3,375	3,050	325	113	86	28	124	3,138	2,840	297
10 to 14 percent.....	2,692	2,425	267	115	115	...	28	2,548	2,281	267
15 to 19 percent.....	1,047	906	141	...	...	...	37	1,009	869	141
20 to 24 percent.....	356	356	...	...	...	...	...	356	356	...
25 to 29 percent.....	252	224	28	...	...	...	...	251	224	28
30 to 34 percent.....	56	56	...	...	...	...	...	56	56	...
35 to 39 percent.....	44	44	...	...	...	...	...	44	44	...
40 percent or more.....	238	153	85	...	...	...	...	238	153	85
Market value not reported.....	641	599	42	2	2	...	14	624	583	42
Median percent.....	11	11	...	...	...	...	...	11	11	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 50 percent.....	450	341	109	...	...	...	...	449	341	109
50 to 79 percent.....	283	204	79	...	...	...	...	282	204	79
80 to 89 percent.....	68	52	36	...	...	...	...	68	52	36
90 to 99 percent.....	17	13	4	...	...	...	...	17	13	4
100 percent.....	8,181	7,507	674	257	230	28	202	7,719	7,073	646

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	PHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	8,201	7,521	680	260	232	28	205	7,738	7,089	652
Less than \$20.....	887	773	114	...	...	...	14	873	759	114
\$20 to \$39.....	2,426	2,239	187	28	28	...	65	2,335	2,149	187
\$40 to \$59.....	1,835	1,685	150	2	2	...	56	1,777	1,627	150
\$60 to \$79.....	954	841	113	29	1	28	...	925	840	85
\$80 to \$99.....	858	830	28	56	56	...	28	774	747	28
\$100 to \$119.....	494	411	83	55	55	...	28	411	328	83
\$120 to \$139.....	339	339	...	56	56	...	...	284	284	...
\$140 to \$159.....	89	84	5	28	28	...	...	60	56	5
\$160 to \$199.....	76	76	...	4	4	...	...	72	72	...
\$200 to \$299.....	140	140	...	...	...	...	...	140	140	...
\$300 or more.....	28	28	...	...	...	...	...	28	28	...
Taxes not payable in 1949.....	16	16	...	2	2	...	14	...	...	...
Taxes not reported.....	59	59	...	...	...	...	...	59	59	...
Median taxes.....dollars..	43	43	...	...	...	...	...	42	42	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Properties with both interest and principal in first mortgage payments.....	5,710	5,219	491	259	231	28	204	5,249	4,786	463
Less than 30 percent.....	908	908	...	4	4	...	...	904	904	...
30 to 39 percent.....	704	699	5	58	58	...	37	608	604	5
40 to 49 percent.....	816	697	119	57	57	...	...	758	639	119
50 to 59 percent.....	586	584	2	28	28	...	69	489	487	2
60 to 69 percent.....	655	649	6	56	56	...	28	572	566	6
70 to 79 percent.....	401	343	58	28	...	28	28	346	316	30
80 to 89 percent.....	347	347	...	...	...	...	...	347	347	...
90 to 99 percent.....	134	132	2	...	...	...	...	134	132	2
100 percent or more.....	1,159	860	299	28	28	...	42	1,091	791	299
Median percent.....	57	55	...	...	...	...	...	57	55	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS¹ LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	5,710	5,219	491	259	231	28	204	5,249	4,786	463
Less than 30 percent.....	642	642	...	...	...	...	...	642	642	...
30 to 39 percent.....	638	638	...	62	62	...	37	538	538	...
40 to 49 percent.....	616	566	50	55	55	...	...	560	511	50
50 to 59 percent.....	603	526	77	28	28	...	28	547	470	77
60 to 69 percent.....	434	434	...	...	...	...	42	394	394	...
70 to 79 percent.....	576	542	34	...	...	...	28	548	514	34
80 to 89 percent.....	453	423	30	83	56	28	28	342	340	2
90 to 99 percent.....	273	273	...	...	...	...	...	273	273	...
100 percent or more.....	1,399	1,098	301	28	28	...	28	1,345	1,044	301
Taxes not payable in 1949 or not reported.....	76	76	...	3	3	...	13	59	59	...
Median percent.....	67	65	...	...	...	...	...	68	65	...

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

Chapter 23

SAN FRANCISCO-OAKLAND

CALIFORNIA

STANDARD METROPOLITAN AREA

ALL PROPERTIES

Table

Page

1.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	701
2.—Property characteristics, by government insurance status of first mortgage: 1950.....	701

TOTAL OWNER-OCCUPIED PROPERTIES

3.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	702
4.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	702
5.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	705

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

6.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	708
7.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	708
8.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	711

TOTAL RENTAL PROPERTIES

9.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	715
10.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	715
11.—Property characteristics, by government insurance status of first mortgage: 1950.....	718

SAN FRANCISCO-OAKLAND
STANDARD METROPOLITAN AREA

The San Francisco-Oakland Standard Metropolitan Area comprises Alameda, Contra Costa, Marin, San Francisco, San Mateo, and Solano Counties.

700

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.....	186,499	1,205,130	61,412	415,537	30,705	229,476	94,380	560,117
Average debt per property.....	...	6.5	...	6.8	...	7.5	...	5.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	33,869	68,438	5,262	14,350	530	1,675	28,079	52,413
\$4,000 to \$5,999.....	35,176	126,601	14,485	51,446	1,386	6,321	19,305	68,834
\$6,000 to \$7,999.....	48,757	290,642	16,502	102,445	10,644	67,558	21,622	120,639
\$8,000 to \$9,999.....	38,571	307,346	16,817	140,364	12,442	92,782	9,321	70,200
\$10,000 to \$11,999.....	16,319	153,940	6,065	62,001	4,308	40,489	5,946	51,450
\$12,000 to \$14,999.....	6,701	74,655	1,800	21,697	1,125	12,864	3,775	40,094
\$15,000 to \$19,999.....	3,949	55,397	411	6,392	271	3,787	3,267	45,178
\$20,000 to \$49,999.....	2,450	58,682	...	...	...	...	2,450	58,682
\$50,000 to \$99,999.....	507	27,314	41	2,125	...	...	466	25,189
\$100,000 or more.....	208	42,155	28	14,717	...	...	176	27,438
Median loan.....dollars..	6,900	...	7,300	...	8,400	...	5,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	57,321	132,132	14,936	40,911	777	2,359	41,608	88,862
\$4,000 to \$5,999.....	32,476	156,994	9,956	46,779	4,286	22,214	18,226	88,001
\$6,000 to \$7,999.....	46,080	320,036	14,509	102,664	15,152	106,460	16,421	110,912
\$8,000 to \$9,999.....	30,999	272,060	15,554	136,388	7,894	69,170	7,549	66,502
\$10,000 to \$11,999.....	11,023	118,583	5,528	59,627	1,843	19,622	3,651	39,334
\$12,000 to \$14,999.....	4,289	56,857	561	7,552	743	9,651	2,985	39,654
\$15,000 to \$19,999.....	1,626	26,524	302	4,827	...	...	1,322	21,697
\$20,000 to \$49,999.....	2,228	63,320	...	...	...	...	2,228	63,320
\$50,000 to \$99,999.....	261	16,861	41	2,125	...	...	220	14,736
\$100,000 or more.....	198	41,763	27	14,664	...	...	171	27,099
Median debt.....dollars..	6,100	...	7,000	...	7,400	...	4,500	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	186,499	149,873	36,626	61,412	38,244	21,396	1,774	30,705	27,899	2,806	94,380	83,732	10,651
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	157,501	126,487	31,014	59,408	36,538	21,206	1,665	28,253	25,721	2,532	69,839	64,229	5,611
2 to 4 dwelling units.....	21,685	17,715	3,970	1,929	1,630	190	109	2,406	2,131	275	17,352	13,955	3,396
5 to 49 dwelling units.....	7,203	5,586	1,617	67	67	...	...	48	48	...	7,087	5,472	1,617
50 dwelling units or more.....	113	86	27	9	9	...	...	...	...	...	104	77	27
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	181,228	145,785	35,443	61,195	38,243	21,288	1,666	29,835	27,301	2,534	90,199	80,243	9,957
Less than half.....	5,270	4,088	1,182	219	1	109	109	871	599	272	4,180	3,489	693
YEAR STRUCTURE BUILT													
1950 (part).....	4,853	2,192	2,261	2,867	504	2,363	...	217	217	...	1,769	1,470	299
1949.....	12,665	6,239	6,426	9,678	3,351	5,991	526	530	530	...	2,457	2,348	109
1948.....	14,186	8,166	6,020	8,683	3,227	5,158	299	833	724	109	4,670	4,216	454
1947.....	16,178	11,206	4,972	6,134	1,475	4,388	272	6,281	6,091	190	3,642	3,642	122
1946.....	7,297	6,170	1,127	1,154	734	421	...	4,001	3,471	530	2,141	1,964	177
1942 to 1945.....	22,022	19,411	2,611	10,584	8,777	1,365	443	7,439	7,227	212	3,900	3,468	432
1940 to 1941.....	18,163	16,655	1,508	9,090	8,561	421	109	1,684	1,422	272	7,388	6,682	707
1930 to 1939.....	31,604	27,988	3,616	8,173	6,856	1,100	217	3,581	3,059	522	19,851	18,072	1,778
1929 or earlier.....	57,988	50,478	7,510	4,938	4,639	190	109	6,000	5,127	873	47,051	40,713	6,338
Not reported.....	1,542	1,368	174	109	109	...	...	41	41	...	1,392	1,218	174
MARKET VALUE													
Less than \$4,000.....	1,757	1,607	150	217	217	...	...	109	...	109	1,430	1,389	41
\$4,000 to \$5,999.....	6,215	5,672	543	204	122	81	...	424	424	...	5,588	5,126	461
\$6,000 to \$7,999.....	19,975	18,696	1,279	2,666	2,074	570	22	4,027	3,918	109	13,283	12,646	638
\$8,000 to \$9,999.....	39,121	27,447	11,674	17,319	8,816	8,177	326	8,678	7,519	1,159	13,126	11,112	2,013
\$10,000 to \$11,999.....	40,041	29,472	10,569	17,636	9,431	7,675	530	8,960	8,186	774	13,444	11,854	1,591
\$12,000 to \$14,999.....	35,356	28,713	6,643	14,494	10,171	3,792	530	6,354	5,808	546	14,507	12,734	1,775
\$15,000 to \$19,999.....	23,013	19,563	3,450	6,089	4,881	951	258	4,480	1,371	1,109	15,443	13,312	2,132
\$20,000 to \$49,999.....	17,275	15,667	1,608	2,569	2,352	109	109	675	675	...	14,033	12,641	1,390
\$50,000 to \$99,999.....	1,621	1,275	346	41	41	...	...	...	...	...	1,581	1,234	346
\$100,000 or more.....	634	583	69	26	26	...	...	...	...	...	622	553	69
Not reported.....	1,479	1,245	234	152	111	41	...	...	...	...	1,328	1,134	193
Median market value.....dollars..	10,900	11,200	10,600	10,800	11,500	10,300	...	10,400	10,400	...	11,900	11,700	12,800

RESIDENTIAL FINANCING

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	161,740	953,969	57,279	370,306	28,214	211,785	76,245	371,878
Average debt per property.....	...	5.9	...	6.5	...	7.5	...	4.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	2,763	3,420	...	...	...	...	2,763	3,420
\$2,000 to \$2,999.....	8,804	13,497	258	287	109	228	8,437	12,982
\$3,000 to \$3,999.....	18,138	43,613	4,719	13,554	380	1,337	13,038	28,722
\$4,000 to \$4,999.....	15,401	45,840	7,204	21,907	149	423	8,048	23,510
\$5,000 to \$5,999.....	14,945	61,495	6,630	26,936	951	4,539	7,364	30,020
\$6,000 to \$6,999.....	22,075	116,115	7,238	37,344	3,820	21,624	11,017	57,147
\$7,000 to \$7,999.....	22,001	146,907	7,554	53,851	5,879	39,888	8,568	53,168
\$8,000 to \$8,999.....	18,319	139,406	9,054	71,701	5,552	40,461	3,713	27,244
\$9,000 to \$9,999.....	16,762	141,816	7,051	62,650	6,045	49,696	3,666	29,470
\$10,000 to \$10,999.....	9,323	85,418	3,790	37,633	2,668	23,934	2,864	23,871
\$11,000 to \$11,999.....	5,067	51,925	1,759	18,930	1,324	13,741	1,984	19,254
\$12,000 to \$14,999.....	5,299	59,709	1,698	20,437	1,064	12,147	2,536	27,125
\$15,000 to \$19,999.....	2,308	32,498	326	5,076	270	3,787	1,711	23,635
\$20,000 or more.....	540	12,310	...	...	...	...	540	12,310
Median loan.....dollars..	6,900	...	7,300	...	8,500	...	5,700	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	17,229	21,381	2,670	3,234	...	...	14,559	18,147
\$2,000 to \$2,999.....	17,607	42,323	4,242	10,971	247	521	13,118	30,831
\$3,000 to \$3,999.....	15,665	52,894	7,373	24,930	489	1,728	7,803	26,236
\$4,000 to \$4,999.....	16,450	72,393	7,134	31,508	1,184	5,278	8,132	35,607
\$5,000 to \$5,999.....	11,561	63,022	2,415	13,219	2,745	15,133	6,402	34,670
\$6,000 to \$6,999.....	19,956	128,757	4,701	30,502	5,665	36,466	9,591	61,789
\$7,000 to \$7,999.....	20,874	155,399	8,057	60,379	8,130	60,748	4,687	34,272
\$8,000 to \$8,999.....	18,295	154,680	9,978	84,586	4,532	38,280	3,784	31,814
\$9,000 to \$9,999.....	10,213	95,711	4,945	46,256	2,739	25,506	2,529	23,949
\$10,000 to \$10,999.....	6,258	65,021	3,171	32,845	1,365	14,287	1,722	17,889
\$11,000 to \$11,999.....	3,222	37,052	1,861	21,411	396	4,432	964	11,209
\$12,000 to \$14,999.....	3,118	41,010	516	6,954	723	9,406	1,879	24,650
\$15,000 to \$19,999.....	884	14,215	217	3,511	...	...	666	10,704
\$20,000 or more.....	410	10,111	...	...	...	...	410	10,111
Median debt.....dollars..	6,100	...	7,000	...	7,400	...	4,300	...

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total first mortgages	With no second mortgage	With guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	894,606	673,697	220,909	334,617	173,806	150,724	208,483	351,506	310,626	40,880	59,353	32,210	27,143
Average debt per mortgage.....	5.5	5.2	6.7	5.8	5.0	7.4	7.4	4.6	4.5	5.2	1.8	1.6	2.1
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	468,936	348,480	120,456	219,990	120,810	92,210	172,002	76,944	73,926	3,018	24,558	20,525	4,033
Mutual savings bank.....	47,073	31,344	15,229	26,153	11,861	14,292	12,042	8,878	7,941	937	2,984	2,767	217
Savings and loan association.....	76,941	65,305	11,636	5,228	3,163	2,065	5,914	65,799	56,858	8,941	1,017	516	501
Life insurance company.....	147,888	95,403	52,485	74,756	32,421	39,838	14,597	58,535	48,385	10,150	8,178	7,852	326
Mortgage company.....	6,459	5,906	553	3,937	3,384	553	...	2,522	...	...	590	142	408
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	114,665	97,745	16,920	...	...	...	...	114,665	97,745	16,920	21,025	...	21,025
Other.....	32,644	29,014	3,630	4,553	2,167	1,766	3,928	24,163	23,249	914	1,041	408	633
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	184,648	114,551	70,097	83,327	32,300	48,737	22,198	79,123	68,404	10,719	17,558	9,985	7,573
1949.....	181,019	113,817	67,202	89,371	39,725	47,725	19,748	71,900	57,169	14,731	20,956	10,329	10,627
1948.....	177,188	127,437	49,751	64,941	25,879	34,883	34,113	78,134	69,042	9,092	13,668	8,836	4,832
1947.....	164,039	136,955	27,084	27,970	8,666	18,835	83,811	52,258	48,315	3,943	5,940	2,962	2,978
1946.....	101,049	96,050	4,999	10,880	10,336	544	48,613	41,556	39,709	1,847	841	98	743
1942 to 1945.....	55,940	54,761	1,179	35,026	34,265	...	...	20,914	20,496	418	162	...	162
1940 to 1941.....	24,127	23,780	347	17,846	17,629	...	...	6,281	6,151	130	228	...	228
1935 to 1939.....	6,130	5,880	250	5,256	5,006	...	...	874	874	...	...	...	...
1930 to 1934.....	466	466	...	...	...	...	...	466	466	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

1 Includes 10,087 thousand dollars outstanding debt on 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.....	5,647	5,647	...	367	367	...	217	5,062	5,062	...	672	...	672
4.0 percent.....	43,190	33,530	9,660	9,714	2,812	6,752	27,998	5,479	5,479	109	20,684	20,480	204
4.1 to 4.4 percent.....	856	41	815	855	41	815	...	...	...	...	...	...	...
4.5 percent.....	50,600	35,246	15,354	44,509	30,120	12,914	...	6,091	5,126	965	...	...	...
4.6 to 5.0 percent.....	29,867	27,107	2,760	1,835	1,726	...	...	28,033	25,381	2,652	3,273	...	3,273
5.1 to 5.5 percent.....	5,110	3,001	1,099	...	...	...	...	3,110	3,001	109	...	...	109
5.6 to 6.0 percent.....	27,964	24,031	3,933	...	...	...	...	27,964	24,031	3,933	8,061	...	8,061
6.1 percent or more.....	511	411	100	...	...	...	...	511	411	100	545	...	545
Median interest rate.....percent..	4.5	4.5	4.5	4.5	4.5	4.5	4.0	5.0	5.0	...	4.0	4.0	6.0
MORTGAGE LOAN													
Less than \$2,000.....	2,804	2,763	41	...	...	...	...	2,804	2,763	41	20,761	15,112	5,649
\$2,000 to \$2,999.....	9,850	8,763	1,087	258	258	...	109	9,483	8,396	1,087	8,534	4,893	3,641
\$3,000 to \$3,999.....	19,272	17,879	1,393	5,208	4,719	...	380	13,683	12,779	904	1,800	476	1,325
\$4,000 to \$4,999.....	16,875	14,678	2,197	7,266	7,095	41	149	9,460	7,434	2,026	1,135	...	1,135
\$5,000 to \$5,999.....	16,301	13,546	2,755	8,286	6,358	1,711	1,059	6,955	6,237	718	544	...	544
\$6,000 to \$6,999.....	25,966	20,188	5,778	10,049	6,347	3,702	4,722	11,195	10,238	957	41	...	41
\$7,000 to \$7,999.....	26,671	16,979	9,692	13,850	4,871	8,612	5,039	7,782	7,469	313	...	...	...
\$8,000 to \$8,999.....	16,503	11,626	4,877	7,411	3,091	4,048	5,810	3,281	2,983	298	380	...	380
\$9,000 to \$9,999.....	9,883	2,815	2,760	883	1,728	6,236	3,212	3,687	3,212	475	...	...	...
\$10,000 to \$10,999.....	6,661	5,533	1,128	910	598	312	2,723	3,027	2,483	544	109	...	109
\$11,000 to \$11,999.....	2,512	2,294	218	534	316	109	924	1,054	...	...	...	...	...
\$12,000 to \$14,999.....	3,493	2,892	601	639	421	217	792	2,062	1,708	354	41	...	41
\$15,000 to \$19,999.....	1,765	1,656	109	109	109	...	271	1,385	1,276	109	...	...	...
\$20,000 or more.....	390	349	41	...	...	...	...	390	349	41	...	...	...
Median loan.....dollars..	6,600	6,300	7,300	6,700	5,800	7,500	8,400	5,300	5,400	...	1,600	1,300	2,200
OUTSTANDING DEBT													
Less than \$2,000.....	17,786	17,090	696	2,670	2,670	...	...	15,116	14,420	696	24,207	16,853	7,353
\$2,000 to \$2,999.....	18,450	16,969	1,481	4,622	4,133	...	247	13,580	12,588	992	6,359	3,261	3,098
\$3,000 to \$3,999.....	16,959	15,201	1,758	7,504	7,265	...	489	8,966	7,447	1,519	1,155	367	788
\$4,000 to \$4,999.....	17,596	15,295	2,301	7,284	6,863	421	1,184	9,129	7,358	1,771	944	...	944
\$5,000 to \$5,999.....	12,731	10,161	2,570	3,792	2,136	1,548	2,962	5,978	5,391	587	109	...	109
\$6,000 to \$6,999.....	23,774	18,253	5,521	8,158	3,872	4,177	6,349	9,266	8,825	441	312	...	312
\$7,000 to \$7,999.....	26,066	14,744	11,322	14,814	4,178	10,378	7,399	3,854	3,569	285	109	...	109
\$8,000 to \$8,999.....	13,951	9,655	4,296	5,335	2,167	2,787	4,980	3,636	3,147	489	...	...	...
\$9,000 to \$9,999.....	6,014	4,507	1,507	1,019	448	530	2,522	2,475	1,890	585	...	...	...
\$10,000 to \$10,999.....	3,716	3,295	421	1,036	615	421	1,334	1,334	...	109	...	...	109
\$11,000 to \$11,999.....	1,708	1,250	458	679	571	...	287	741	421	320	...	...	...
\$12,000 to \$14,999.....	2,099	1,848	251	367	150	217	451	1,282	1,248	34	41	...	41
\$15,000 to \$19,999.....	632	523	109	...	...	...	...	632	523	109	...	...	...
\$20,000 or more.....	261	220	41	...	...	...	...	261	220	41	...	...	...
Median debt.....dollars..	5,700	4,900	7,100	6,300	4,500	7,300	7,300	4,000	3,900	...	1,300	1,200	1,700
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....													
Less than \$20.....	160,244	127,621	32,623	57,281	35,064	20,480	28,217	74,745	66,987	7,758	32,456	20,480	11,976
\$20 to \$24.....	7,265	5,525	1,740	1,669	1,377	20	453	5,143	3,804	1,339	25,292	20,154	5,138
\$25 to \$29.....	12,417	11,564	853	5,981	5,850	...	1,036	5,430	4,749	681	1,722	326	1,396
\$30 to \$34.....	13,048	12,166	882	6,256	5,998	41	736	6,053	5,451	602	1,432	...	1,432
\$35 to \$39.....	16,704	14,674	2,030	5,787	4,633	1,046	1,753	9,164	8,397	767	1,250	...	1,250
\$40 to \$44.....	20,114	15,087	5,027	8,290	3,820	4,143	2,752	9,073	8,536	537	693	...	693
\$45 to \$49.....	28,617	16,760	11,857	16,885	6,507	10,120	5,752	5,980	5,470	510	218	...	218
\$50 to \$54.....	15,320	11,528	3,792	5,630	3,144	2,214	5,880	3,812	3,024	788	272	...	272
\$55 to \$59.....	16,838	13,520	3,318	3,440	1,399	2,040	5,304	8,094	7,115	979	476	...	476
\$60 to \$64.....	6,624	5,510	1,114	1,168	910	149	2,231	3,224	2,912	312	...	...	...
\$65 to \$69.....	5,504	5,273	231	571	421	109	1,168	3,683	3,764	381	...	...	380
\$70 to \$79.....	4,571	4,062	509	598	217	380	421	3,553	3,424	129	109	...	109
\$80 to \$89.....	5,478	5,152	326	788	679	109	543	4,147	3,929	218	41	...	41
\$90 to \$99.....	3,603	2,788	815	218	109	109	218	3,167	2,461	706	381	...	381
\$100 to \$119.....	2,793	2,684	109	...	...	...	...	2,793	2,684	109	190	...	190
\$120 or more.....	1,348	1,348	...	...	...	...	...	1,348	1,348	...	...	...	...
Median payment.....dollars..	41	41	42	40	34	42	46	42	42	...	12	10	...

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
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	18,757	18,388	369	4,982	4,873	...	109	...	...	...	13,775	13,515	261
20 to 39 percent.....	39,314	37,912	1,402	11,905	11,524	...	380	526	417	109	26,883	25,970	913
40 to 59 percent.....	35,868	33,688	2,180	11,115	10,788	217	109	4,206	4,097	109	20,547	18,802	1,745
60 to 69 percent.....	18,277	15,097	3,180	6,093	5,054	509	530	6,498	6,348	150	5,686	3,696	1,991
70 to 79 percent.....	18,090	12,177	5,913	6,529	2,201	4,198	130	7,375	7,158	217	4,186	2,818	1,367
80 to 84 percent.....	9,559	4,000	5,559	5,053	258	4,687	109	3,544	3,263	281	961	479	482
85 to 89 percent.....	9,540	3,568	5,972	4,431	41	4,173	217	3,859	2,876	983	1,250	652	598
90 to 94 percent.....	6,399	2,086	4,313	3,790	...	3,749	41	1,746	1,366	380	863	720	143
95 to 99 percent.....	2,954	292	2,662	2,472	...	2,363	109	41	...	41	442	292	149
100 percent or more.....	2,068	995	1,073	802	217	584	...	421	41	380	845	737	109
Market value not reported.....	918	809	109	109	109	...	...	...	...	...	809	700	109
Median percent.....	52	45	83	61	42	86	...	74	73	...	38	36	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	5,845	5,384	461	815	435	380	...	1,203	1,203	...	3,827	3,746	81
\$2.50 to \$4.99.....	10,050	7,697	2,353	3,073	2,258	815	...	3,358	2,760	598	3,618	2,678	940
\$5.00 to \$7.49.....	19,525	14,505	5,020	3,875	764	2,894	218	7,080	6,258	822	8,570	7,483	1,087
\$7.50 to \$9.99.....	26,645	22,193	4,452	6,657	4,619	1,929	109	5,184	4,565	619	14,804	13,009	1,795
\$10.00 to \$12.49.....	31,977	27,287	4,690	9,984	7,034	2,217	734	3,850	3,741	109	18,143	16,512	1,631
\$12.50 to \$14.99.....	21,674	18,724	2,950	9,131	7,248	1,535	343	2,994	2,872	122	9,549	8,604	945
\$15.00 to \$17.49.....	14,164	12,371	1,793	6,499	5,293	1,209	...	2,302	2,030	272	5,363	5,050	313
\$17.50 to \$19.99.....	5,808	4,640	1,168	2,391	1,223	1,168	...	435	435	...	2,983	2,983	...
\$20.00 to \$24.99.....	4,540	3,977	563	1,976	1,685	292	...	345	845	...	1,720	1,448	272
\$25.00 or more.....	1,290	1,140	150	376	376	...	...	109	...	109	805	764	41
Taxes not payable in 1949 ¹	16,504	7,661	8,843	12,284	3,918	8,041	326	747	747	...	3,471	2,996	476
Taxes or value not reported.....	3,720	3,423	287	217	217	...	...	109	109	...	3,394	3,107	287
Median taxes.....dollars..	10.68	10.84	9.73	12.00	12.62	10.23	...	8.48	8.67	...	10.53	10.64	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	5,122	4,972	150	435	326	109	...	755	755	...	3,933	3,892	41
\$20 to \$39.....	8,534	6,126	2,408	707	326	380	...	2,366	1,877	489	5,460	3,923	1,538
\$40 to \$59.....	14,665	11,572	3,093	2,785	1,250	1,426	109	3,973	3,654	319	7,907	6,669	1,239
\$60 to \$79.....	16,111	13,032	3,079	2,285	845	1,440	...	5,502	5,200	302	8,325	6,987	1,338
\$80 to \$99.....	16,299	13,427	2,872	4,841	2,810	1,813	218	4,162	3,342	820	7,297	7,276	20
\$100 to \$119.....	17,093	14,286	2,807	6,499	4,276	1,929	293	3,181	2,964	217	7,412	7,045	367
\$120 to \$139.....	16,469	13,511	2,958	5,526	3,539	1,878	109	2,271	2,230	41	8,672	7,742	931
\$140 to \$159.....	14,782	11,726	3,056	7,934	5,557	1,997	380	2,609	2,147	462	4,241	4,023	218
\$160 to \$199.....	18,360	15,779	2,581	9,325	7,885	1,358	81	1,467	1,467	...	7,567	6,426	1,142
\$200 to \$249.....	8,236	7,638	598	2,595	2,269	109	217	747	747	...	4,893	4,622	271
\$250 to \$299.....	3,168	3,168	...	1,304	1,304	...	...	109	109	...	1,755	1,755	...
\$300 or more.....	3,598	3,489	109	652	652	...	...	217	217	...	2,728	2,619	109
Taxes not payable in 1949.....	16,504	7,661	8,843	12,284	3,917	8,041	326	747	747	...	3,471	2,996	476
Taxes not reported.....	2,803	2,624	179	109	109	...	...	109	109	...	2,585	2,407	179
Median taxes.....dollars..	107	109	97	133	143	106	...	80	80	...	101	103	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	136,120	104,205	31,915	53,870	51,765	20,372	1,734	27,804	25,155	2,649	54,445	47,285	7,160
Mortgage refinanced or renewed.....	16,125	15,417	708	2,515	2,406	109	...	411	411	...	13,200	12,602	599
To increase loan for improvements or repairs.....	4,158	4,049	109	326	326	...	...	30	30	...	3,803	3,695	109
To increase loan for other reasons.....	2,827	2,718	109	428	319	109	...	...	...	...	2,399	2,399	...
To secure better terms.....	5,005	4,896	109	1,218	1,218	...	...	381	381	...	3,407	3,298	109
To renew or extend loan without increasing amount.....	2,001	1,892	109	109	109	...	...	...	...	...	1,893	1,784	109
For other purpose.....	2,134	1,862	272	434	434	...	...	...	...	...	1,698	1,426	272
Mortgage placed later than acquisition of property.....	9,496	9,387	109	893	893	...	...	...	...	...	8,603	8,495	109
To make improvements or repairs.....	3,162	3,053	109	247	247	...	...	...	...	...	2,915	2,807	109
To invest in other properties.....	956	956	...	...	...	...	...	...	...	...	956	956	...
To invest in business other than real estate.....	1,351	1,351	...	59	59	...	...	...	...	...	1,292	1,292	...
For other purpose.....	4,027	4,027	...	587	587	...	...	...	...	...	3,440	3,440	...
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	16,125	15,417	708	2,515	2,406	109	...	411	411	...	13,200	12,602	599
Same lender.....	8,505	7,797	708	1,843	1,734	109	...	139	139	...	6,524	5,926	599
Different lender.....	7,620	7,620	...	672	672	...	...	272	272	...	6,676	6,676	...

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage				
	Total	With no second mortgage	With second mortgage	FHA				VA		Total	With no second mortgage	With conventional second mortgage		
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage					
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	136,121	104,206	31,915	53,870	31,765	20,371	1,734	27,806	25,156	2,650	54,447	47,289	7,160	
Less than 50 percent.....	12,617	9,585	3,032	774	557	...	217	109	109	...	11,734	8,920	2,815	
50 to 59 percent.....	19,392	15,890	3,502	4,202	3,196	598	408	849	829	20	14,342	11,865	2,477	
60 to 64 percent.....	10,219	8,771	1,448	4,168	3,304	842	22	1,250	1,141	109	4,802	4,326	475	
65 to 69 percent.....	10,283	6,160	4,123	6,180	3,125	2,784	272	899	573	326	3,202	2,462	741	
70 to 74 percent.....	14,241	8,684	5,557	9,026	4,825	3,874	326	1,686	947	739	3,529	2,912	618	
75 to 79 percent.....	20,069	13,908	6,161	12,804	6,875	5,440	489	2,706	2,475	231	4,559	4,559	...	
80 to 84 percent.....	13,250	8,557	4,693	7,533	3,254	4,279	...	3,426	3,046	380	2,292	2,258	34	
85 to 89 percent.....	13,108	9,981	3,127	7,730	5,176	2,554	...	2,828	2,255	573	2,550	2,550	...	
90 to 94 percent.....	5,066	4,794	272	1,087	1,087	...	...	2,310	2,038	272	1,670	1,670	...
95 to 99 percent.....	3,007	3,007	...	...	...	...	...	2,043	2,043	...	965	965	...
100 percent or more.....	13,918	13,918	...	217	217	...	...	9,428	9,428	...	4,272	4,272	...
Purchase price not reported or property not acquired by purchase.....	951	951	...	149	149	...	...	272	272	...	530	530	...
Median percent.....	75	76	73	76	76	77	...	90	93	...	61	63	...	
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE														
Properties with first mortgage made or assumed at time of purchase.....	136,121	104,206	31,915	53,870	31,765	20,371	1,734	27,806	25,156	2,650	54,447	47,289	7,160	
Less than 50 percent.....	9,666	9,585	81	557	557	...	...	109	109	...	9,001	8,920	81
50 to 59 percent.....	16,229	15,890	339	3,196	3,196	...	...	829	829	...	12,205	11,865	339
60 to 64 percent.....	9,524	8,771	753	3,413	3,304	...	109	1,141	1,141	...	4,969	4,326	644	
65 to 69 percent.....	6,703	6,160	543	3,234	3,125	...	109	573	573	...	2,897	2,462	435	
70 to 74 percent.....	9,837	8,684	1,153	5,138	4,825	...	312	947	947	...	3,751	2,912	841	
75 to 79 percent.....	15,893	13,908	1,985	7,744	6,875	870	...	2,692	2,475	217	5,457	4,559	899	
80 to 84 percent.....	12,403	8,557	3,846	5,522	3,254	2,051	217	3,454	3,046	408	3,428	2,258	1,171	
85 to 89 percent.....	15,227	9,981	5,246	9,189	5,176	3,579	435	2,474	2,255	219	3,562	2,550	1,012	
90 to 94 percent.....	10,917	4,794	6,123	3,377	1,087	4,228	62	3,041	2,038	1,003	2,498	1,670	828	
95 to 99 percent.....	9,576	3,007	6,569	6,005	...	6,005	...	2,423	2,043	380	1,149	965	184	
100 percent or more.....	19,195	13,918	5,277	4,347	217	3,640	489	9,849	9,428	421	4,999	4,272	727	
Purchase price not reported or property not acquired by purchase.....	951	951	...	149	149	...	...	272	272	...	530	530	...
Median percent.....	80	76	92	83	76	94	...	93	93	...	66	63	...	
VETERAN STATUS OF OWNER														
Veteran of World War II.....	67,190	44,972	22,218	27,047	8,183	18,755	109	21,626	20,176	1,450	18,517	16,613	1,904	
Veteran of World War I only.....	11,748	10,586	1,162	3,535	3,317	109	644	535	535	109	7,570	6,734	836	
Other service or nonveteran.....	82,804	73,453	9,351	26,698	23,565	1,616	1,516	5,947	4,855	1,092	50,159	45,033	5,126	

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.....	145,488	852,232	56,056	361,629	26,160	196,232	63,270	294,371
Average debt per property.....	...	5.9	...	6.5	...	7.5	...	4.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	2,353	2,977	...	...	...	...	2,353	2,977
\$2,000 to \$2,999.....	8,235	12,343	258	287	109	228	7,868	11,828
\$3,000 to \$3,999.....	15,891	38,177	4,388	12,401	380	1,337	11,082	24,439
\$4,000 to \$4,999.....	14,341	42,979	7,054	21,708	149	423	7,138	20,848
\$5,000 to \$5,999.....	13,291	54,781	6,630	26,936	910	4,364	5,711	23,481
\$6,000 to \$6,999.....	20,192	106,817	7,238	37,344	3,682	20,924	9,273	48,549
\$7,000 to \$7,999.....	20,573	138,589	7,366	52,593	5,741	39,117	7,466	46,879
\$8,000 to \$8,999.....	16,579	127,985	8,993	71,194	4,815	35,777	2,771	21,014
\$9,000 to \$9,999.....	15,231	129,671	6,942	61,704	5,524	45,464	2,765	22,503
\$10,000 to \$10,999.....	8,876	82,190	3,790	37,633	2,513	22,568	2,573	21,989
\$11,000 to \$11,999.....	4,336	45,008	1,633	17,553	1,304	13,521	1,399	13,934
\$12,000 to \$14,999.....	4,184	47,415	1,440	17,000	815	9,444	1,929	20,771
\$15,000 to \$19,999.....	1,266	17,800	326	5,076	217	3,065	723	9,659
\$20,000 or more.....	220	5,500	...	...	...	...	220	5,500
Median loan.....dollars..	6,900	...	7,300	...	8,400	...	5,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	15,308	18,890	2,541	3,106	...	...	12,767	15,784
\$2,000 to \$2,999.....	15,774	37,652	4,212	10,894	217	456	11,345	26,302
\$3,000 to \$3,999.....	13,920	47,127	7,051	23,783	489	1,728	6,380	21,616
\$4,000 to \$4,999.....	14,975	65,874	7,134	31,508	1,005	4,462	6,836	29,904
\$5,000 to \$5,999.....	9,414	51,399	2,415	13,219	2,636	14,492	4,363	23,688
\$6,000 to \$6,999.....	18,402	118,703	4,592	29,850	4,989	32,155	8,822	56,698
\$7,000 to \$7,999.....	19,907	148,165	7,977	39,773	7,838	58,501	4,092	29,891
\$8,000 to \$8,999.....	16,978	143,738	9,808	83,133	4,163	35,157	3,007	25,448
\$9,000 to \$9,999.....	9,360	87,727	4,945	46,256	2,554	23,801	1,861	17,670
\$10,000 to \$10,999.....	5,955	61,813	3,154	32,664	1,345	14,067	1,456	15,082
\$11,000 to \$11,999.....	2,853	32,833	1,644	18,932	326	3,620	883	10,281
\$12,000 to \$14,999.....	2,122	27,908	367	5,000	598	7,793	1,157	15,115
\$15,000 to \$19,999.....	299	4,903	217	3,311	...	...	81	1,392
\$20,000 or more.....	220	5,500	...	...	...	...	220	5,500
Median debt.....dollars..	6,100	...	7,000	...	7,400	...	4,100	...

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.....	802,855	601,128	201,727	1326,453	167,980	149,582	193,088	283,314	258,027	25,287	49,366	31,914	17,452
Average debt per mortgage.....	5.5	5.2	6.9	5.8	4.9	7.4	7.4	4.5	4.4	5.1	1.7	1.6	1.9
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	434,377	317,611	116,766	215,486	116,437	92,079	157,592	61,299	60,919	380	23,033	20,501	2,532
Mutual savings bank.....	42,515	27,419	15,096	26,153	11,861	14,292	12,042	4,320	3,516	804	2,984	2,767	217
Savings and loan association.....	64,177	54,801	9,376	5,228	3,163	2,065	5,434	53,515	46,834	6,681	733	516	217
Life insurance company.....	136,452	89,809	46,643	71,096	30,968	38,827	14,597	50,759	44,244	6,515	7,906	7,580	326
Mortgage company.....	4,633	4,080	553	3,937	3,384	553	...	696	696	...	550	142	408
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual.....	89,968	79,061	10,907	...	...	...	...	89,968	79,061	10,907	13,616	...	13,616
Other.....	30,733	28,347	2,386	4,553	2,167	1,766	3,423	22,757	22,757	...	544	408	136
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	169,664	102,680	66,984	81,828	30,801	48,737	22,009	65,827	58,221	7,606	15,996	9,985	6,011
1949.....	161,063	102,929	58,134	86,087	37,583	46,583	18,601	56,375	48,765	804	16,413	10,033	6,380
1948.....	160,037	113,210	46,827	62,767	24,901	34,883	33,535	63,735	56,371	7,364	12,507	8,836	3,671
1947.....	144,205	119,923	24,282	27,789	8,485	18,835	76,405	40,011	38,424	1,587	3,812	2,962	850
1946.....	84,967	80,967	4,000	10,228	9,684	544	42,538	32,201	31,353	848	370	96	272
1942 to 1945.....	52,488	51,585	903	34,857	34,096	...	...	17,631	17,489	142	40	...	40
1940 to 1941.....	24,075	23,728	347	17,838	17,621	...	...	6,237	6,107	130	228	...	228
1935 to 1939.....	5,890	5,640	250	5,059	4,809	...	...	831	831	...	...	...	...
1930 to 1934.....	466	466	...	...	...	...	...	466	466	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

1 Includes 8,891 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages		Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	5,375	5,375	...	367	367	...	217	4,790	4,790	...	489	...	489
4.0 percent.....	40,243	31,000	9,243	9,605	2,812	6,752	25,943	4,695	4,695	...	20,460	20,351	109
4.1 to 4.4 percent.....	856	41	815	855	41	815	...	...	...	...	...	...	...
4.5 percent.....	43,648	33,844	14,804	43,504	29,244	12,785	...	5,144	4,600	544	...	...	...
4.6 to 5.0 percent.....	25,471	23,474	1,997	1,726	1,617	...	...	23,746	21,857	1,889	2,446	...	2,446
5.1 to 5.5 percent.....	2,818	2,709	109	...	...	...	...	2,818	2,709	109	109	...	109
5.6 to 6.0 percent.....	21,699	19,308	2,391	...	...	...	...	21,699	19,308	2,391	5,610	...	5,610
6.1 percent or more.....	381	381	...	...	...	...	...	381	381	...	475	...	475
Median interest rate.....percent..	4.5	4.5	4.5	4.5	4.5	4.5	4.0	5.0	5.0	...	4.0	4.0	...
MORTGAGE LOAN													
Less than \$2,000.....	2,353	2,353	...	...	...	...	...	2,353	2,353	...	19,756	15,092	4,664
\$2,000 to \$2,999.....	9,050	8,194	856	258	258	...	109	8,683	7,827	856	7,224	4,784	2,440
\$3,000 to \$3,999.....	16,530	15,742	788	4,877	4,388	...	380	11,272	10,973	299	1,508	476	1,033
\$4,000 to \$4,999.....	15,327	13,757	1,570	7,116	6,945	41	149	8,061	6,662	1,399	693	...	693
\$5,000 to \$5,999.....	14,731	12,368	2,363	8,286	6,358	1,711	910	5,535	5,100	435	299	...	299
\$6,000 to \$6,999.....	24,116	18,663	5,453	10,029	6,247	3,682	4,692	9,395	8,743	652	...	...	...
\$7,000 to \$7,999.....	25,254	15,854	9,400	13,682	4,703	8,612	4,880	6,692	6,651	41	...	...	...
\$8,000 to \$8,999.....	14,950	10,125	4,755	7,350	3,030	4,048	5,032	2,567	2,350	217	...	...	...
\$9,000 to \$9,999.....	11,145	8,534	2,611	2,543	774	1,619	5,755	2,847	2,467	380	...	...	...
\$10,000 to \$10,999.....	6,214	5,086	1,128	910	598	312	2,568	2,736	2,192	544	109	...	109
\$11,000 to \$11,999.....	2,025	1,916	109	299	190	109	924	802	802	...	...	...	...
\$12,000 to \$14,999.....	2,527	2,201	326	598	380	217	543	1,386	1,277	109	...	...	...
\$15,000 to \$19,999.....	1,049	1,049	...	109	109	...	217	723	723	...	...	...	...
\$20,000 or more.....	220	220	...	...	...	...	...	220	220	...	...	...	...
Median loan.....dollars..	6,600	6,300	7,300	6,700	5,800	7,500	8,300	5,200	5,200	...	1,400	1,300	...
OUTSTANDING DEBT													
Less than \$2,000.....	15,716	15,308	408	2,541	2,541	...	...	13,175	12,767	408	22,756	16,833	5,922
\$2,000 to \$2,999.....	16,454	15,326	1,128	4,592	4,103	...	217	11,644	11,005	639	5,149	3,152	1,997
\$3,000 to \$3,999.....	14,594	13,703	891	7,182	6,943	...	489	6,923	6,271	652	584	367	217
\$4,000 to \$4,999.....	16,062	14,187	1,875	7,284	6,863	421	1,005	7,774	6,320	1,454	883	...	883
\$5,000 to \$5,999.....	10,479	8,397	2,092	3,792	2,136	1,548	2,853	3,834	3,725	109	109	...	109
\$6,000 to \$6,999.....	22,306	16,867	5,439	8,029	3,763	4,157	5,673	8,604	8,224	380	...	...	...
\$7,000 to \$7,999.....	25,240	14,074	11,166	14,755	4,119	10,378	7,086	3,399	3,250	149	...	...	...
\$8,000 to \$8,999.....	12,743	8,488	4,255	5,165	1,997	2,787	4,611	2,967	2,478	489	...	...	...
\$9,000 to \$9,999.....	5,325	3,967	1,358	910	448	421	2,337	2,079	1,535	544	...	...	...
\$10,000 to \$10,999.....	3,548	3,127	421	1,019	598	421	1,345	1,184	1,184	...	109	...	109
\$11,000 to \$11,999.....	1,128	1,019	109	462	462	...	217	449	340	109	...	...	...
\$12,000 to \$14,999.....	1,592	1,375	217	326	109	217	326	940	940	...	...	...	...
\$15,000 to \$19,999.....	81	81	...	...	...	...	...	81	81	...	...	...	...
\$20,000 or more.....	220	220	...	...	...	...	...	220	220	...	...	...	...
Median debt.....dollars..	5,900	4,900	7,200	6,300	4,500	7,300	7,400	3,900	3,800	...	1,300	1,200	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	144,472	115,221	29,251	56,058	34,079	20,351	26,161	62,251	57,428	4,823	28,884	20,351	8,533
Less than \$20.....	2,190	1,918	272	1,168	897	...	...	1,022	1,022	...	22,606	20,025	2,581
\$20 to \$24.....	9,890	9,501	389	5,796	5,665	...	109	3,985	3,727	258	1,462	326	1,136
\$25 to \$29.....	10,777	10,301	476	6,086	5,828	41	326	4,363	4,146	217	1,282	...	1,282
\$30 to \$34.....	14,408	12,941	1,467	5,461	4,524	937	1,644	7,303	6,882	421	978	...	978
\$35 to \$39.....	18,656	13,670	4,986	8,290	3,820	4,143	2,649	7,717	7,241	476	639	...	639
\$40 to \$44.....	27,737	16,023	11,714	16,844	6,466	10,120	5,698	5,195	4,828	367	109	...	109
\$45 to \$49.....	15,082	11,428	3,654	5,630	3,144	2,214	5,840	3,603	2,924	679	272	...	272
\$50 to \$54.....	16,221	13,012	3,209	3,440	1,399	2,040	5,304	7,477	6,607	870	435	...	435
\$55 to \$59.....	6,456	5,342	1,114	1,168	910	149	2,231	3,056	2,744	312	...	...	...
\$60 to \$64.....	5,434	5,203	231	571	421	109	1,168	3,694	3,613	81	380	...	380
\$65 to \$69.....	4,490	4,001	489	598	217	380	421	3,472	3,363	109	109	...	109
\$70 to \$79.....	5,417	5,091	326	788	679	109	543	4,086	3,868	218	41	...	41
\$80 to \$89.....	3,573	2,758	815	218	109	109	218	3,137	2,431	706	381	...	381
\$90 to \$119.....	2,793	2,684	109	...	...	...	...	2,793	2,684	109	190	...	190
\$120 or more.....	1,348	1,348	...	...	...	...	...	1,348	1,348	...	...	...	...
Median payment.....dollars..	42	42	43	40	35	42	47	47	46	...	12	10	...

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			
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE												
Less than 20 percent.....	16,014	15,865	149	4,853	4,744	...	109	...	...	11,162	11,121	41
20 to 39 percent.....	34,658	33,911	747	11,766	11,385	...	380	326	326	22,566	22,199	367
40 to 59 percent.....	31,158	29,623	1,535	10,398	10,180	217	...	3,356	3,247	17,404	16,195	1,209
60 to 69 percent.....	16,651	14,178	2,473	5,964	4,945	489	530	6,255	6,146	4,432	3,087	1,345
70 to 79 percent.....	16,990	11,670	5,320	6,529	2,201	4,198	130	6,929	6,712	3,532	2,757	774
80 to 84 percent.....	9,211	3,804	5,407	5,053	258	4,687	109	3,356	3,125	231	801	421
85 to 89 percent.....	8,881	3,018	5,863	4,322	41	4,064	217	3,730	2,747	983	829	231
90 to 94 percent.....	6,365	2,086	4,279	3,790	...	3,749	41	1,746	1,366	380	829	720
95 to 99 percent.....	272	272	2,513	2,472	...	2,363	109	41	...	41	272	272
100 percent or more.....	2,027	954	1,073	802	217	584	...	421	41	380	804	109
Market value not reported.....	750	750	...	109	109	...	...	...	...	...	641	641
Median percent.....	54	45	84	62	42	86	...	75	73	...	38	36
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE												
Less than \$2.50.....	5,355	4,975	380	815	435	380	...	1,114	1,114	...	3,426	3,426
\$2.50 to \$4.99.....	9,311	7,423	1,888	3,073	2,258	815	...	3,127	2,638	489	3,111	584
\$5.00 to \$7.49.....	17,516	13,128	4,388	3,766	764	2,894	109	6,328	5,526	802	7,422	584
\$7.50 to \$9.99.....	24,008	20,185	3,823	6,657	4,619	1,929	109	4,978	4,429	549	12,373	1,236
\$10.00 to \$12.49.....	29,002	24,910	4,092	9,634	6,684	2,217	734	3,712	3,603	109	15,656	1,033
\$12.50 to \$14.99.....	18,106	15,571	2,535	8,744	6,861	1,535	348	2,540	2,418	122	6,822	530
\$15.00 to \$17.49.....	12,792	11,040	1,752	6,440	5,231	1,209	...	2,147	1,875	272	4,206	272
\$17.50 to \$19.99.....	5,012	3,953	1,059	2,282	1,221	1,059	...	435	435	...	2,296	...
\$20.00 to \$24.99.....	4,773	3,793	980	1,956	1,685	272	...	815	815	...	1,402	109
\$25.00 or more.....	761	652	109	326	326	...	...	109	...	109	326	...
Taxes not payable in 1949 ¹	15,958	7,156	8,802	12,146	3,779	8,041	326	747	747	...	3,064	435
Taxes or value not reported.....	3,493	3,444	149	217	217	...	...	109	109	...	3,167	149
Median taxes.....dollars..	10.59	10.71	9.82	11.96	12.60	...	...	8.55	8.71	...	10.35	10.41
REAL ESTATE TAXES												
Less than \$20.....	4,540	4,431	109	435	326	109	...	625	625	...	3,480	3,480
\$20 to \$39.....	5,924	4,633	1,291	707	326	380	...	1,494	1,114	380	3,722	530
\$40 to \$59.....	11,109	8,895	2,214	2,513	978	1,426	109	3,622	3,364	258	4,974	421
\$60 to \$79.....	13,433	10,797	2,636	2,176	736	1,440	...	4,992	4,720	272	6,265	924
\$80 to \$99.....	14,968	12,246	2,722	4,674	2,772	1,793	109	4,108	3,288	820	6,187	...
\$100 to \$119.....	15,155	12,348	2,807	6,232	4,009	1,929	293	3,181	2,964	217	5,741	367
\$120 to \$139.....	15,148	12,591	2,557	5,356	3,478	1,769	109	2,133	2,092	41	7,659	639
\$140 to \$159.....	13,886	10,939	2,947	7,934	5,557	1,997	380	2,609	2,147	462	3,345	109
\$160 to \$199.....	18,036	15,534	2,472	9,225	7,785	1,388	81	1,467	1,467	...	7,314	1,033
\$200 to \$249.....	8,073	7,529	544	2,595	2,269	109	217	747	747	...	4,730	217
\$250 to \$299.....	2,978	2,978	...	1,304	1,304	...	...	109	109	...	1,565	...
\$300 or more.....	3,568	3,459	109	652	652	...	...	217	217	...	2,698	109
Taxes not payable in 1949.....	15,958	7,156	8,802	12,146	3,779	8,041	326	747	747	...	3,064	435
Taxes not reported.....	2,743	2,594	149	109	109	...	...	109	109	...	2,526	149
Median taxes.....dollars..	113	115	104	134	144	105	...	84	85	...	110	110
ORIGIN AND PURPOSE OF FIRST MORTGAGE												
Mortgage made or assumed at time property acquired.....	124,548	95,570	28,978	52,818	30,951	20,243	1,625	25,779	23,329	2,450	45,950	41,290
Mortgage refinanced or renewed.....	13,184	12,803	381	2,434	2,325	109	...	381	381	...	10,370	10,098
To increase loan for improvements or repairs.....	2,912	2,912	...	326	326	...	...	...	...	...	2,587	2,587
To increase loan for other reasons.....	2,478	2,369	109	367	258	109	...	...	...	...	2,111	...
To secure better terms.....	4,339	4,339	...	1,198	1,198	...	...	381	381	...	2,761	...
To renew or extend loan without increasing amount.....	1,617	...	109	109	109	...	...	...	...	...	1,509	...
For other purpose.....	1,838	1,566	272	434	434	...	...	...	...	...	1,402	272
Mortgage placed later than acquisition of property.....	7,756	7,756	...	804	804	...	...	...	...	...	6,952	6,952
To make improvements or repairs.....	2,486	2,486	...	217	217	...	...	...	...	...	2,269	...
To invest in other properties.....	872	872	...	...	...	...	...	...	...	...	872	...
To invest in business other than real estate.....	1,149	1,149	...	...	...	...	...	...	...	...	1,149	...
For other purpose.....	3,249	3,249	...	587	587	...	...	...	...	...	2,662	...
LENDER OF REFINANCED OR RENEWED MORTGAGE												
Total refinanced or renewed mortgages.....	13,184	12,803	381	2,434	2,325	109	...	381	381	...	10,370	10,098
Same lender.....	6,749	6,368	381	1,782	1,673	109	...	109	109	...	4,859	4,587
Different lender.....	6,435	6,435	...	652	652	...	...	272	272	...	5,511	5,511

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

Table 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.....	24,759	251,161	4,133	45,231	2,491	17,691	18,135	188,239
Average debt per property.....	...	10.1	...	10.9	...	7.1	...	10.4
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	1,003	1,113	41	37	...	...	963	1,076
\$2,000 to \$3,999.....	3,161	6,795	244	472	41	110	2,878	6,213
\$4,000 to \$5,999.....	4,830	19,266	651	2,603	286	1,359	3,893	15,304
\$6,000 to \$7,999.....	4,681	27,620	1,710	11,250	945	6,046	2,027	10,324
\$8,000 to \$9,999.....	3,490	26,124	712	6,013	845	6,625	1,933	13,486
\$10,000 to \$11,999.....	1,929	16,597	516	5,438	316	2,834	1,098	8,325
\$12,000 to \$14,999.....	1,402	14,946	102	1,260	61	717	1,239	12,969
\$15,000 to \$19,999.....	1,641	22,899	85	1,316	...	...	1,556	21,543
\$20,000 to \$24,999.....	662	12,160	...	...	...	...	662	12,160
\$25,000 to \$29,999.....	587	13,003	...	...	...	...	587	13,003
\$30,000 to \$49,999.....	661	21,209	...	...	...	...	661	21,209
\$50,000 to \$74,999.....	376	18,127	41	2,125	...	...	335	16,002
\$75,000 to \$99,999.....	131	9,187	...	...	...	...	131	9,187
\$100,000 to \$199,999.....	172	21,725	28	3,427	...	...	143	18,298
\$200,000 to \$499,999.....	28	5,780	...	...	...	...	28	5,780
\$500,000 or more.....	8	14,650	3	11,290	...	...	5	3,360
Median loan.....dollars..	7,300	...	7,100	...	...	...	7,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	2,385	2,675	163	167	...	...	2,222	2,508
\$2,000 to \$3,999.....	4,435	12,859	488	1,609	41	110	3,906	11,140
\$4,000 to \$5,999.....	4,465	21,579	407	2,052	367	1,803	3,692	17,724
\$6,000 to \$7,999.....	5,250	35,880	1,731	11,783	1,357	9,246	2,143	14,851
\$8,000 to \$9,999.....	2,491	21,669	631	5,546	623	5,384	1,236	10,739
\$10,000 to \$11,999.....	1,543	16,510	496	5,371	82	903	965	10,236
\$12,000 to \$14,999.....	1,171	15,847	45	598	20	245	1,106	15,004
\$15,000 to \$19,999.....	742	12,309	85	1,316	...	...	656	10,993
\$20,000 to \$24,999.....	887	13,744	...	...	...	...	887	19,744
\$25,000 to \$29,999.....	230	6,151	...	...	...	...	230	6,151
\$30,000 to \$49,999.....	701	27,314	...	...	...	...	701	27,314
\$50,000 to \$74,999.....	216	12,959	41	2,125	...	...	176	10,834
\$75,000 to \$99,999.....	45	3,902	...	...	...	...	45	3,902
\$100,000 to \$199,999.....	170	22,513	24	3,374	...	...	146	19,139
\$200,000 to \$499,999.....	22	5,470	...	...	...	...	22	5,470
\$500,000 or more.....	6	13,780	3	11,290	...	...	3	2,490
Median debt.....dollars..	6,300	...	6,900	...	...	...	5,400	...

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) ¹										
Total outstanding debt.....	234,990	197,907	37,083	143,924	37,560	17,449	173,617	144,058	29,559	16,149
Average debt per mortgage.....	9.5	9.5	9.5	10.6	11.8	7.0	9.6	9.4	10.6	3.9
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	95,270	84,330	10,940	34,703	29,222	15,581	44,986	40,687	4,299	1,368
Mutual savings bank.....	9,804	8,820	984	769	769	1,217	7,818	6,834	984	6
Savings and loan association.....	27,373	17,630	9,743	313	...	...	27,060	17,630	9,430	1,392
Life insurance company.....	55,606	47,478	8,128	7,898	7,328	...	47,708	40,150	7,558	82
Mortgage company.....	1,498	892	606	241	241	651	606	...	606	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	38,130	31,652	6,478	...	...	...	38,130	31,652	6,478	11,627
Other.....	7,309	7,105	204	...	...	...	7,309	7,105	204	1,674
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	55,911	43,510	12,401	13,398	12,051	1,090	41,423	30,369	11,054	5,633
1949.....	51,242	45,030	6,212	15,700	12,959	1,509	33,992	30,723	3,269	4,055
1948.....	48,025	42,749	5,276	3,778	2,031	6,209	38,038	35,083	2,955	2,937
1947.....	46,852	38,647	8,205	5,775	5,245	5,850	35,227	27,618	7,609	2,311
1946.....	13,030	10,003	3,027	1,151	1,151	2,750	9,129	6,419	2,710	990
1945 to 1945.....	15,043	13,081	1,962	3,992	3,992	...	11,051	9,089	1,962	223
1945 to 1939.....	4,256	4,256	...	...	...	...	4,232	4,232	...	...
1945 to 1934.....	631	631	...	106	106	...	525	525	...	...
1945 to 1934.....	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 6,042 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 322 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.....	24,759	20,863	3,896	14,133	3,178	2,491	18,135	15,352	2,784	4,118
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	11,447	9,980	1,467	3,571	2,737	2,260	5,616	5,140	476	1,048
Mutual savings bank.....	988	837	151	105	105	149	732	581	151	30
Savings and loan association.....	3,545	2,693	852	41	...	...	3,504	2,693	811	286
Life insurance company.....	2,206	1,935	271	331	249	...	1,876	1,686	190	61
Mortgage company.....	207	166	41	85	85	81	41	...	41	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	5,793	4,708	1,085	...	...	...	5,793	4,708	1,085	2,527
Other.....	574	544	30	...	...	...	574	544	30	146
FORM OF DEBT										
Mortgage or deed of trust.....	24,384	20,488	3,896	4,134	3,178	2,491	17,762	14,978	2,784	4,117
Contract to purchase.....	373	373	...	...	...	...	373	373	...	...
AMORTIZATION										
Fully amortized.....	19,967	16,625	3,342	4,134	3,178	2,491	13,342	11,113	2,229	2,918
Partially amortized.....	4,031	3,477	554	...	...	...	4,031	3,477	554	843
Not amortized.....	464	464	...	...	...	...	464	464	...	139
On demand.....	298	298	...	...	...	...	298	298	...	219
Regular principal payments required.....	94	94	...	...	...	...	94	94	...	1
No regular principal payments required.....	204	204	...	...	...	...	204	204	...	218
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	23,824	20,144	3,680	4,051	3,136	2,315	17,460	14,798	2,662	3,733
Delinquent:	...	...	...	...	...	...	...	...	...	41
Foreclosure in process.....	857	640	217	84	44	176	597	475	122	209
No regular payments required.....	82	82	...	...	...	...	82	82	...	136
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	4,985	4,124	861	1,291	1,046	170	3,525	2,908	617	1,038
1949.....	4,520	3,758	762	1,067	681	224	3,229	2,873	356	1,084
1948.....	5,552	4,736	816	374	129	899	4,278	3,788	490	918
1947.....	5,038	4,032	1,006	365	284	803	3,870	2,959	911	876
1946.....	1,687	1,470	217	204	204	393	1,090	913	177	55
1942 to 1945.....	2,317	2,085	232	712	712	...	1,606	1,374	232	146
1940 to 1941.....	456	456	...	41	41	...	415	415	...	...
1935 to 1939.....	203	203	...	81	81	...	122	122	...	...
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...
TERM OF MORTGAGE										
On demand.....	297	297	...	...	...	...	297	297	...	219
Less than 5 years.....	885	790	95	...	...	...	885	790	95	871
5 to 9 years.....	5,222	4,522	700	41	41	41	5,140	4,440	700	897
10 to 12 years.....	7,609	6,360	1,249	...	...	...	7,568	6,319	1,249	1,096
13 to 14 years.....	992	907	85	...	...	...	992	907	85	96
15 years.....	1,822	1,371	451	...	...	82	1,740	1,289	451	41
16 to 19 years.....	1,318	1,013	305	325	244	190	803	640	163	61
20 years.....	3,177	2,912	265	1,843	1,620	749	586	545	41	187
21 to 24 years.....	884	666	218	435	272	448	1	1	...	204
25 years.....	2,393	1,864	529	1,399	911	940	54	54	...	448
26 years or more.....	161	161	...	90	90	...	71	71	...	...
Median term.....years..	12	12	12	20	...	...	11	11	...	10
YEAR MORTGAGE DUE										
On demand.....	297	297	...	...	...	...	297	297	...	219
Fully amortized.....	19,970	16,627	3,343	4,133	3,177	2,491	13,346	11,116	2,230	2,918
Past due.....	9	9	...	...	...	...	9	9	...	...
1950 to 1951.....	232	232	...	...	...	...	232	232	...	244
1952 to 1953.....	1,194	1,086	108	...	...	...	1,194	1,086	108	279
1954 to 1955.....	1,370	1,290	80	81	81	...	1,288	1,208	80	240
1956 to 1957.....	1,685	1,421	264	...	...	41	1,644	1,380	264	349
1958 to 1959.....	3,147	2,429	718	81	81	...	3,066	2,348	718	479
1960 to 1964.....	4,639	3,854	785	...	...	123	4,517	3,732	785	421
1965 to 1969.....	3,442	2,869	573	1,614	1,391	871	958	683	275	204
1970 to 1974.....	4,058	3,284	774	2,234	1,542	1,456	367	367	...	661
1975 or later.....	194	153	41	123	82	...	71	71	...	41
Partially or not amortized.....	4,496	3,943	553	...	...	...	4,496	3,943	553	983
Past due.....	5	5	...	...	...	...	5	5	...	55
1950 to 1951.....	946	784	162	...	...	...	946	784	162	412
1952 to 1953.....	314	318	96	...	...	...	314	318	96	100
1954 to 1955.....	1,143	1,000	143	...	...	...	1,143	1,000	143	173
1956 to 1957.....	554	402	152	...	...	...	554	402	152	114
1958 to 1959.....	645	645	...	...	...	...	645	645	...	129
1960 to 1964.....	270	270	...	...	...	...	270	270	...	...
1965 to 1969.....	19	19	...	...	...	...	19	19	...	...
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 916 FHA-insured first mortgages with VA-guaranteed second mortgage, and 39 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.....	11	11	...	...	...	...	11	11	...	45
3.0 percent.....	122	122	...	...	...	...	122	122	...	...
3.1 to 3.5 percent.....	...	...	...	...	...	...	...	...	...	...
3.6 to 3.9 percent.....	9	9	...	...	...	...	9	9	...	...
4.0 percent.....	4,215	3,591	624	951	504	2,491	773	753	20	1,041
4.1 to 4.4 percent.....	105	50	55	81	41	...	23	9	14	...
4.5 percent.....	5,331	4,698	633	2,978	2,510	...	2,353	2,188	165	...
4.6 to 5.0 percent.....	7,566	6,410	1,156	122	122	...	7,446	6,288	1,156	605
5.1 to 5.5 percent.....	922	759	163	...	...	...	922	759	163	61
5.6 to 6.0 percent.....	6,336	5,072	1,264	...	...	...	6,336	5,072	1,264	1,800
6.1 percent or more.....	142	142	...	...	...	...	142	142	...	565
Median interest rate.....percent..	5.0	5.0	5.0	4.5	...	...	5.0	5.0	...	6.0
MORTGAGE LOAN										
Less than \$2,000.....	1,044	1,003	41	41	41	...	1,004	963	41	1,753
\$2,000 to \$3,999.....	3,565	2,917	648	244	244	41	3,280	2,632	648	1,145
\$4,000 to \$5,999.....	4,934	4,284	670	855	299	...	3,801	3,429	372	513
\$6,000 to \$7,999.....	5,382	4,362	1,020	2,015	1,507	1,012	2,356	1,926	430	186
\$8,000 to \$9,999.....	2,790	2,332	458	245	122	...	1,742	1,447	295	84
\$10,000 to \$11,999.....	1,768	1,650	118	475	434	295	999	942	57	292
\$12,000 to \$14,999.....	1,367	1,037	330	102	102	41	1,224	894	330	...
\$15,000 to \$19,999.....	1,615	1,319	296	85	85	...	1,529	1,233	296	2
\$20,000 to \$24,999.....	388	388	...	...	...	...	388	388	...	20
\$25,000 to \$29,999.....	588	547	41	...	...	...	588	547	41	48
\$30,000 to \$49,999.....	600	478	122	...	...	...	600	478	122	42
\$50,000 to \$74,999.....	460	335	125	41	41	...	410	294	125	6
\$75,000 to \$99,999.....	51	47	4	...	...	...	51	47	4	27
\$100,000 to \$199,999.....	172	149	23	28	28	...	143	120	23	...
\$200,000 to \$499,999.....	11	11	...	...	...	...	11	11	...	...
\$500,000 or more.....	8	8	...	3	3	...	5	5	...	...
Median loan.....dollars..	7,000	6,900	7,300	6,800	...	...	6,600	6,500	...	2,300
OUTSTANDING DEBT										
Less than \$2,000.....	2,562	2,344	218	163	163	...	2,399	2,181	218	2,340
\$2,000 to \$3,999.....	4,790	4,150	640	488	488	41	4,261	3,621	640	815
\$4,000 to \$5,999.....	4,644	3,919	725	611	326	381	3,654	3,227	427	382
\$6,000 to \$7,999.....	5,662	4,409	1,253	2,016	1,382	1,425	2,223	1,723	500	104
\$8,000 to \$9,999.....	1,809	1,603	208	203	163	...	1,002	857	145	230
\$10,000 to \$11,999.....	1,394	1,263	131	455	455	41	898	767	131	102
\$12,000 to \$14,999.....	1,287	940	347	45	45	...	1,242	895	347	2
\$15,000 to \$19,999.....	677	576	101	85	85	...	593	492	101	...
\$20,000 to \$24,999.....	615	534	81	...	...	...	615	534	81	20
\$25,000 to \$29,999.....	271	230	41	...	...	...	271	230	41	48
\$30,000 to \$49,999.....	643	599	44	...	...	...	643	599	44	42
\$50,000 to \$74,999.....	213	132	81	41	41	...	172	91	81	20
\$75,000 to \$99,999.....	10	4	6	...	...	...	10	4	6	13
\$100,000 to \$199,999.....	166	145	21	24	24	...	141	120	21	...
\$200,000 to \$499,999.....	8	8	...	...	...	...	8	8	...	...
\$500,000 or more.....	6	6	...	3	3	...	3	3	...	...
Median debt.....dollars..	6,100	6,000	6,500	6,600	...	...	5,200	5,000	...	1,700
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	24,040	20,343	3,897	4,134	3,177	2,492	17,416	14,632	2,784	3,758
Less than \$20.....	6,580	5,090	1,490	309	309	133	6,140	4,663	1,477	3,147
\$20 to \$24.....	2,285	2,067	218	431	411	81	1,772	1,615	157	183
\$25 to \$29.....	2,594	2,207	387	529	448	122	1,942	1,637	305	183
\$30 to \$34.....	2,375	2,028	347	520	316	265	1,591	1,468	123	41
\$35 to \$39.....	2,063	1,628	435	397	193	557	1,109	878	231	82
\$40 to \$44.....	2,724	2,232	492	1,431	1,065	326	967	882	85	81
\$45 to \$49.....	1,194	1,194	...	81	81	...	462	651	...	...
\$50 to \$54.....	1,477	1,172	305	163	81	383	932	749	183	41
\$55 to \$59.....	366	366	...	...	...	81	285	285	...	...
\$60 to \$64.....	822	741	81	1	1	41	780	699	81	...
\$65 to \$69.....	223	122	101	...	...	...	223	122	101	...
\$70 to \$79.....	562	562	...	272	272	...	290	290	...	...
\$80 to \$89.....	244	203	41	...	...	41	203	162	41	...
\$100 to \$119.....	367	367	...	...	...	...	367	367	...	...
\$120 or more.....	164	164	...	...	...	...	164	164	...	...
Median payment.....dollars..	31	31	28	38	...	...	27	28	...	11

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	24,759	20,863	3,896	4,133	3,178	916	2,491	18,135	15,352	2,783
STRUCTURES ON PROPERTY										
1 structure.....	22,291	18,902	3,389	4,080	3,145	896	2,450	15,762	13,431	2,332
2 structures or more.....	2,467	1,961	506	53	33	20	41	2,372	1,921	452
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	12,013	10,358	1,655	3,352	2,457	855	2,093	6,568	5,890	679
2 to 4 dwelling units.....	5,432	4,834	598	706	645	61	350	4,376	3,914	462
5 to 49 dwelling units.....	7,203	5,586	1,617	67	67	...	48	7,087	5,472	1,617
50 to 99 dwelling units.....	75	51	24	6	6	...	...	69	45	24
100 dwelling units or more.....	38	35	3	3	3	...	...	35	32	3
BUSINESS FLOOR SPACE ON PROPERTY										
Nons.....	23,064	19,434	3,630	4,133	3,177	916	2,491	16,442	13,924	2,518
Less than half.....	1,694	1,429	265	1	1	...	...	1,692	1,428	265
YEAR STRUCTURE BUILT ²										
1950 (part).....	248	167	81	43	2	41	...	206	165	41
1949.....	562	399	163	327	164	163	...	236	236	...
1948.....	1,438	1,018	420	665	319	305	31	742	668	74
1947.....	1,460	1,175	285	523	361	163	353	584	463	122
1946.....	496	360	136	122	41	81	360	14	...	14
1942 to 1945.....	2,674	2,552	122	1,109	987	122	679	886	886	...
1940 to 1941.....	1,125	1,084	41	325	285	41	162	637	637	...
1930 to 1939.....	3,726	3,242	484	977	977	...	245	2,504	2,060	443
1929 or earlier.....	12,649	10,550	2,099	41	41	...	621	11,988	9,964	2,024
Not reported.....	380	315	65	...	...	...	41	339	274	65
YEAR STRUCTURE ACQUIRED ²										
1950 (part).....	3,421	2,709	712	1,293	1,008	285	129	1,999	1,572	427
1949.....	2,972	2,297	675	1,025	679	346	224	1,724	1,415	310
1948.....	4,442	3,753	689	374	129	204	940	3,128	2,764	363
1947.....	3,848	3,099	749	320	238	81	804	2,725	2,071	653
1946.....	2,523	2,019	504	208	208	...	394	1,923	1,459	464
1942 to 1945.....	3,852	3,375	477	753	753	...	...	3,100	2,623	477
1940 to 1941.....	1,218	1,218	...	81	81	...	...	1,137	1,137	...
1930 to 1939.....	1,419	1,332	87	81	81	...	...	1,337	1,250	87
1929 or earlier.....	1,034	1,034	...	...	...	...	...	1,034	1,034	...
Not reported.....	31	27	4	...	...	...	...	31	27	4
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²										
New.....	4,432	3,747	685	1,474	1,006	427	452	2,508	2,291	217
Previously occupied.....	20,326	17,116	3,210	2,660	2,172	488	2,039	15,628	13,063	2,565
PURCHASE PRICE										
Less than \$2,000.....	41	41	...	...	...	...	...	41	41	...
\$2,000 to \$3,999.....	1,027	1,027	...	82	82	...	...	945	945	...
\$4,000 to \$5,999.....	2,926	2,597	329	448	366	81	163	2,316	2,068	247
\$6,000 to \$7,999.....	3,105	2,465	640	448	326	122	462	2,193	1,692	503
\$8,000 to \$9,999.....	4,700	4,150	550	1,560	1,113	448	1,253	1,887	1,827	61
\$10,000 to \$11,999.....	1,746	1,339	407	347	245	61	343	1,058	835	222
\$12,000 to \$14,999.....	2,894	2,375	519	801	638	163	182	1,911	1,579	336
\$15,000 to \$19,999.....	1,661	1,228	433	41	41	...	41	1,579	1,146	433
\$20,000 to \$24,999.....	1,279	1,150	129	106	106	...	7	1,167	1,038	129
\$25,000 to \$29,999.....	760	670	90	...	...	...	...	760	670	90
\$30,000 to \$49,999.....	1,872	1,499	373	41	41	...	...	1,831	1,458	373
\$50,000 to \$74,999.....	715	572	143	41	41	...	...	674	532	143
\$75,000 to \$99,999.....	394	310	84	...	...	...	...	394	310	84
\$100,000 to \$199,999.....	244	227	17	17	17	...	...	226	210	17
\$200,000 to \$499,999.....	98	89	9	11	11	...	...	87	78	9
\$500,000 or more.....	16	16	...	3	3	...	...	13	13	...
Property not acquired by purchase.....	547	465	82	...	...	...	...	546	465	82
Not reported.....	740	644	94	190	149	41	41	509	454	55
Median purchase price.....dollars..	9,900	9,700	11,400	9,500	...	...	...	12,100	11,300	...
MARKET VALUE										
Less than \$2,000.....	...	...	...	...	...	...	...	...	...	...
\$2,000 to \$3,999.....	364	364	...	...	...	...	...	364	364	...
\$4,000 to \$5,999.....	1,025	781	244	204	122	81	82	740	577	162
\$6,000 to \$7,999.....	2,202	2,012	190	203	122	81	367	1,632	1,524	109
\$8,000 to \$9,999.....	3,800	3,238	562	638	393	245	1,279	1,885	1,660	224
\$10,000 to \$11,999.....	3,742	3,214	528	1,670	1,304	325	231	1,841	1,720	121
\$12,000 to \$14,999.....	3,148	2,387	761	645	543	101	414	2,088	1,450	638
\$15,000 to \$19,999.....	2,982	2,684	298	516	476	41	119	2,346	2,090	257
\$20,000 to \$24,999.....	1,261	1,096	165	61	61	...	...	1,200	1,035	165
\$25,000 to \$29,999.....	1,042	924	118	45	45	...	...	998	880	118
\$30,000 to \$49,999.....	2,544	1,973	571	41	41	...	...	2,504	1,932	571
\$50,000 to \$74,999.....	883	740	143	41	41	...	...	842	699	143

¹ Table total includes 41 properties which have FHA-insured first mortgage with conventional second mortgage.

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

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE—Con.										
\$75,000 to \$99,999.....	557	435	122	...	...	...	...	557	435	122
\$100,000 to \$199,999.....	449	389	60	19	19	...	...	429	369	60
\$200,000 to \$499,999.....	179	170	9	7	7	...	...	172	163	9
\$500,000 or more.....	24	24	...	3	3	...	...	21	21	...
Not reported.....	561	436	125	43	2	41	...	519	434	84
Median market value.....dollars..	12,900	12,700	13,400	10,700	...	...	...	15,500	15,300	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	2,697	2,642	55	126	126	...	...	2,571	2,516	55
20 to 39 percent.....	7,460	6,711	749	367	367	...	7	7,086	6,337	749
40 to 59 percent.....	6,787	5,887	900	1,547	1,547	...	194	5,046	4,147	900
60 to 69 percent.....	2,260	1,551	709	312	250	61	516	1,433	787	647
70 to 79 percent.....	2,868	2,334	534	883	640	245	950	1,034	745	290
80 to 84 percent.....	1,025	668	357	528	243	244	316	181	164	17
85 to 89 percent.....	290	288	2	3	3	...	163	124	122	2
90 to 94 percent.....	469	164	305	286	1	285	142	41	41	...
95 to 99 percent.....	82	...	82	41	...	41	...	...	...	...
100 percent or more.....	263	181	82	...	...	...	163	100	59	41
Market value not reported.....	561	436	125	43	2	41	...	519	434	84
Median percent.....	46	43	63	60	...	...	...	38	36	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	17,731	14,414	3,317	4,052	3,096	916	2,452	11,230	9,027	2,202
Less than 50 percent.....	2,812	1,896	916	122	122	...	7	2,684	1,767	916
50 to 59 percent.....	3,726	2,936	790	309	309	...	...	3,417	2,627	790
60 to 64 percent.....	1,423	1,045	378	285	122	163	...	1,137	923	215
65 to 69 percent.....	1,220	1,016	204	366	204	163	82	773	773	...
70 to 74 percent.....	1,991	1,832	159	958	937	20	137	898	814	84
75 to 79 percent.....	1,901	1,372	529	888	481	366	122	890	768	122
80 to 84 percent.....	1,351	1,147	204	339	217	122	658	352	290	61
85 to 89 percent.....	925	843	82	287	246	41	232	408	408	...
90 to 94 percent.....	292	292	...	18	18	...	112	163	163	...
95 to 99 percent.....	308	308	...	126	126	...	81	100	100	...
100 percent or more.....	1,246	1,246	...	205	205	...	980	62	62	...
Purchase price not reported or property not acquired by purchase.....	536	481	55	149	109	41	41	346	332	14
Median percent.....	68	70	...	75	...	...	...	58	60	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	17,731	14,414	3,317	4,052	3,096	916	2,452	11,230	9,027	2,202
Less than 50 percent.....	1,983	1,896	87	122	122	...	7	1,855	1,767	87
50 to 59 percent.....	3,113	2,936	177	309	309	...	...	2,804	2,627	177
60 to 64 percent.....	1,309	1,045	264	122	122	...	...	1,187	923	264
65 to 69 percent.....	1,229	1,016	213	204	204	...	41	984	773	213
70 to 74 percent.....	2,199	1,832	367	937	937	...	82	1,182	814	367
75 to 79 percent.....	1,823	1,372	451	685	481	204	122	1,016	768	247
80 to 84 percent.....	1,432	1,147	285	257	217	41	679	495	290	203
85 to 89 percent.....	1,267	843	424	308	246	61	191	770	408	362
90 to 94 percent.....	589	292	297	222	18	163	126	243	163	80
95 to 99 percent.....	756	308	448	451	126	326	101	202	100	101
100 percent or more.....	1,492	1,246	246	286	205	81	1,062	145	62	84
Purchase price not reported or property not acquired by purchase.....	536	481	55	149	109	41	41	346	332	14
Median percent.....	72	70	...	77	...	...	...	63	60	...
TYPE OF OWNER										
Individual.....	23,325	19,596	3,729	3,674	2,717	916	2,450	17,203	14,587	2,617
Partnership.....	761	636	125	177	177	...	41	544	438	125
Corporation.....	671	630	41	282	282	...	...	388	347	41
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	17,729	14,415	3,314	4,053	3,096	916	2,450	11,228	9,027	2,201
Mortgage refinanced or renewed.....	4,165	3,684	481	41	41	...	41	4,083	3,603	481
To increase loan for improvements or repairs.....	1,207	1,125	82	...	...	...	...	1,207	1,125	82
To increase loan for other reasons.....	924	762	162	...	...	...	...	924	762	162
To secure better terms.....	1,015	861	154	41	41	...	...	974	821	154
To renew or extend loan without increasing amount.....	735	654	81	...	...	...	41	694	613	81
For other purpose.....	284	282	2	...	...	...	...	284	282	2
Mortgage placed later than acquisition of property.....	2,867	2,766	101	41	41	...	...	2,825	2,725	101
To make improvements or repairs.....	560	519	41	...	...	...	...	560	519	41
To invest in other properties.....	1,089	1,045	44	41	41	...	...	1,047	1,004	44
To invest in business other than real estate.....	489	473	16	...	...	...	...	489	473	16
For other purpose.....	729	729	...	...	...	...	...	729	729	...

¹ Table total includes 41 properties which have FHA-insured first mortgage with conventional second mortgage.

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	4,165	3,684	481	41	41	...	41	4,083	3,603	481
Same lender.....	2,707	2,501	206	...	...	...	41	2,666	2,460	206
Different lender.....	1,458	1,183	275	41	41	...	...	1,417	1,143	275
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	14,297	12,239	2,058	1,510	1,368	101	972	11,814	10,016	1,801
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	212	212	...	43	43	...	81	88	88	...
\$2.50 to \$4.99.....	333	313	20	...	...	...	41	293	273	20
\$5.00 to \$7.49.....	1,154	733	421	41	41	...	81	1,032	611	421
\$7.50 to \$9.99.....	1,884	1,483	401	122	82	...	259	1,503	1,198	305
\$10.00 to \$12.49.....	2,821	2,257	564	187	167	20	163	2,472	1,969	503
\$12.50 to \$14.99.....	2,291	2,210	81	297	297	...	163	1,832	1,750	81
\$15.00 to \$17.49.....	2,376	2,215	161	414	414	...	101	1,860	1,720	141
\$17.50 to \$19.99.....	738	531	207	42	42	...	81	615	408	207
\$20.00 to \$24.99.....	1,055	1,004	51	75	75	...	...	980	929	51
\$25.00 or more.....	723	720	3	126	126	...	...	599	596	3
Taxes not payable in 1949 ³	177	177	...	81	82	...	...	95	94	...
Taxes or value not reported.....	534	383	151	83	2	81	...	451	381	70
Median taxes.....dollars..	12.93	13.45	...	...	...	...	...	12.84	13.40	...
MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	494	384	110	...	...	...	41	453	343	110
\$20 to \$29.....	1,647	1,079	568	...	...	...	14	1,633	1,079	555
\$30 to \$39.....	2,527	2,025	502	65	45	20	163	2,299	1,858	441
\$40 to \$49.....	2,720	2,508	212	128	128	...	41	2,551	2,340	212
\$50 to \$59.....	2,071	2,030	41	302	302	...	203	1,564	1,524	41
\$60 to \$69.....	1,283	1,105	178	245	245	...	...	1,038	860	178
\$70 to \$79.....	813	711	102	244	203	...	223	344	304	41
\$80 to \$89.....	1,527	1,324	203	366	285	81	245	916	835	81
\$90 to \$99.....	217	176	41	58	58	...	...	160	119	41
\$100 or more.....	998	897	101	102	102	...	41	856	754	101
Median receipts.....dollars..	49	50	...	...	...	...	...	45	47	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	559	449	110	...	...	...	41	518	408	110
\$20 to \$29.....	1,979	1,394	585	...	...	...	14	1,965	1,394	572
\$30 to \$39.....	2,639	2,140	499	65	45	20	163	2,412	1,974	438
\$40 to \$49.....	2,560	2,348	212	128	128	...	41	2,392	2,180	212
\$50 to \$59.....	1,949	1,908	41	302	302	...	203	1,443	1,402	41
\$60 to \$69.....	1,294	1,089	205	245	245	...	...	1,050	844	205
\$70 to \$79.....	726	665	61	244	204	...	224	259	259	...
\$80 to \$89.....	1,435	1,232	203	366	285	81	245	824	743	81
\$90 to \$99.....	217	176	41	58	58	...	...	160	119	41
\$100 or more.....	998	837	101	102	102	...	41	795	693	101
Median receipts.....dollars..	47	49	...	...	...	...	...	44	45	...
TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	531	429	102	...	...	...	41	492	389	102
5 to 9 percent.....	6,683	5,786	897	720	576	101	379	5,584	4,883	700
10 to 14 percent.....	5,458	4,704	754	772	772	...	428	4,259	3,566	694
15 to 19 percent.....	642	583	59	...	...	...	41	600	542	59
20 to 24 percent.....	441	277	164	14	14	...	41	386	222	164
25 to 29 percent.....	74	61	13	...	...	...	...	74	61	13
30 to 34 percent.....	41	41	...	...	...	...	...	41	41	...
35 to 39 percent.....	4	4	...	4	4	...	...	...	...	...
40 percent or more.....	51	51	...	...	...	...	41	10	10	...
Market value not reported.....	372	302	70	2	2	...	...	371	300	70
Median percent.....	10	10	...	...	...	...	...	10	10	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Less than 50 percent.....	243	229	14	...	...	...	...	242	229	14
50 to 79 percent.....	673	657	16	...	...	...	...	673	657	16
80 to 89 percent.....	370	208	162	...	...	...	...	370	208	162
90 to 99 percent.....	59	55	4	...	...	...	...	59	55	4
100 percent.....	12,965	11,101	1,864	1,511	1,368	101	972	10,484	8,878	1,606

¹ Table total includes 41 properties which have FHA-insured first mortgage with conventional second mortgage.² Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.³ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	13,026	11,158	1,868	1,511	1,369	101	971	10,547	8,940	1,612
Less than \$20.....	489	191	298	2	2	...	81	406	108	298
\$20 to \$39.....	1,624	1,349	275	...	...	...	96	1,529	1,268	261
\$40 to \$59.....	2,397	1,984	413	...	...	...	163	2,233	1,862	373
\$60 to \$79.....	2,000	1,703	297	79	59	20	163	1,759	1,483	277
\$80 to \$99.....	1,668	1,418	250	208	208	...	244	1,218	1,008	210
\$100 to \$119.....	1,194	1,133	61	207	166	...	20	967	967	...
\$120 to \$139.....	1,686	1,575	111	541	541	...	41	1,105	994	111
\$140 to \$159.....	752	711	41	209	209	...	163	380	340	41
\$160 to \$199.....	563	522	41	82	82	...	...	480	440	41
\$200 to \$299.....	229	229	...	21	21	...	...	208	208	...
\$300 or more.....	82	82	...	...	...	...	...	82	82	...
Taxes not payable in 1949.....	177	177	...	81	81	...	...	96	96	...
Taxes not reported.....	165	84	81	81	...	81	...	84	84	...
Median taxes.....dollars..	73	78	...	...	...	...	...	67	70	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Properties with both interest and principal in first mortgage payments.....	13,789	11,730	2,059	1,513	1,370	101	974	11,306	9,503	1,802
Less than 30 percent.....	1,262	1,262	...	99	99	...	82	1,082	1,082	...
30 to 39 percent.....	1,699	1,699	...	444	444	...	...	1,254	1,254	...
40 to 49 percent.....	2,165	1,974	191	577	577	...	122	1,466	1,275	191
50 to 59 percent.....	1,902	1,705	197	204	122	81	245	1,454	1,338	116
60 to 69 percent.....	2,019	1,606	413	83	83	...	96	1,840	1,441	399
70 to 79 percent.....	1,314	1,229	85	45	45	...	183	1,087	1,022	65
80 to 89 percent.....	989	695	294	...	...	...	41	949	654	294
90 to 99 percent.....	920	661	259	20	...	20	123	778	620	158
100 percent or more.....	1,519	899	620	41	...	...	82	1,396	817	579
Median percent.....	59	55	...	...	...	...	...	62	59	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS² LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	13,789	11,730	2,059	1,513	1,370	101	974	11,306	9,503	1,802
Less than 30 percent.....	834	834	...	59	59	...	84	695	695	...
30 to 39 percent.....	954	954	...	124	124	...	...	830	830	...
40 to 49 percent.....	1,794	1,740	54	528	528	...	...	1,266	1,212	54
50 to 59 percent.....	1,581	1,444	137	247	247	...	203	1,130	992	137
60 to 69 percent.....	2,157	1,634	523	81	81	...	136	1,939	1,430	509
70 to 79 percent.....	1,389	1,367	22	122	122	...	245	1,023	1,001	22
80 to 89 percent.....	1,236	1,173	63	127	127	...	101	1,008	965	43
90 to 99 percent.....	585	367	218	...	...	...	...	386	367	218
100 percent or more.....	2,917	1,956	961	61	...	20	204	2,652	1,835	818
Taxes not payable in 1949 or not reported.....	342	261	81	164	82	81	...	177	176	1
Median percent.....	67	65	...	...	...	...	...	68	67	...

¹ Table total includes 41 properties which have FHA-insured first mortgage with conventional second mortgage.
² Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

Chapter 24

SEATTLE
WASHINGTON
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.....	725
2.—Property characteristics, by government insurance status of first mortgage: 1950.....	725
TOTAL OWNER-OCCUPIED PROPERTIES	
3.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	726
4.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	726
5.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	729
OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT	
6.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	732
7.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	732
8.—Property and owner characteristics, by government insurance status of first mortgage: 1950.....	735
TOTAL RENTAL PROPERTIES	
9.—Mortgage loan and outstanding debt on property, by government insurance status of first mortgage: 1950.....	739
10.—Characteristics of first and junior mortgages, by government insurance status: 1950.....	739
11.—Property characteristics, by government insurance status of first mortgage: 1950.....	742

SEATTLE
STANDARD METROPOLITAN AREA

The Seattle Standard Metropolitan Area comprises King County.

724

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.....	81,023	456,821	26,708	179,624	11,722	77,363	42,592	199,834
Average debt per property.....	...	5.6	...	6.7	...	6.5	...	4.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	21,599	37,787	3,536	7,815	...	771	17,770	29,201
\$4,000 to \$5,999.....	19,917	78,094	7,121	28,641	2,670	12,309	10,128	37,144
\$6,000 to \$7,999.....	20,264	122,670	7,944	50,339	4,848	31,468	7,475	40,863
\$8,000 to \$9,999.....	12,632	102,096	5,473	45,032	3,335	27,294	3,822	29,770
\$10,000 to \$11,999.....	3,084	29,204	1,275	12,495	580	5,521	1,231	11,188
\$12,000 to \$14,999.....	1,964	22,625	1,144	14,207	...	...	820	8,418
\$15,000 to \$19,999.....	802	10,678	162	2,463	...	...	640	8,215
\$20,000 to \$49,999.....	405	9,883	2	55	...	...	403	9,828
\$50,000 to \$99,999.....	217	11,572	3	254	...	...	214	11,318
\$100,000 or more.....	142	32,212	48	18,323	...	...	94	13,889
Median loan.....dollars..	5,900	...	6,600	...	7,400	...	4,700	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	32,463	71,272	6,775	18,061	932	3,023	24,758	50,188
\$4,000 to \$5,999.....	17,515	85,896	6,221	30,414	3,194	16,369	8,100	39,113
\$6,000 to \$7,999.....	20,948	151,290	8,907	63,876	6,049	44,048	5,991	43,366
\$8,000 to \$9,999.....	6,034	54,245	2,829	25,495	1,489	13,304	1,714	15,446
\$10,000 to \$11,999.....	1,706	18,398	932	10,085	56	619	719	7,694
\$12,000 to \$14,999.....	1,264	16,197	830	10,598	...	...	434	5,599
\$15,000 to \$19,999.....	488	7,941	162	2,463	...	...	325	5,478
\$20,000 to \$49,999.....	335	10,738	2	55	...	...	333	10,683
\$50,000 to \$99,999.....	164	11,665	3	254	...	...	63	11,411
\$100,000 or more.....	108	29,179	47	18,323	...	...	161	10,856
Median debt.....dollars..	4,800	...	6,000	...	6,700	...	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.....	81,023	75,134	5,889	26,710	22,439	3,496	774	11,722	11,625	97	42,592	41,070	1,522
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	74,065	68,453	5,612	25,361	21,211	3,428	722	11,424	11,327	97	37,280	35,915	1,366
2 to 4 dwelling units.....	5,202	5,033	169	1,293	1,172	68	52	298	298	...	3,613	3,564	48
5 to 49 dwelling units.....	1,664	1,569	95	49	49	...	...	...	...	...	1,615	1,519	95
50 dwelling units or more.....	92	79	13	7	7	...	...	...	...	...	85	72	13
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	79,736	73,908	5,828	26,426	22,201	3,452	774	11,569	11,472	97	41,739	40,235	1,505
Less than half.....	1,289	1,226	63	282	238	44	...	154	153	...	854	835	19
YEAR STRUCTURE BUILT													
1950 (part).....	1,919	1,844	75	1,172	1,113	59	...	347	847	...	400	384	16
1949.....	4,615	4,153	462	2,427	2,025	394	8	570	570	...	1,616	1,557	60
1948.....	3,621	3,086	535	1,545	1,010	448	88	294	294	...	1,783	1,783	...
1947.....	4,720	4,023	697	1,967	1,554	397	16	1,270	1,270	...	1,482	1,197	284
1946.....	2,471	2,321	150	695	588	106	...	591	547	44	1,186	1,186	...
1942 to 1945.....	10,392	9,369	1,023	4,898	4,004	852	44	2,726	2,726	...	2,767	2,640	128
1940 to 1941.....	6,841	6,497	344	2,590	2,418	172	...	1,172	1,119	53	3,081	2,962	119
1930 to 1939.....	12,743	12,217	526	3,809	3,299	466	44	1,806	1,806	...	7,128	7,113	16
1929 or earlier.....	32,172	30,138	2,034	7,325	6,191	559	575	2,718	2,718	...	22,130	21,229	901
Not reported.....	1,532	1,488	44	281	237	44	...	228	228	...	1,020	1,020	...
MARKET VALUE													
Less than \$4,000.....	3,187	3,187	...	147	147	...	...	16	16	...	3,025	3,025	...
\$4,000 to \$5,999.....	8,511	8,182	329	969	857	69	44	1,199	1,102	97	6,345	6,226	120
\$6,000 to \$7,999.....	16,572	15,238	1,334	3,779	2,699	88	88	3,953	3,953	...	8,838	8,585	253
\$8,000 to \$9,999.....	17,812	15,960	1,852	7,542	6,171	1,285	88	3,150	3,150	...	7,122	6,641	481
\$10,000 to \$11,999.....	13,030	12,150	880	5,376	4,652	666	60	2,152	2,152	...	5,500	5,345	154
\$12,000 to \$14,999.....	8,853	8,299	554	3,535	3,196	251	88	942	942	...	4,376	4,159	216
\$15,000 to \$19,999.....	7,766	6,977	789	3,724	3,083	235	408	152	152	...	3,889	3,742	147
\$20,000 to \$49,999.....	4,117	4,036	81	1,453	1,453	...	...	8	8	...	2,657	2,577	81
\$50,000 to \$99,999.....	483	43	44	90	90	...	...	44	44	...	350	306	44
\$100,000 or more.....	304	291	13	50	50	...	...	...	...	...	253	240	13
Not reported.....	396	380	16	45	45	...	...	110	110	...	241	226	16
Median market value.....dollars..	9,300	9,300	9,100	10,200	10,300	...	...	8,300	8,300	...	8,700	8,700	...

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.....	73,473	370,709	25,188	152,330	11,035	72,806	37,251	145,573
Average debt per property.....	...	5.0	...	6.0	...	6.6	...	3.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	4,274	3,393	44	66	...	...	4,230	3,327
\$2,000 to \$2,999.....	6,354	10,146	1,028	1,470	88	193	5,239	8,483
\$3,000 to \$3,999.....	8,914	21,033	2,325	5,984	206	578	6,383	14,471
\$4,000 to \$4,999.....	8,975	31,065	3,391	11,905	787	2,993	4,797	16,167
\$5,000 to \$5,999.....	9,277	40,751	3,218	14,846	1,657	8,239	4,403	17,666
\$6,000 to \$6,999.....	9,340	50,624	3,994	23,148	1,377	7,832	3,969	19,644
\$7,000 to \$7,999.....	9,339	63,336	3,456	23,931	3,217	22,001	2,861	17,604
\$8,000 to \$8,999.....	6,944	24,035	2,837	22,217	2,152	17,063	1,955	14,755
\$9,000 to \$9,999.....	4,854	41,650	2,477	21,487	989	14,387	1,387	11,633
\$10,000 to \$10,999.....	1,992	18,956	962	9,454	473	4,418	557	5,084
\$11,000 to \$11,999.....	722	6,941	272	2,654	91	959	360	3,328
\$12,000 to \$14,999.....	1,679	19,568	1,030	12,854	...	...	649	6,714
\$15,000 to \$19,999.....	545	7,608	153	2,314	...	...	392	5,294
\$20,000 or more.....	70	1,403	...	...	...	...	70	1,403
Median loan.....dollars..	5,800	...	6,600	...	7,400	...	4,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	12,245	13,426	1,564	1,981	44	70	10,637	11,375
\$2,000 to \$2,999.....	7,753	18,973	1,650	4,186	206	548	5,397	14,239
\$3,000 to \$3,999.....	9,457	32,981	3,115	10,645	666	2,361	5,677	19,975
\$4,000 to \$4,999.....	8,669	38,766	3,290	14,617	1,075	4,878	4,305	19,271
\$5,000 to \$5,999.....	7,415	40,226	2,633	14,368	1,877	10,261	2,905	15,597
\$6,000 to \$6,999.....	7,793	50,331	3,428	22,192	2,118	13,736	2,246	14,403
\$7,000 to \$7,999.....	11,894	92,206	4,992	38,271	3,697	28,751	3,205	25,184
\$8,000 to \$8,999.....	1,865	15,551	914	7,608	537	4,512	414	3,431
\$9,000 to \$9,999.....	3,424	31,971	1,808	16,917	759	7,070	856	7,984
\$10,000 to \$10,999.....	1,016	10,538	565	5,851	9	94	441	4,593
\$11,000 to \$11,999.....	515	5,944	315	3,641	47	525	155	1,778
\$12,000 to \$14,999.....	1,042	13,314	759	9,739	...	...	283	3,575
\$15,000 to \$19,999.....	360	5,854	153	2,314	...	...	206	3,540
\$20,000 or more.....	26	628	...	...	...	...	26	628
Median debt.....dollars..	4,800	...	6,000	...	6,700	...	3,300	...

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA		VA total	VA	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total first mortgages	With no second mortgage								
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	362,531	334,899	27,632	146,514	123,579	19,636	72,762	143,255	138,856	4,399	8,182	4,387	3,795
Average debt per mortgage.....	4.9	4.9	5.0	5.8	5.9	5.8	6.6	3.8	3.9	3.4	1.5	1.3	1.8
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	39,438	35,287	4,151	17,957	14,451	1,835	4,470	17,011	16,366	645	1,743	425	1,318
Mutual savings bank.....	42,880	41,619	1,261	21,842	20,721	955	4,981	16,057	16,057	...	224	145	79
Savings and loan association.....	51,762	48,452	3,310	16,529	14,241	1,587	8,068	27,165	26,301	864	1,100	352	748
Life insurance company.....	107,691	92,454	15,237	75,917	61,249	13,733	21,470	10,304	9,735	569	3,200	3,200	...
Mortgage company.....	13,001	12,451	550	9,373	8,823	459	1,668	1,960	1,960	...	124	109	15
Federal National Mortgage Association.....	33,642	32,840	802	1,537	735	1,047	32,105	...	...	...	156	156	...
Individual.....	66,542	64,344	2,198	...	...	...	...	66,542	64,344	2,198	1,608	...	1,608
Other.....	7,575	7,452	123	3,359	3,359	...	...	4,216	4,093	123	27	...	27
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	79,115	73,478	5,637	29,557	25,912	3,645	20,371	29,187	27,335	1,852	1,907	775	1,132
1949.....	118,774	111,640	7,134	30,244	43,568	6,283	25,708	42,822	42,364	458	2,297	1,256	1,041
1948.....	64,887	56,060	8,827	29,819	21,667	7,162	4,221	30,847	30,172	675	2,242	1,764	476
1947.....	50,466	46,541	3,925	16,050	12,951	1,792	13,676	20,740	19,914	826	1,248	426	522
1946.....	25,325	23,795	1,530	6,370	5,279	609	8,786	10,169	9,888	281	405	131	274
1942 to 1945.....	17,947	17,425	522	10,211	9,939	145	...	7,736	7,486	250	83	35	48
1940 to 1941.....	4,431	4,374	57	3,467	3,467	...	...	964	907	57	...	...	...
1935 to 1939.....	1,494	1,494	...	796	796	...	...	698	698	...	...	...	...
1930 to 1934.....	92	92	...	...	...	...	...	92	92	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 3,299 thousand dollars outstanding debt on 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.....	880	880	...	...	...	...	...	880	880	...	...	...	...
4.0 percent.....	15,228	14,906	322	1,870	1,636	191	11,035	2,324	2,324	...	3,406	3,362	44
4.1 to 4.4 percent.....	445	429	16	445	429	16	...	...	...	...	...	...	...
4.5 percent.....	25,231	21,273	3,958	22,742	18,872	3,156	...	2,488	2,400	88	88	...	88
4.6 to 5.0 percent.....	15,346	14,914	432	131	131	...	...	15,215	14,783	432	1,071	...	1,071
5.1 to 5.5 percent.....	732	732	...	...	...	...	...	732	732	...	...	...	...
5.6 to 6.0 percent.....	15,502	14,731	771	...	...	...	...	15,502	14,731	771	933	...	933
6.1 percent or more.....	110	110	...	...	...	...	...	110	110	...	...	...	...
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.....	4,383	4,230	153	44	44	...	...	4,339	4,186	153	3,844	2,908	935
\$2,000 to \$2,999.....	6,661	6,354	307	1,116	1,028	...	88	5,458	5,239	219	1,015	410	605
\$3,000 to \$3,999.....	9,170	8,673	497	2,501	2,282	175	250	6,420	6,186	234	219	44	175
\$4,000 to \$4,999.....	9,466	8,450	1,016	3,991	3,129	463	743	4,732	4,622	110	290	...	290
\$5,000 to \$5,999.....	10,436	8,930	1,506	3,993	2,974	1,019	1,657	4,787	4,300	487	44	...	44
\$6,000 to \$6,999.....	8,915	8,001	914	3,745	2,875	826	1,377	3,794	3,750	44	87	...	87
\$7,000 to \$7,999.....	8,983	8,363	620	3,283	2,664	488	3,217	2,483	2,483	...	...	...	...
\$8,000 to \$8,999.....	6,622	6,450	172	2,559	2,387	172	2,152	1,912	1,912	...	...	...	...
\$9,000 to \$9,999.....	4,117	3,942	175	1,827	1,652	131	989	1,300	1,300	...	...	...	...
\$10,000 to \$10,999.....	1,924	1,836	88	894	806	88	473	557	...	...	...	...	...
\$11,000 to \$11,999.....	679	679	...	228	228	...	91	360	360	...	...	...	...
\$12,000 to \$14,999.....	1,548	1,496	52	855	847	...	...	693	649	44	...	...	...
\$15,000 to \$19,999.....	501	501	...	153	153	...	...	348	348	...	...	...	...
\$20,000 or more.....	70	70	...	...	...	...	...	70	70	...	...	...	...
Median loan.....dollars..	5,600	5,700	5,500	6,200	6,300	...	7,400	4,500	4,500	...	1,400	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	12,632	12,004	628	1,608	1,520	...	44	10,981	10,440	541	4,218	2,968	1,249
\$2,000 to \$2,999.....	7,995	7,623	372	1,804	1,650	...	206	5,985	5,766	219	1,062	394	668
\$3,000 to \$3,999.....	9,489	9,070	419	3,359	3,028	332	710	5,420	5,420	...	88	...	88
\$4,000 to \$4,999.....	9,246	8,074	1,172	3,867	2,849	728	1,029	4,349	4,196	153	44	...	44
\$5,000 to \$5,999.....	8,127	6,889	1,238	3,098	2,195	861	1,877	3,151	2,817	334	87	...	87
\$6,000 to \$6,999.....	7,319	6,396	923	2,999	2,075	792	2,118	2,202	2,202	...	...	...	...
\$7,000 to \$7,999.....	7,237	6,902	335	3,466	3,132	335	2,268	1,502	1,502	...	...	...	...
\$8,000 to \$8,999.....	5,378	5,281	97	1,717	1,620	97	1,966	1,696	1,696	...	...	...	...
\$9,000 to \$9,999.....	3,311	3,092	219	1,696	1,477	175	759	856	856	...	...	...	...
\$10,000 to \$10,999.....	972	928	44	522	478	44	9	441	441	...	...	...	...
\$11,000 to \$11,999.....	436	428	8	235	227	...	47	155	155	...	...	...	...
\$12,000 to \$14,999.....	991	947	44	664	664	...	...	327	283	44	...	...	...
\$15,000 to \$19,999.....	316	316	...	153	153	...	...	163	163	...	...	...	...
\$20,000 or more.....	26	26	...	...	...	...	...	26	26	...	...	...	...
Median debt.....dollars..	4,700	4,600	5,100	5,600	5,600	...	6,700	3,300	3,300	...	1,300	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	72,653	67,155	5,498	25,191	21,067	3,362	11,037	36,432	35,141	1,291	5,324	3,362	1,961
Less than \$20.....	3,972	3,825	147	1,301	1,213	44	121	2,552	2,492	60	3,933	3,274	658
\$20 to \$24.....	4,829	4,507	322	2,340	2,061	235	88	2,402	2,358	44	197	44	159
\$25 to \$29.....	6,559	5,969	590	2,817	2,380	59	757	2,985	2,832	153	378	44	334
\$30 to \$34.....	8,449	7,066	1,383	3,369	2,291	1,069	1,069	4,012	3,794	218	378	...	378
\$35 to \$39.....	9,063	8,146	917	3,072	2,199	829	2,319	3,672	3,628	44	...	...	...
\$40 to \$44.....	11,734	11,171	563	4,017	3,497	410	2,894	4,823	4,779	44	...	...	...
\$45 to \$49.....	5,695	5,282	413	2,564	2,151	325	1,505	1,626	1,626	...	240	...	240
\$50 to \$54.....	8,619	8,004	615	1,845	1,673	172	1,182	5,592	5,149	443	88	...	88
\$55 to \$59.....	2,864	2,733	131	789	745	44	454	1,622	1,535	87	...	...	...
\$60 to \$64.....	4,006	3,721	285	1,064	888	131	360	2,583	2,473	110	...	...	...
\$65 to \$69.....	1,853	1,809	44	811	767	44	288	755	755	...	...	...	...
\$70 to \$79.....	2,181	2,181	...	479	479	...	...	1,703	1,703	...	...	...	...
\$80 to \$99.....	1,687	1,599	88	635	635	...	...	1,051	963	88	110	...	110
\$100 to \$119.....	705	705	...	44	44	...	...	661	661	...	...	...	...
\$120 or more.....	437	437	...	44	44	...	...	393	393	...	...	...	...
Median payment.....dollars..	41	41	36	39	40	...	42	42	42	...	13	...	...

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 conventional second mortgage				
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	8,440	8,352	88	1,519	1,519	...	...	44	44	...	6,878	6,790	88
20 to 39 percent.....	15,884	15,293	591	4,269	4,116	...	153	250	250	...	11,364	10,927	438
40 to 59 percent.....	18,011	17,224	787	7,438	6,885	219	334	1,002	1,002	...	9,572	9,339	234
60 to 69 percent.....	9,437	8,327	1,110	4,577	3,709	782	88	1,607	1,563	44	3,252	3,055	197
70 to 79 percent.....	8,614	7,836	778	3,951	3,217	682	52	1,820	1,820	...	2,843	2,799	44
80 to 84 percent.....	4,416	3,630	786	1,358	617	654	88	1,805	1,761	44	1,252	1,252	...
85 to 89 percent.....	2,705	2,364	341	806	465	341	...	1,124	1,124	...	775	775	...
90 to 94 percent.....	2,596	1,893	703	624	241	369	44	1,221	1,221	...	722	432	290
95 to 99 percent.....	1,925	1,756	169	169	...	169	...	1,665	1,665	...	91	91	...
100 percent or more.....	1,318	1,171	147	447	300	147	...	498	498	...	373	373	...
Market value not reported.....	128	128	...	...	...	...	...	...	...	...	128	128	...
Median percent.....	54	52	72	58	54	...	...	82	82	...	41	40	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	1,897	1,722	175	437	306	44	88	88	88	...	1,372	1,329	44
\$2.50 to \$4.99.....	8,757	8,319	438	1,436	1,195	131	110	870	870	...	6,452	6,254	197
\$5.00 to \$7.49.....	26,309	23,837	2,472	8,881	7,180	1,191	509	3,781	3,737	44	13,649	12,921	728
\$7.50 to \$9.99.....	19,023	18,332	691	6,933	5,461	472	...	3,436	3,392	44	8,654	8,479	175
\$10.00 to \$12.49.....	7,026	6,044	982	3,154	2,188	923	44	1,324	1,324	...	2,548	2,533	16
\$12.50 to \$14.99.....	1,666	1,622	44	350	307	44	...	490	490	...	825	825	...
\$15.00 to \$17.49.....	481	465	16	169	153	16	...	44	44	...	268	268	...
\$17.50 to \$19.99.....	88	44	44	88	44	44	...	...	...	...	...	...	...
\$20.00 to \$24.99.....	203	...	...	125	125	...	...	44	44	...	34	34	...
\$25.00 or more.....	318	274	44	131	88	44	...	...	...	...	186	186	...
Taxes not payable in 1949 ¹	6,177	5,672	505	3,396	2,934	454	8	916	916	...	1,866	1,822	44
Taxes or value not reported.....	1,529	1,442	87	88	88	...	...	44	44	...	1,397	1,310	87
Median taxes.....dollars..	7.11	7.14	6.86	7.54	7.63	...	...	7.72	7.72	...	6.68	6.71	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	2,756	2,625	131	407	275	44	88	108	108	...	2,241	2,241	...
\$20 to \$39.....	10,864	10,579	285	820	732	44	44	1,288	1,244	44	8,756	8,603	153
\$40 to \$59.....	14,768	13,177	1,591	4,202	3,108	1,007	88	2,894	2,850	44	7,673	7,218	454
\$60 to \$79.....	12,987	11,824	1,163	5,130	4,344	589	197	2,360	2,360	...	5,498	5,120	378
\$80 to \$99.....	10,085	9,164	921	4,992	4,157	501	334	1,721	1,721	...	3,373	3,286	87
\$100 to \$119.....	5,188	4,794	394	2,317	1,966	350	...	813	813	...	2,058	2,015	44
\$120 to \$139.....	4,042	3,754	288	1,785	1,497	288	...	745	745	...	1,512	1,512	...
\$140 to \$159.....	1,970	1,926	44	1,017	973	44	...	103	103	...	850	850	...
\$160 to \$199.....	2,111	2,111	...	710	710	...	...	44	44	...	1,357	1,357	...
\$200 to \$249.....	547	547	...	175	175	...	...	...	...	...	372	372	...
\$250 to \$299.....	282	238	44	...	...	...	...	...	...	...	281	238	44
\$300 or more.....	272	228	44	153	110	44	...	...	...	...	119	119	...
Taxes not payable in 1949.....	6,177	5,672	505	3,396	2,934	454	8	916	916	...	1,866	1,822	44
Taxes not reported.....	1,426	1,339	87	88	88	...	...	44	44	...	1,294	1,207	87
Median taxes.....dollars..	62	62	63	76	78	...	...	61	62	...	51	51	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	58,339	53,230	5,109	21,399	17,476	3,362	561	10,566	10,522	44	26,377	25,233	1,143
Mortgage refinanced or renewed.....	9,557	9,316	241	3,046	2,893	...	154	382	338	44	6,125	6,081	43
To increase loan for improvements or repairs.....	3,157	3,047	110	944	835	...	110	44	44	...	2,168	2,168	...
To increase loan for other reasons.....	1,019	1,019	...	205	205	...	...	...	...	...	813	813	...
To secure better terms.....	3,578	3,491	87	1,488	1,488	...	...	228	184	44	1,860	1,816	43
To renew or extend loan without increasing amount.....	637	637	...	290	290	...	...	...	...	...	347	347	...
For other purpose.....	1,166	1,122	44	119	75	...	44	110	110	...	937	937	...
Mortgage placed later than acquisition of property.....	5,580	5,432	148	742	698	...	44	88	88	...	4,751	4,648	104
To make improvements or repairs.....	2,173	2,113	60	213	213	...	...	...	...	...	1,960	1,901	60
To invest in other properties.....	547	547	...	...	...	...	...	...	...	...	547	547	...
To invest in business other than real estate.....	822	822	...	110	110	...	...	...	...	...	713	713	...
For other purpose.....	2,038	1,950	88	419	375	...	44	88	88	...	1,531	1,487	44
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	9,557	9,316	241	3,046	2,893	...	154	382	338	44	6,125	6,081	43
Same lender.....	6,100	5,902	198	1,908	1,755	...	154	185	141	44	4,004	4,004	...
Different lender.....	3,457	3,414	43	1,138	1,138	...	...	197	197	...	2,121	2,077	43

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

SEATTLE STANDARD METROPOLITAN AREA

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	58,340	53,231	5,109	21,399	17,477	3,364	562	10,564	10,520	44	26,379	25,236	1,144
Less than 50 percent.....	4,932	4,161	771	999	665	44	290	103	103	...	3,830	3,392	438
50 to 59 percent.....	4,123	3,802	321	1,370	1,223	104	44	59	59	...	2,693	2,519	175
60 to 64 percent.....	3,642	3,501	141	1,822	1,725	97	...	131	131	...	1,689	1,645	44
65 to 69 percent.....	4,690	3,984	706	2,634	2,262	329	44	131	131	...	1,924	1,591	334
70 to 74 percent.....	5,525	4,300	1,225	3,906	2,724	1,138	44	279	235	44	1,342	1,342	...
75 to 79 percent.....	6,236	5,339	897	3,094	2,351	735	8	358	358	...	2,784	2,630	153
80 to 84 percent.....	7,025	6,190	835	3,738	2,903	792	44	767	767	...	2,521	2,521	...
85 to 89 percent.....	6,605	6,392	213	3,050	2,838	125	88	988	988	...	2,567	2,567	...
90 to 94 percent.....	3,373	3,373	...	410	410	...	...	1,144	1,144	...	2,019	2,019	...
95 to 99 percent.....	1,986	1,986	...	110	110	...	...	768	768	...	1,108	1,108	...
100 percent or more.....	9,581	9,581	...	213	213	...	...	5,836	5,836	...	3,533	3,533	...
Purchase price not reported or property not acquired by purchase.....	422	422	...	53	53	...	...	...	...	...	369	369	...
Median percent.....	80	81	73	75	75	...	...	100+	100+	...	78	79	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	58,340	53,231	5,109	21,399	17,477	3,364	562	10,564	10,520	44	26,379	25,236	1,144
Less than 50 percent.....	4,205	4,161	44	665	665	...	...	103	103	...	3,436	3,392	44
50 to 59 percent.....	3,999	3,802	197	1,267	1,223	44	...	59	59	...	2,672	2,519	153
60 to 64 percent.....	3,588	3,501	87	1,725	1,725	...	...	131	131	...	1,732	1,645	87
65 to 69 percent.....	4,181	3,984	197	2,306	2,262	44	...	131	131	...	1,744	1,591	153
70 to 74 percent.....	4,403	4,300	103	2,740	2,724	16	...	235	235	...	1,429	1,342	87
75 to 79 percent.....	5,427	5,339	88	2,395	2,351	44	...	358	358	...	2,674	2,630	44
80 to 84 percent.....	6,572	6,190	382	3,285	2,903	294	88	767	767	...	2,521	2,521	...
85 to 89 percent.....	7,253	6,392	861	3,501	2,838	619	44	988	988	...	2,764	2,567	197
90 to 94 percent.....	5,037	3,373	1,464	1,540	410	1,122	8	1,188	1,144	44	2,309	2,019	290
95 to 99 percent.....	2,615	1,986	629	739	110	542	88	768	768	...	1,108	1,108	...
100 percent or more.....	10,641	9,581	1,060	1,185	213	638	334	5,836	5,836	...	3,620	3,533	88
Purchase price not reported or property not acquired by purchase.....	422	422	...	53	53	...	...	...	...	...	369	369	...
Median percent.....	82	81	92	79	75	...	...	100+	100+	...	79	79	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	27,675	24,646	3,029	9,197	6,168	3,021	8	10,353	10,353	...	8,126	8,126	...
Veteran of World War I only.....	4,494	4,237	257	1,818	1,758	59	...	...	...	...	2,675	2,478	197
Other service or nonveteran.....	41,305	39,093	2,212	14,173	13,142	282	750	682	594	88	26,450	25,357	1,093

RESIDENTIAL FINANCING

Table 6.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELING 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.....	69,582	352,155	24,213	146,709	10,765	70,783	34,605	134,663
Average debt per property.....	...	5.1	...	6.1	...	6.6	...	3.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	3,748	2,966	44	66	...	...	3,704	2,900
\$2,000 to \$2,999.....	6,119	9,810	984	1,431	88	193	5,048	8,186
\$3,000 to \$3,999.....	8,518	20,250	2,270	5,924	206	578	6,041	13,748
\$4,000 to \$4,999.....	8,615	29,768	3,326	11,719	735	2,764	4,553	15,285
\$5,000 to \$5,999.....	8,735	38,508	3,050	14,067	1,649	8,204	4,037	16,237
\$6,000 to \$6,999.....	8,679	47,146	3,791	22,666	1,377	7,832	3,511	17,248
\$7,000 to \$7,999.....	9,232	61,544	3,244	22,528	3,217	23,001	2,771	17,015
\$8,000 to \$8,999.....	6,665	51,850	2,726	21,352	2,042	16,183	1,897	14,315
\$9,000 to \$9,999.....	4,604	39,584	2,433	21,115	888	7,651	1,282	10,818
\$10,000 to \$10,999.....	1,893	18,050	932	9,156	473	4,418	488	4,476
\$11,000 to \$11,999.....	612	5,845	272	2,654	91	959	250	2,232
\$12,000 to \$14,999.....	1,583	18,571	986	12,317	...	...	597	6,254
\$15,000 to \$19,999.....	535	7,488	153	2,314	...	...	382	5,174
\$20,000 or more.....	44	775	...	...	...	...	44	775
Median loan.....dollars..	5,800	...	6,600	...	7,400	...	4,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	11,343	12,597	1,465	1,882	44	70	9,834	10,645
\$2,000 to \$2,999.....	7,370	18,023	1,554	3,938	206	548	5,610	13,537
\$3,000 to \$3,999.....	8,978	31,264	3,071	10,509	666	2,361	5,241	18,394
\$4,000 to \$4,999.....	8,248	36,828	3,229	14,319	1,014	4,614	4,004	17,895
\$5,000 to \$5,999.....	6,953	37,637	2,484	13,555	1,877	10,261	2,592	13,821
\$6,000 to \$6,999.....	7,393	47,728	3,167	20,501	2,118	13,736	2,107	13,491
\$7,000 to \$7,999.....	11,676	90,556	4,876	37,403	3,644	28,337	3,156	24,816
\$8,000 to \$8,999.....	1,593	13,275	839	6,975	416	3,513	338	2,787
\$9,000 to \$9,999.....	3,342	31,198	1,799	16,831	723	6,724	820	7,643
\$10,000 to \$10,999.....	826	8,625	544	5,639	9	94	272	2,892
\$11,000 to \$11,999.....	500	5,770	307	3,552	47	525	147	1,693
\$12,000 to \$14,999.....	1,001	12,800	723	9,291	...	...	278	3,509
\$15,000 to \$19,999.....	360	5,854	153	2,314	...	...	206	3,540
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	4,800	...	6,000	...	6,700	...	3,300	...

Table 7.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELING 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.....	344,251	317,296	26,955	141,143	118,858	19,296	70,739	132,369	127,997	4,372	7,907	4,305	3,602
Average debt per mortgage.....	4.9	4.9	5.0	5.8	5.9	5.8	6.6	3.8	3.8	3.4	1.5	1.3	1.7
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	36,735	32,803	3,932	16,279	12,992	1,835	4,373	16,083	15,438	645	1,743	425	1,318
Mutual savings bank.....	41,360	40,099	1,261	21,310	20,189	955	4,946	15,104	15,104	...	224	145	79
Savings and loan association.....	49,969	46,686	3,283	16,410	14,122	1,587	7,841	25,718	24,881	837	1,075	352	723
Life insurance company.....	105,255	90,250	15,005	74,389	59,953	13,521	21,079	9,787	9,218	569	3,143	...	...
Mortgage company.....	12,145	11,686	459	8,517	8,058	459	1,668	1,960	1,960	...	109	109	...
Federal National Mortgage Association.....	32,261	31,567	694	1,429	735	939	30,832	...	...	...	131	131	...
Individual.....	59,542	57,344	2,198	...	...	...	...	59,542	57,344	2,198	1,455	...	1,455
Other.....	6,984	6,861	123	2,809	2,809	...	...	4,175	4,052	123	27	...	27
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	74,723	69,194	5,529	29,032	25,495	3,537	19,956	25,735	23,883	1,852	1,882	750	1,132
1949.....	112,742	105,931	6,811	47,159	40,806	6,051	24,623	40,960	40,502	458	2,200	1,199	1,001
1948.....	60,689	51,862	8,827	29,154	21,002	7,162	4,189	27,346	26,671	675	2,242	1,764	478
1947.....	48,345	44,420	3,925	15,606	12,507	1,792	13,544	19,195	18,369	826	1,248	426	822
1946.....	24,298	22,987	1,311	6,065	5,193	609	8,427	9,806	9,525	281	252	131	121
1942 to 1945.....	17,560	17,065	495	9,987	9,715	145	...	7,573	7,350	223	83	35	48
1940 to 1941.....	4,368	4,311	57	3,404	3,404	...	...	964	907	57	...	...	...
1935 to 1939.....	1,434	1,434	...	736	736	...	...	698	698	...	...	...	...
1930 to 1934.....	92	92	...	...	...	...	...	92	92	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...

¹ Includes 2,989 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

RESIDENTIAL FINANCING

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional	
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage								
Number of mortgages														
INTEREST RATE														
Less than 4.0 percent.....	867	867	...	...	...	...	...	867	867	...	...	...	...	...
4.0 percent.....	14,810	14,488	322	1,849	1,615	191	10,765	2,196	2,196	...	3,347	3,303	44	...
4.1 to 4.4 percent.....	429	413	16	429	413	16	...	...	...	...	...	...	...	...
4.5 percent.....	24,213	20,366	3,847	21,803	18,044	3,097	...	2,409	2,321	88	88	...	88	...
4.6 to 5.0 percent.....	14,476	14,060	416	131	131	...	...	14,345	13,929	416	1,012	...	1,012	...
5.1 to 5.5 percent.....	594	594	...	...	...	...	...	594	594	...	...	...	...	...
5.6 to 6.0 percent.....	14,084	13,313	771	...	...	...	...	14,084	13,313	771	925	...	925	...
6.1 percent or more.....	110	110	...	...	...	...	...	110	110	...	...	...	...	...
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.....	3,857	3,704	153	44	44	...	...	3,813	3,660	153	3,769	2,849	919	...
\$2,000 to \$2,999.....	6,426	6,119	307	1,072	984	...	88	5,267	5,048	219	1,007	410	597	...
\$3,000 to \$3,999.....	8,758	8,277	481	2,446	2,227	175	250	6,062	5,844	218	175	44	131	...
\$4,000 to \$4,999.....	9,106	8,090	1,016	3,926	3,064	463	691	4,488	4,378	110	290	...	290	...
\$5,000 to \$5,999.....	9,866	8,404	1,462	3,781	2,806	975	1,649	4,436	3,949	487	44	...	44	...
\$6,000 to \$6,999.....	8,210	7,340	870	3,498	2,672	826	1,377	3,336	3,292	44	87	...	87	...
\$7,000 to \$7,999.....	8,710	8,106	604	3,100	2,496	472	3,217	2,393	2,393	...	...	...	...	...
\$8,000 to \$8,999.....	6,359	6,187	172	2,463	2,291	172	2,042	1,854	1,854	...	...	...	...	...
\$9,000 to \$9,999.....	3,911	3,736	175	1,827	1,652	131	888	1,195	1,195	...	...	...	...	...
\$10,000 to \$10,999.....	1,825	1,737	88	864	776	88	473	488	488	...	...	...	...	...
\$11,000 to \$11,999.....	569	569	...	228	228	...	91	250	250	...	...	...	...	...
\$12,000 to \$14,999.....	1,452	1,408	44	811	811	...	...	641	597	44	...	...	...	...
\$15,000 to \$19,999.....	491	491	...	153	153	...	...	338	338	...	...	...	...	...
\$20,000 or more.....	44	44	...	...	...	...	...	44	44	...	...	...	...	...
Median loan.....dollars..	5,600	5,700	5,400	6,200	6,300	...	7,400	4,400	4,400	...	1,400	...	...	...
OUTSTANDING DEBT														
Less than \$2,000.....	11,714	11,102	612	1,509	1,421	...	...	10,162	9,637	525	4,135	2,909	1,226	...
\$2,000 to \$2,999.....	7,612	7,240	372	1,708	1,554	...	206	5,698	5,479	219	1,062	394	668	...
\$3,000 to \$3,999.....	9,025	8,606	419	3,315	2,984	332	710	5,000	5,000	...	44	...	44	...
\$4,000 to \$4,999.....	8,825	7,653	1,172	3,806	2,788	728	970	4,048	3,895	153	44	...	44	...
\$5,000 to \$5,999.....	7,577	6,427	1,150	2,862	2,046	817	1,877	2,838	2,504	334	87	...	87	...
\$6,000 to \$6,999.....	6,947	6,040	907	2,766	1,858	776	2,118	2,063	2,063	...	...	...	...	...
\$7,000 to \$7,999.....	7,019	6,684	335	3,350	3,016	335	2,215	1,453	1,453	...	...	...	...	...
\$8,000 to \$8,999.....	5,166	5,069	97	1,701	1,604	97	1,845	1,620	1,620	...	...	...	...	...
\$9,000 to \$9,999.....	3,229	3,010	219	1,687	1,468	175	723	820	820	...	...	...	...	...
\$10,000 to \$10,999.....	782	738	44	501	457	44	9	272	272	...	...	...	...	...
\$11,000 to \$11,999.....	413	413	...	219	219	...	47	147	147	...	...	...	...	...
\$12,000 to \$14,999.....	958	914	44	635	635	...	...	322	278	44	...	...	...	...
\$15,000 to \$19,999.....	316	316	...	153	153	...	...	163	163	...	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	4,700	4,600	5,000	5,600	5,600	...	6,700	3,200	3,300	...	1,200	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT														
Mortgages with payments which include both.....	68,768	63,396	5,372	24,215	20,203	3,302	10,767	33,791	32,516	1,275	5,241	3,303	1,938	...
Less than \$20.....	2,332	2,244	88	853	809	...	...	1,480	1,436	44	3,850	3,215	635	...
\$20 to \$24.....	4,233	3,970	263	2,227	2,008	219	44	1,962	1,918	44	197	44	153	...
\$25 to \$29.....	5,981	5,391	590	2,613	2,176	59	660	2,708	2,555	153	378	44	334	...
\$30 to \$34.....	7,771	6,396	1,375	3,187	2,117	1,069	1,061	3,524	3,306	218	378	...	378	...
\$35 to \$39.....	8,860	7,943	917	3,056	2,183	829	2,319	3,485	3,441	44	...	...	...	...
\$40 to \$44.....	11,706	11,143	563	4,004	3,484	410	2,894	4,808	4,764	44	...	...	...	...
\$45 to \$49.....	5,695	5,282	413	2,564	2,151	325	1,505	1,626	1,626	...	240	...	240	...
\$50 to \$54.....	8,531	7,916	615	1,845	1,673	172	1,182	5,504	5,061	443	88	...	88	...
\$55 to \$59.....	2,861	2,730	131	789	745	44	454	1,619	1,532	87	...	...	...	...
\$60 to \$64.....	3,993	3,708	285	1,064	888	131	360	2,570	2,460	110	...	...	...	...
\$65 to \$69.....	1,846	1,802	44	811	767	44	288	748	748	...	...	...	...	...
\$70 to \$79.....	2,176	2,176	...	479	479	...	...	1,698	1,698	...	...	...	...	...
\$80 to \$99.....	1,669	1,581	88	635	635	...	...	1,033	945	88	110	...	110	...
\$100 to \$119.....	685	685	...	44	44	...	...	641	641	...	...	...	...	...
\$120 or more.....	429	429	...	44	44	...	...	385	385	...	...	...	...	...
Median payment.....dollars..	42	42	37	40	41	...	42	43	43	...	13	...	...	...

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage				
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE														
Less than 20 percent.....	7,899	7,811	88	1,415	1,415	...	...	44	44	...	6,440	6,352	88
20 to 39 percent.....	15,097	14,506	591	4,061	3,908	...	153	250	250	...	10,785	10,348	438	
40 to 59 percent.....	16,534	15,763	771	7,180	6,627	...	219	334	989	...	8,366	8,148	218	
60 to 69 percent.....	8,991	7,897	1,094	4,319	3,466	...	766	88	1,599	1,555	44	3,073	2,876	197
70 to 79 percent.....	8,305	7,579	726	3,876	3,194	682	1,761	1,761	...	2,668	2,624	44
80 to 84 percent.....	4,338	3,596	742	1,286	588	610	88	1,805	1,761	44	1,247	1,247	...	
85 to 89 percent.....	2,651	2,310	341	806	465	341	...	1,111	1,111	...	734	734	...	
90 to 94 percent.....	2,543	1,840	703	654	241	369	44	1,177	1,177	...	713	423	290	
95 to 99 percent.....	1,792	1,623	169	169	...	169	...	1,532	1,532	...	91	91	...	
100 percent or more.....	1,310	1,163	147	447	300	147	...	498	498	...	365	365	...	
Market value not reported.....	122	122	...	...	...	...	...	...	...	...	122	122	...
Median percent.....	54	52	72	58	54	...	...	82	82	...	40	40	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE														
Less than \$2.50.....	1,760	1,585	175	350	219	44	88	88	88	...	1,322	1,279	44	
\$2.50 to \$4.99.....	8,009	7,571	438	1,397	1,156	131	110	788	788	...	5,824	5,626	197	
\$5.00 to \$7.49.....	25,321	22,893	2,428	8,564	6,907	1,191	465	3,773	3,729	44	12,985	12,257	728	
\$7.50 to \$9.99.....	18,029	17,338	691	6,563	6,091	472	...	3,336	3,292	44	8,130	7,955	175	
\$10.00 to \$12.49.....	6,649	5,742	907	3,043	2,126	864	44	1,280	1,280	...	2,326	2,326	...	
\$12.50 to \$14.99.....	1,607	1,563	44	350	307	44	...	454	454	...	803	803	...	
\$15.00 to \$17.49.....	410	394	16	169	153	16	...	44	44	...	197	197	...	
\$17.50 to \$19.99.....	88	44	44	88	44	44	...	...	...	...	...	...	...
\$20.00 to \$24.99.....	185	185	...	125	125	...	...	44	44	...	16	16	...
\$25.00 or more.....	310	266	44	131	88	44	...	...	...	...	178	178	...
Taxes not payable in 1949.....	5,790	5,293	497	3,344	2,890	454	...	916	916	...	1,531	1,487	44	
Taxes or value not reported.....	1,425	1,338	87	88	88	...	...	44	44	...	1,293	1,206	87
Median taxes.....dollars..	7.11	7.14	6.83	7.53	7.64	...	...	7.69	7.69	...	6.68	6.72	...
REAL ESTATE TAXES														
Less than \$20.....	2,306	2,175	131	307	175	44	88	44	44	...	1,956	1,956	...	
\$20 to \$39.....	9,068	8,827	241	526	482	44	...	1,214	1,170	44	7,328	7,175	153	
\$40 to \$59.....	14,012	12,480	1,532	3,814	2,764	963	88	2,806	2,762	44	7,392	6,953	438	
\$60 to \$79.....	12,742	11,595	1,147	5,016	4,246	573	197	2,316	2,316	...	5,411	5,033	378	
\$80 to \$99.....	9,962	9,041	921	4,971	4,136	501	334	1,721	1,721	...	3,271	3,184	87	
\$100 to \$119.....	5,183	4,789	394	2,317	1,966	350	...	813	813	...	2,053	2,010	44	
\$120 to \$139.....	4,034	3,746	288	1,777	1,489	288	...	745	745	...	1,512	1,512	...	
\$140 to \$159.....	1,955	1,911	44	1,017	973	44	...	103	103	...	835	835	...	
\$160 to \$199.....	2,104	2,104	...	710	710	...	...	44	44	...	1,350	1,350	...
\$200 to \$249.....	547	547	...	175	175	...	...	...	...	...	372	372	...
\$250 to \$299.....	279	235	44	...	...	...	...	...	...	...	278	235	44
\$300 or more.....	272	228	44	153	110	44	...	...	...	...	119	119	...
Taxes not payable in 1949.....	5,790	5,293	497	3,344	2,890	454	...	916	916	...	1,531	1,487	44	
Taxes not reported.....	1,328	1,241	87	88	88	...	...	44	44	...	1,196	1,109	87
Median taxes.....dollars..	64	64	64	78	80	...	...	62	63	...	53	53	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE														
Mortgage made or assumed at time property acquired.....	55,258	50,260	4,998	20,561	16,749	3,303	509	10,296	10,252	44	24,403	23,259	1,143	
Mortgage refinanced or renewed.....	9,134	8,893	241	2,931	2,778	...	154	382	338	44	5,816	5,772	43	
To increase loan for improvements or repairs.....	2,921	2,811	110	891	782	...	110	44	44	...	1,985	1,985	...	
To increase loan for other reasons.....	899	899	...	184	184	...	...	...	...	...	713	713	...
To secure better terms.....	3,532	3,445	87	1,447	1,447	...	...	228	184	44	1,855	1,811	43
To renew or extend loan without increasing amount.....	637	637	...	290	290	...	...	...	...	...	347	347	...
For other purpose.....	1,145	1,101	44	119	75	...	44	110	110	...	916	916	...	
Mortgage placed later than acquisition of property.....	5,193	5,061	132	720	676	...	44	88	88	...	4,386	4,298	88	
To make improvements or repairs.....	1,859	1,815	44	200	200	...	...	...	...	...	1,659	1,615	44
To invest in other properties.....	519	519	...	...	...	...	...	...	...	...	519	519	...
To invest in business other than real estate.....	822	822	...	110	110	...	...	...	...	...	713	713	...
For other purpose.....	1,993	1,905	88	410	366	...	44	88	88	...	1,451	1,451	44	
LENDER OF REFINANCED OR RENEWED MORTGAGE														
Total refinanced or renewed mortgages.....	9,134	8,893	241	2,931	2,778	...	154	382	338	44	5,816	5,772	43	
Same lender.....	5,842	5,644	198	1,847	1,694	...	154	185	141	44	3,807	3,807	...	
Different lender.....	3,292	3,249	43	1,084	1,084	...	...	197	197	...	2,009	1,965	43

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

SEATTLE STANDARD METROPOLITAN AREA

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt 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.....	7,530	86,112	1,522	27,294	687	4,557	5,341	54,261
Average debt per property.....	...	11.4	...	17.9	...	6.6	...	10.2
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	626	553	...	...	...	...	626	553
\$2,000 to \$3,999.....	1,431	2,662	139	295	...	...	1,292	2,367
\$4,000 to \$5,999.....	1,665	6,278	512	1,890	226	1,077	928	3,311
\$6,000 to \$7,999.....	1,391	8,510	494	3,260	254	1,635	645	3,615
\$8,000 to \$9,999.....	834	6,411	159	1,328	194	1,701	480	3,382
\$10,000 to \$11,999.....	370	3,307	41	387	16	144	314	2,776
\$12,000 to \$14,999.....	285	3,057	114	1,353	...	...	171	1,704
\$15,000 to \$19,999.....	257	3,070	9	149	...	...	248	2,921
\$20,000 to \$24,999.....	68	1,239	...	...	...	...	68	1,239
\$25,000 to \$29,999.....	97	1,607	2	55	...	...	95	1,552
\$30,000 to \$49,999.....	170	5,634	...	...	...	...	170	5,634
\$50,000 to \$74,999.....	137	7,133	...	...	...	...	137	7,133
\$75,000 to \$99,999.....	80	4,439	...	...	...	...	77	4,185
\$100,000 to \$199,999.....	103	12,690	3	254	...	...	78	8,739
\$200,000 to \$499,999.....	29	6,942	16	3,762	...	...	13	3,180
\$500,000 or more.....	10	12,580	7	10,610	...	...	3	1,970
Median loan.....dollars..	6,000	...	6,700	...	...	...	5,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,538	1,751	50	77	...	...	1,488	1,674
\$2,000 to \$3,999.....	1,470	4,141	396	1,172	16	44	1,059	2,925
\$4,000 to \$5,999.....	1,431	6,904	298	1,429	244	1,230	890	4,245
\$6,000 to \$7,999.....	1,261	8,753	487	3,413	234	1,561	540	3,779
\$8,000 to \$9,999.....	745	6,723	107	970	193	1,722	444	4,031
\$10,000 to \$11,999.....	175	1,916	52	593	...	...	123	1,323
\$12,000 to \$14,999.....	222	2,883	71	859	...	...	151	2,024
\$15,000 to \$19,999.....	128	2,087	9	149	...	...	119	1,938
\$20,000 to \$24,999.....	81	1,867	...	...	...	...	81	1,867
\$25,000 to \$29,999.....	57	1,543	2	55	...	...	54	1,488
\$30,000 to \$49,999.....	171	6,700	...	...	...	...	171	6,700
\$50,000 to \$74,999.....	125	8,068	...	...	...	...	125	8,068
\$75,000 to \$99,999.....	39	3,597	3	254	...	...	36	3,343
\$100,000 to \$199,999.....	74	10,057	26	3,951	...	...	49	6,106
\$200,000 to \$499,999.....	26	6,542	16	3,762	...	...	10	2,780
\$500,000 or more.....	10	12,580	7	10,610	...	...	3	1,970
Median debt.....dollars..	4,800	...	6,000	...	...	...	4,200	...

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	84,055	79,357	4,698	127,089	26,233	4,549	52,417	48,605	3,812	2,083
Average debt per mortgage.....	11.1	11.1	12.0	17.8	19.1	6.6	9.8	9.5	16.5	5.3
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	6,087	5,509	578	2,263	2,263	99	3,725	3,147	578	341
Mutual savings bank.....	6,579	6,521	58	840	812	30	5,709	5,709	...	7
Savings and loan association.....	7,330	7,268	62	698	698	477	6,155	6,093	62	477
Life insurance company.....	35,782	32,339	3,443	18,237	17,565	1,512	16,013	13,262	2,751	171
Mortgage company.....	5,234	5,234	...	4,676	4,676	...	558	558	...	...
Federal National Mortgage Association.....	2,652	2,516	136	221	85	2,431	...	...	...	32
Individual.....	18,035	17,670	365	...	...	...	18,035	17,670	365	1,049
Other.....	2,356	2,300	56	134	134	...	2,222	2,166	56	6
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	14,368	13,518	850	5,014	5,014	1,225	8,129	7,279	850	1,358
1949.....	34,894	34,096	798	15,169	14,709	1,728	17,997	17,659	338	350
1948.....	14,328	11,998	2,330	2,146	1,817	108	12,074	10,103	1,971	270
1947.....	9,772	9,705	67	2,420	2,353	1,015	6,337	6,337	...	35
1946.....	4,728	4,598	130	651	651	473	3,604	3,474	130	...
1942 to 1945.....	5,317	4,982	335	1,458	1,458	...	3,859	3,524	335	40
1940 to 1941.....	454	266	188	86	86	...	368	180	188	30
1935 to 1939.....	197	157	...	145	145	...	12	12	...	...
1930 to 1934.....	27	27	...	...	...	...	27	27	...	...
1929 or earlier.....	10	10	...	...	...	...	10	10	...	...

¹ Includes 734 thousand dollars outstanding debt on FHA-insured first mortgage with VA-guaranteed second mortgage, and 122 thousand 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.....	7,550	7,159	391	1,522	1,371	687	5,341	5,110	231	391
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	783	731	52	129	129	25	628	576	52	104
Mutual savings bank.....	763	744	19	247	237	9	506	506	...	9
Savings and loan association.....	1,273	1,256	17	163	163	66	1,045	1,028	17	18
Life insurance company.....	1,556	1,364	192	756	641	263	537	460	77	116
Mortgage company.....	274	274	...	163	163	...	112	112	...	1
Federal National Mortgage Association.....	359	354	25	34	...	9	325	...	...	25
Individual.....	2,199	2,117	82	...	...	...	2,199	2,117	82	113
Other.....	345	340	5	28	28	...	317	312	5	5
FORM OF DEBT										
Mortgage or deed of trust.....	5,305	4,929	376	1,521	1,371	687	3,097	2,880	217	316
Contract to purchase.....	2,246	2,230	16	...	...	...	2,246	2,230	16	76
AMORTIZATION										
Fully amortized.....	6,937	6,560	377	1,520	1,371	688	4,729	4,511	218	345
Partially amortized.....	308	304	4	...	...	...	308	304	4	21
Not amortized.....	134	124	10	...	...	...	134	124	10	26
On demand.....	170	170	...	...	...	...	170	170	...	...
Regular principal payments required.....	59	59	...	...	...	...	59	59	...	...
No regular principal payments required.....	111	111	...	...	...	...	111	111	...	...
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments...	7,058	6,737	321	1,429	1,326	649	4,985	4,777	208	298
Delinquent:										
Foreclosure in process.....	...	...	...	...	...	...	...	...	...	9
Foreclosure not in process.....	370	308	62	95	49	41	235	219	16	62
No regular payments required.....	126	116	10	...	...	...	126	116	10	25
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	1,156	1,115	41	170	170	144	842	801	41	73
1949.....	2,032	1,890	142	318	243	256	1,457	1,390	67	147
1948.....	1,513	1,368	145	296	240	25	1,192	1,113	79	128
1947.....	1,027	1,008	19	237	218	182	608	...	...	28
1946.....	860	841	19	169	169	81	609	590	19	...
1942 to 1945.....	764	751	13	258	258	...	506	493	13	2
1940 to 1941.....	126	113	13	30	30	...	97	84	13	13
1935 to 1939.....	55	55	...	44	44	...	11	11	...	...
1930 to 1934.....	16	16	...	...	...	...	16	16	...	...
1929 or earlier.....	4	4	...	...	...	...	4	4	...	...
TERM OF MORTGAGE										
On demand.....	170	170	...	...	...	...	170	170	...	...
Less than 5 years.....	493	491	2	...	...	...	493	491	2	78
5 to 9 years.....	1,690	1,630	60	16	16	...	1,675	1,615	60	113
10 to 12 years.....	1,453	1,404	49	28	28	25	1,400	1,351	49	54
13 to 14 years.....	487	471	16	25	25	...	462	446	16	9
15 years.....	535	497	78	84	75	28	421	362	59	9
16 to 19 years.....	492	464	28	68	59	18	406	387	19	11
20 years.....	1,134	1,015	119	681	591	241	212	183	29	92
21 to 24 years.....	283	287	16	131	116	97	54	54	...	...
25 years.....	693	668	25	404	379	278	10	10	...	25
26 years or more.....	125	125	...	82	82	...	43	43	...	...
Median term.....years..	13	12	...	20	20	...	10	10	...	...
YEAR MORTGAGE DUE										
On demand.....	170	170	...	...	...	...	170	170	...	...
Fully amortized.....	6,937	6,560	378	1,520	1,370	688	4,729	4,511	219	347
Past due.....	116	116	...	...	...	...	116	116	...	...
1950 to 1951.....	109	109	1	...	...	...	109	109	...	18
1952 to 1953.....	483	483	...	25	25	...	458	458	...	36
1954 to 1955.....	785	771	14	9	9	...	775	761	14	95
1956 to 1957.....	767	714	53	...	...	16	752	699	53	26
1958 to 1959.....	795	774	21	25	25	...	769	748	21	...
1960 to 1964.....	1,416	1,326	90	210	200	38	1,169	1,098	71	44
1965 to 1969.....	1,364	1,206	158	773	674	125	466	407	59	102
1970 to 1974.....	999	958	41	418	377	509	72	72	...	26
1975 or later.....	103	103	...	60	60	...	43	43	...	...
Partially or not amortized.....	444	430	14	...	...	...	444	430	14	47
Past due.....	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	102	92	10	...	...	...	102	92	10	9
1952 to 1953.....	179	179	...	...	...	...	179	179	...	17
1954 to 1955.....	58	54	4	...	...	...	58	54	4	5
1956 to 1957.....	29	29	...	...	...	...	29	29	...	...
1958 to 1959.....	30	30	...	...	...	...	30	30	...	...
1960 to 1964.....	14	14	...	...	...	...	14	14	...	16
1965 to 1969.....	31	31	...	...	...	...	31	31	...	...
1970 to 1974.....	1	1	...	...	...	...	1	1	...	...
1975 or later.....	...	...	...	...	...	...	...	...	...	...

1 Includes 134 FHA-insured first mortgages with VA-guaranteed second mortgage, and 17 with conventional second mortgage.

SEATTLE STANDARD METROPOLITAN AREA

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Number of mortgages										
INTEREST RATE										
Less than 3.0 percent.....	25	25	...	...	...	...	25	25	...	...
3.0 percent.....	9	9	...	...	...	...	9	9	...	...
3.1 to 3.5 percent.....	25	25	...	...	...	...	25	25	...	...
3.6 to 3.9 percent.....	1	1	...	...	...	...	...	...	...	...
4.0 percent.....	1,335	1,301	34	379	369	688	269	254	15	175
4.1 to 4.4 percent.....	50	50	...	25	25	...	25	25	...	...
4.5 percent.....	1,728	1,565	163	1,116	976	...	612	589	23	...
4.6 to 5.0 percent.....	2,463	2,352	111	...	...	...	2,463	2,352	111	129
5.1 to 5.5 percent.....	241	241	...	...	...	...	241	241	...	5
5.6 to 6.0 percent.....	1,613	1,531	82	...	...	...	1,613	1,531	82	81
6.1 percent or more.....	61	61	...	...	...	...	61	61	...	...
Median interest rate.....percent..	5.0	5.0	...	4.5	4.5	...	5.0	5.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	635	625	10	...	...	...	635	625	10	232
\$2,000 to \$3,999.....	1,455	1,422	33	149	139	...	1,306	1,282	24	34
\$4,000 to \$5,999.....	1,748	1,604	144	567	493	225	955	896	59	60
\$6,000 to \$7,999.....	1,334	1,244	90	479	413	254	603	578	25	17
\$8,000 to \$9,999.....	806	770	36	109	109	194	502	466	36	16
\$10,000 to \$11,999.....	370	370	...	41	41	...	314	314	...	4
\$12,000 to \$14,999.....	290	285	5	114	114	...	176	171	5	...
\$15,000 to \$19,999.....	257	241	16	9	9	...	248	232	16	1
\$20,000 to \$24,999.....	53	52	1	...	...	...	53	52	1	4
\$25,000 to \$29,999.....	96	96	...	2	2	...	94	94	...	20
\$30,000 to \$49,999.....	151	106	45	...	...	...	151	106	45	1
\$50,000 to \$74,999.....	136	136	...	...	...	...	136	136	...	...
\$75,000 to \$99,999.....	79	71	8	...	...	...	76	68	8	...
\$100,000 to \$199,999.....	103	103	...	25	25	...	78	78	...	2
\$200,000 to \$499,999.....	30	27	3	16	16	...	14	11	3	1
\$500,000 or more.....	9	9	...	7	7	...	2	2	...	...
Median loan.....dollars..	5,900	5,900	...	6,200	6,300	...	5,300	5,200	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	1,547	1,537	10	50	50	...	1,497	1,487	10	266
\$2,000 to \$3,999.....	1,528	1,452	76	396	387	25	1,107	1,050	57	44
\$4,000 to \$5,999.....	1,445	1,320	125	354	279	235	857	807	50	32
\$6,000 to \$7,999.....	1,232	1,146	86	462	396	234	536	515	21	9
\$8,000 to \$9,999.....	725	709	16	75	75	193	455	439	16	16
\$10,000 to \$11,999.....	175	175	...	52	52	...	123	123	...	...
\$12,000 to \$14,999.....	227	222	5	71	71	...	156	151	5	1
\$15,000 to \$19,999.....	129	112	17	9	9	...	120	103	17	...
\$20,000 to \$24,999.....	65	64	1	...	...	...	65	64	1	5
\$25,000 to \$29,999.....	57	57	...	2	2	...	54	54	...	17
\$30,000 to \$49,999.....	154	106	48	...	...	...	154	106	48	...
\$50,000 to \$74,999.....	124	120	4	...	...	...	124	120	4	...
\$75,000 to \$99,999.....	35	35	...	3	3	...	32	32	...	...
\$100,000 to \$199,999.....	75	74	1	26	26	...	50	49	1	2
\$200,000 to \$499,999.....	26	24	2	16	16	...	10	8	2	1
\$500,000 or more.....	9	9	...	7	7	...	2	2	...	...
Median debt.....dollars..	4,700	4,600	...	5,700	5,700	...	4,100	4,000	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....										
	7,295	6,914	381	1,523	1,372	687	5,087	4,864	223	366
Less than \$20.....	1,666	1,546	120	83	83	...	1,582	1,462	120	284
\$20 to \$24.....	634	620	14	245	235	9	380	375	5	16
\$25 to \$29.....	1,016	981	35	216	197	179	621	605	16	50
\$30 to \$34.....	823	779	44	313	294	66	444	428	16	...
\$35 to \$39.....	882	820	62	249	187	84	549	549	...	...
\$40 to \$44.....	591	566	25	204	179	109	278	278	...	...
\$45 to \$49.....	330	299	31	91	75	87	153	137	16	...
\$50 to \$54.....	405	371	34	59	59	9	337	303	34	...
\$55 to \$59.....	236	236	...	16	16	144	77	77	...	...
\$60 to \$64.....	119	119	...	...	...	...	119	119	...	16
\$65 to \$69.....	106	106	...	...	...	...	106	106	...	...
\$70 to \$79.....	209	209	...	31	31	...	178	178	...	...
\$80 to \$99.....	200	200	...	16	16	...	185	185	...	...
\$100 to \$119.....	35	19	16	...	...	...	35	19	16	...
\$120 or more.....	43	43	...	...	...	...	43	43	...	...
Median payment.....dollars..	32	31	...	33	32	...	29	29	...	...

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no. second mortgage	With VA guaranteed second mortgage				
Total properties.....	7,550	7,159	391	1,522	1,371	134	687	5,341	5,110	231
STRUCTURES ON PROPERTY										
1 structure.....	6,831	6,474	357	1,455	1,305	134	687	4,687	4,490	197
2 structures or more.....	719	685	34	66	66	...	...	654	620	34
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	4,483	4,242	241	1,147	1,007	125	659	2,675	2,585	91
2 to 4 dwelling units.....	1,312	1,270	42	318	308	9	28	967	934	32
5 to 49 dwelling units.....	1,664	1,569	95	49	49	...	...	1,615	1,519	95
50 to 99 dwelling units.....	74	62	12	1	1	...	...	73	61	12
100 dwelling units or more.....	18	17	1	6	6	...	...	12	11	1
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	7,195	6,806	389	1,517	1,368	134	687	4,989	4,760	230
Less than half.....	356	353	3	3	3	...	...	353	350	3
YEAR STRUCTURE BUILT ²										
1950 (part).....	87	71	16	36	36	...	...	50	34	16
1949.....	386	370	16	124	124	...	44	216	201	16
1948.....	380	364	16	127	112	16	31	222	222	...
1947.....	467	442	25	151	126	9	178	137	137	...
1946.....	178	160	18	50	31	18	34	95	95	...
1942 to 1945.....	743	662	81	404	364	41	90	248	208	41
1940 to 1941.....	288	244	44	97	72	25	25	166	157	9
1930 to 1939.....	1,053	1,021	32	231	215	16	153	667	652	16
1929 or earlier.....	3,776	3,632	144	281	272	9	121	3,374	3,239	135
Not reported.....	196	196	...	18	18	...	9	167	167	...
YEAR STRUCTURE ACQUIRED ²										
1950 (part).....	796	755	41	145	145	...	144	508	466	41
1949.....	1,490	1,349	141	294	220	59	246	948	882	66
1948.....	1,298	1,154	144	265	208	56	34	998	921	78
1947.....	946	927	19	216	197	19	182	549	549	...
1946.....	963	947	16	212	212	...	81	669	653	16
1942 to 1945.....	1,110	1,094	16	308	308	...	...	802	787	16
1940 to 1941.....	358	345	13	18	18	...	...	340	327	13
1930 to 1939.....	361	339	2	61	61	...	...	300	298	2
1929 or earlier.....	220	220	...	1	1	...	...	219	219	...
Not reported.....	9	9	...	...	...	...	...	9	9	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²										
New.....	1,629	1,563	66	647	622	25	238	744	703	41
Previously occupied.....	5,923	5,597	326	874	750	109	450	4,599	4,407	192
PURCHASE PRICE										
Less than \$2,000.....	204	204	...	...	...	...	...	204	204	...
\$2,000 to \$3,999.....	914	904	10	40	40	...	...	875	866	10
\$4,000 to \$5,999.....	1,104	1,070	34	247	237	9	206	652	636	16
\$6,000 to \$7,999.....	1,097	977	100	277	219	60	166	653	612	41
\$8,000 to \$9,999.....	1,131	1,018	113	408	336	57	171	551	510	41
\$10,000 to \$11,999.....	675	640	35	237	228	9	25	413	386	26
\$12,000 to \$14,999.....	480	480	...	113	113	...	9	359	359	...
\$15,000 to \$19,999.....	503	503	...	87	87	...	...	415	415	...
\$20,000 to \$24,999.....	198	198	...	9	9	...	...	188	188	...
\$25,000 to \$29,999.....	143	138	5	3	3	...	...	140	135	5
\$30,000 to \$49,999.....	270	233	37	...	...	...	...	270	233	37
\$50,000 to \$74,999.....	157	114	43	2	2	...	...	155	112	43
\$75,000 to \$99,999.....	131	130	1	...	...	...	...	131	130	1
\$100,000 to \$199,999.....	163	154	9	24	24	...	...	139	130	9
\$200,000 to \$499,999.....	38	35	3	20	20	...	...	18	15	3
\$500,000 or more.....	9	9	...	6	6	...	...	3	3	...
Property not acquired by purchase.....	121	121	...	...	...	...	...	121	121	...
Not reported.....	214	214	...	47	47	...	110	57	57	...
Median purchase price.....dollars..	8,400	8,300	...	8,600	8,700	...	...	8,500	8,400	...
MARKET VALUE										
Less than \$2,000.....	25	24	...	...	...	...	...	25	25	...
\$2,000 to \$3,999.....	271	271	...	...	...	...	...	271	271	...
\$4,000 to \$5,999.....	974	946	28	110	101	9	56	810	800	10
\$6,000 to \$7,999.....	1,111	1,004	107	203	152	50	291	616	560	56
\$8,000 to \$9,999.....	1,273	1,223	50	450	400	50	134	690	690	...
\$10,000 to \$11,999.....	872	825	47	290	266	9	34	547	524	22
\$12,000 to \$14,999.....	663	629	34	155	139	16	63	446	427	19
\$15,000 to \$19,999.....	760	744	16	200	200	...	...	560	544	16
\$20,000 to \$24,999.....	152	152	...	9	9	...	...	143	143	...
\$25,000 to \$29,999.....	163	158	5	...	...	...	...	162	158	5
\$30,000 to \$49,999.....	428	396	32	8	8	...	...	420	388	32
\$50,000 to \$74,999.....	214	170	44	2	2	...	...	212	168	44

¹ Table total includes 16 properties which have FHA-insured first mortgage with conventional second mortgage.
² For properties with more than one structure, reported for structure most recently built.

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
MARKET VALUE--Con.										
\$75,000 to \$99,999.....	76	76	...	...	...	...	...	76	76	...
\$100,000 to \$199,999.....	199	198	1	3	3	...	...	196	195	1
\$200,000 to \$499,999.....	95	84	11	41	41	...	...	53	42	11
\$500,000 or more.....	10	9	1	6	6	...	...	4	3	1
Not reported.....	268	252	16	45	45	...	110	113	98	16
Median market value.....dollars..	9,900	9,900	...	9,800	10,000	...	...	10,500	10,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	1,234	1,223	11	34	34	...	...	1,200	1,188	11
20 to 39 percent.....	2,025	2,000	25	299	299	...	16	1,710	1,686	25
40 to 59 percent.....	1,437	1,392	45	286	286	...	53	1,099	1,055	45
60 to 69 percent.....	867	824	43	303	303	...	37	527	484	43
70 to 79 percent.....	645	553	92	322	269	53	59	265	235	30
80 to 84 percent.....	376	335	41	97	72	9	184	94	79	16
85 to 89 percent.....	338	264	74	83	27	56	16	238	221	18
90 to 94 percent.....	126	110	16	53	38	16	66	7	7	...
95 to 99 percent.....	162	162	...	...	...	...	122	41	41	...
100 percent or more.....	73	43	30	...	...	...	25	49	18	30
Market value not reported.....	268	252	16	45	45	...	110	113	98	16
Median percent.....	45	43	...	64	61	...	...	37	36	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	5,548	5,183	365	1,381	1,246	118	652	3,515	3,293	222
Less than 50 percent.....	614	553	61	38	38	...	...	576	515	61
50 to 59 percent.....	763	715	48	180	180	...	...	583	535	48
60 to 64 percent.....	594	547	47	103	103	...	9	482	435	47
65 to 69 percent.....	323	304	19	69	50	19	9	245	245	...
70 to 74 percent.....	359	341	18	191	172	18	...	169	169	...
75 to 79 percent.....	472	366	106	198	126	56	9	265	231	34
80 to 84 percent.....	558	533	25	193	178	16	78	286	286	...
85 to 89 percent.....	425	416	9	140	130	9	34	251	251	...
90 to 94 percent.....	308	308	...	192	192	...	16	101	101	...
95 to 99 percent.....	115	99	16	11	11	...	19	85	69	16
100 percent or more.....	870	854	16	29	29	...	368	472	456	16
Purchase price not reported or property not acquired by purchase.....	147	147	...	37	37	...	110	...	...	...
Median percent.....	76	76	...	77	77	...	...	67	68	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	5,548	5,183	365	1,381	1,246	118	652	3,515	3,293	222
Less than 50 percent.....	558	553	5	38	38	...	...	520	515	5
50 to 59 percent.....	732	715	17	180	180	...	...	552	535	17
60 to 64 percent.....	556	547	9	103	103	...	9	444	435	9
65 to 69 percent.....	372	304	68	50	50	...	9	313	245	68
70 to 74 percent.....	358	341	17	172	172	...	...	185	169	17
75 to 79 percent.....	370	366	4	126	126	...	9	235	231	4
80 to 84 percent.....	533	533	...	178	178	...	69	286	286	...
85 to 89 percent.....	469	416	53	159	130	28	34	276	251	25
90 to 94 percent.....	348	308	40	233	192	40	16	101	101	...
95 to 99 percent.....	140	99	41	36	11	25	19	85	69	16
100 percent or more.....	965	854	111	69	29	25	377	518	456	61
Purchase price not reported or property not acquired by purchase.....	147	147	...	37	37	...	110	...	...	...
Median percent.....	77	76	...	80	77	...	...	69	68	...
TYPE OF OWNER										
Individual.....	6,690	6,384	306	1,153	1,018	118	678	4,859	4,688	172
Partnership.....	261	197	64	25	9	16	...	236	188	48
Corporation.....	599	578	21	344	344	...	9	247	235	12
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	5,547	5,182	365	1,382	1,247	118	653	3,513	3,291	222
Mortgage refinanced or renewed.....	877	852	25	86	70	16	9	782	773	9
To increase loan for improvements or repairs.....	183	176	7	18	18	...	...	165	158	7
To increase loan for other reasons.....	173	173	...	...	...	...	...	173	173	...
To secure better terms.....	270	254	16	57	41	16	9	204	204	...
To renew or extend loan without increasing amount.....	157	155	2	...	...	...	...	157	155	2
For other purpose.....	94	94	...	11	11	...	...	83	83	...
Mortgage placed later than acquisition of property.....	1,128	1,126	2	53	53	...	25	1,048	1,046	2
To make improvements or repairs.....	291	290	1	5	5	...	...	286	285	1
To invest in other properties.....	322	322	...	34	34	...	...	287	287	...
To invest in business other than real estate.....	171	171	...	5	5	...	...	166	166	...
For other purpose.....	344	343	1	9	9	...	25	309	308	1

¹ Table total includes 16 properties which have FHA-insured first mortgage with conventional second mortgage.

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
LENDER OF REFINANCED OR RENEWED MORTGAGE										
Total refinanced or renewed mortgages.....	877	852	25	86	70	16	9	782	773	9
Same lender.....	430	407	23	34	18	16	...	396	389	7
Different lender.....	447	445	2	52	52	...	9	386	384	2
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts² reported.....										
	3,905	3,718	187	720	651	52	92	3,096	2,976	119
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	292	273	19	73	58	...	16	204	201	3
\$2.50 to \$4.99.....	463	463	...	37	37	...	...	425	425	...
\$5.00 to \$7.49.....	1,003	983	20	174	165	9	31	798	788	10
\$7.50 to \$9.99.....	810	713	97	158	124	34	25	627	565	62
\$10.00 to \$12.49.....	708	699	9	185	176	9	19	505	505	...
\$12.50 to \$14.99.....	262	258	4	49	49	...	...	214	210	4
\$15.00 to \$17.49.....	68	54	14	9	9	...	...	59	45	14
\$17.50 to \$19.99.....	14	13	1	...	...	...	...	14	13	1
\$20.00 to \$24.99.....	59	59	...	...	...	...	...	59	59	...
\$25.00 or more.....	49	24	25	1	1	...	...	48	23	25
Taxes not payable in 1949 ³.....	...	...	...	...	...	...	...	...	...	...
Taxes or value not reported.....	178	178	...	34	34	...	...	144	144	...
Median taxes.....dollars..	7.83	7.68	...	...	...	...	...	7.70	7.51	...
MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	291	290	1	...	...	...	...	291	290	1
\$20 to \$29.....	391	381	10	...	...	...	...	391	381	10
\$30 to \$39.....	936	863	73	66	66	...	...	871	797	73
\$40 to \$49.....	763	754	9	116	106	9	16	632	632	...
\$50 to \$59.....	591	548	43	231	212	18	19	343	318	25
\$60 to \$69.....	314	289	25	67	52	16	16	232	223	9
\$70 to \$79.....	197	188	9	88	79	9	...	108	108	...
\$80 to \$89.....	262	246	16	106	90	...	25	131	131	...
\$90 to \$99.....	45	44	1	9	9	...	...	35	34	1
\$100 or more.....	115	115	...	37	37	...	16	62	62	...
Median receipts.....dollars..	44	44	...	...	...	...	...	39	40	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	304	303	1	...	...	...	...	304	303	1
\$20 to \$29.....	402	392	10	...	...	...	...	402	392	10
\$30 to \$39.....	961	888	73	66	66	...	...	895	822	73
\$40 to \$49.....	788	779	9	116	106	9	16	657	657	...
\$50 to \$59.....	572	529	43	231	212	18	19	325	300	25
\$60 to \$69.....	295	270	25	67	52	16	16	212	203	9
\$70 to \$79.....	198	189	9	89	80	9	...	108	108	...
\$80 to \$89.....	237	220	17	105	89	...	25	107	106	1
\$90 to \$99.....	44	44	...	9	9	...	...	34	34	...
\$100 or more.....	106	106	...	37	37	...	16	53	53	...
Median receipts.....dollars..	43	43	...	...	...	...	...	39	39	...
TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	250	241	9	25	25	...	...	226	216	9
5 to 9 percent.....	1,836	1,740	96	463	413	34	40	1,333	1,287	46
10 to 14 percent.....	1,371	1,298	73	182	164	18	34	1,156	1,101	55
15 to 19 percent.....	209	209	...	16	16	...	...	194	194	...
20 to 24 percent.....	71	71	...	...	...	...	...	71	71	...
25 to 29 percent.....	18	9	9	...	...	...	...	18	9	9
30 to 34 percent.....	5	5	...	...	...	...	...	5	...	...
35 to 39 percent.....	...	...	...	...	...	...	...	...	...	...
40 percent or more.....	24	24	...	...	...	...	16	8	8	...
Market value not reported.....	123	123	...	34	34	...	...	89	89	...
Median percent.....	9	9	...	...	...	...	...	10	10	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Less than 50 percent.....	54	54	...	...	...	...	...	54	54	...
50 to 79 percent.....	70	70	...	...	...	...	...	70	70	...
80 to 89 percent.....	20	19	1	...	...	...	...	20	19	1
90 to 99 percent.....	3	2	1	1	1	...	...	2	1	1
100 percent.....	3,762	3,575	187	719	651	53	91	2,954	2,836	118

¹ Table total includes 16 properties which have FHA-insured first mortgage with conventional second mortgage.² Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.³ Properties for which taxes were not payable in 1949 and for which market value was not reported are included in the figures for "Taxes or value not reported."

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage				Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage
				Total ¹	With no second mortgage	With VA guaranteed second mortgage				
REAL ESTATE TAXES PER DWELLING UNIT										
Properties with at least 90 percent of their revenues from residential units.....	3,768	3,580	188	721	650	53	90	2,957	2,838	118
Less than \$20.....	379	378	1	29	29	...	...	349	348	1
\$20 to \$39.....	1,355	1,293	62	31	31	...	...	1,324	1,262	62
\$40 to \$59.....	757	726	31	191	172	19	31	535	523	12
\$60 to \$79.....	652	618	34	237	211	25	25	392	382	9
\$80 to \$99.....	238	219	19	106	96	9	34	97	88	9
\$100 to \$119.....	45	45	...	26	26	...	...	19	19	...
\$120 to \$139.....	45	45	...	19	19	...	...	26	26	...
\$140 to \$159.....	94	94	...	53	53	...	...	41	41	...
\$160 to \$199.....	53	37	16	28	12	...	...	25	25	...
\$200 to \$299.....	94	69	25	...	...	...	...	94	69	25
\$300 or more.....	...	...	...	...	...	...	...	...	...	...
Taxes not payable in 1949.....	1	1	...	1	1	...	...	...	...	...
Taxes not reported.....	55	55	...	...	...	...	...	55	55	...
Median taxes.....dollars..	38	38	...	...	...	...	...	32	32	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Properties with both interest and principal in first mortgage payments.....	3,748	3,570	178	721	652	53	92	2,941	2,828	110
Less than 30 percent.....	268	267	1	5	5	...	16	247	246	1
30 to 39 percent.....	253	252	1	60	60	...	...	192	191	1
40 to 49 percent.....	563	558	5	257	257	...	19	289	284	5
50 to 59 percent.....	598	546	52	173	164	9	...	425	382	43
60 to 69 percent.....	411	405	6	44	44	...	16	352	346	6
70 to 79 percent.....	440	380	60	132	72	44	41	268	267	1
80 to 89 percent.....	277	268	9	16	16	...	...	262	252	9
90 to 99 percent.....	244	235	9	9	9	...	...	236	226	9
100 percent or more.....	694	659	35	25	25	...	...	670	634	35
Median percent.....	65	64	...	...	...	...	...	69	69	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS² LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	3,748	3,570	178	721	652	53	92	2,941	2,828	110
Less than 30 percent.....	247	246	1	5	5	...	16	226	225	1
30 to 39 percent.....	202	202	...	34	34	...	...	168	168	...
40 to 49 percent.....	349	348	1	140	140	...	...	209	208	1
50 to 59 percent.....	504	499	5	201	201	...	19	285	280	5
60 to 69 percent.....	541	489	52	138	129	9	...	403	360	43
70 to 79 percent.....	332	320	12	34	25	9	16	282	279	3
80 to 89 percent.....	340	293	47	91	57	34	41	209	196	13
90 to 99 percent.....	237	221	16	25	9	...	...	211	211	...
100 percent or more.....	954	910	44	50	50	...	...	906	860	44
Taxes not payable in 1949 or not reported.....	42	42	...	...	...	...	...	42	42	...
Median percent.....	70	70	...	...	...	...	...	76	75	...

¹ Table total includes 16 properties which have FHA-insured first mortgage with conventional second mortgage.

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