

Chapter 25

WASHINGTON, D. C.
STANDARD METROPOLITAN AREA

ALL PROPERTIES

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WASHINGTON, D. C.
STANDARD METROPOLITAN AREA

The Washington, D. C., Standard Metropolitan Area comprises the District of Columbia; Montgomery and Prince Georges Counties in Maryland; Arlington and Fairfax Counties, and Alexandria and Falls Church cities in Virginia.

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.....	123,042	1,200,970	16,064	273,220	16,901	152,389	90,077	775,361
Average debt per property.....	...	9.8	...	17.0	...	9.0	...	8.6
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	14,490	27,785	409	1,071	122	346	13,961	26,368
\$4,000 to \$5,999.....	23,591	82,758	4,153	14,838	233	741	19,206	67,189
\$6,000 to \$7,999.....	22,789	124,978	1,796	8,574	2,473	15,489	18,522	100,905
\$8,000 to \$9,999.....	24,731	190,496	5,892	48,614	6,522	53,216	12,315	88,666
\$10,000 to \$11,999.....	17,382	163,356	1,922	19,804	5,051	49,579	10,409	94,173
\$12,000 to \$14,999.....	10,065	117,037	1,161	13,989	1,342	18,768	7,361	84,280
\$15,000 to \$19,999.....	6,264	90,243	417	6,190	934	13,769	4,913	70,284
\$20,000 to \$49,999.....	2,372	36,219	...	...	25	481	2,547	55,738
\$50,000 to \$99,999.....	409	22,175	15	985	...	...	394	21,190
\$100,000 or more.....	750	325,723	301	159,155	...	...	450	166,568
Median loan.....dollars..	8,000	...	8,700	...	9,700	...	7,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	32,751	76,261	3,516	10,240	304	735	28,931	65,286
\$4,000 to \$5,999.....	21,683	106,489	2,720	12,587	732	3,916	18,230	89,986
\$6,000 to \$7,999.....	21,100	147,165	1,937	14,197	4,418	31,266	14,745	101,702
\$8,000 to \$9,999.....	22,423	201,080	4,920	43,882	6,997	63,218	10,510	93,980
\$10,000 to \$11,999.....	10,756	115,980	1,529	16,812	2,816	30,031	6,411	69,137
\$12,000 to \$14,999.....	8,436	111,776	932	12,292	1,006	13,191	6,499	86,293
\$15,000 to \$19,999.....	3,468	57,835	196	3,070	630	10,032	2,641	44,733
\$20,000 to \$49,999.....	1,484	42,030	6	308	...	...	1,478	43,722
\$50,000 to \$99,999.....	349	24,359	17	1,426	...	...	331	25,933
\$100,000 or more.....	594	317,995	293	158,406	...	...	302	159,589
Median debt.....dollars..	6,700	...	7,900	...	8,900	...	5,700	...

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
Total properties.....	123,042	94,975	28,067	16,064	10,052	4,707	1,305	16,901	14,963	1,938	90,077	69,957	20,120
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	108,039	83,325	24,714	15,149	9,352	4,603	1,194	16,278	14,365	1,913	76,611	59,606	17,005
2 to 4 dwelling units.....	11,184	8,256	2,928	535	346	104	86	623	598	25	10,027	7,313	2,713
5 to 49 dwelling units.....	3,325	2,940	385	253	228	...	25	...	...	...	3,072	2,713	360
50 dwelling units or more.....	2,493	452	41	127	127	...	...	...	...	...	366	325	41
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	121,180	93,359	27,821	16,035	10,023	4,708	1,304	16,900	14,963	1,937	88,246	68,372	19,872
Less than half.....	1,861	1,614	247	30	30	...	...	...	...	...	1,831	1,584	247
YEAR STRUCTURE BUILT													
1950 (part).....	2,689	1,939	750	505	271	234	...	1,297	1,126	171	888	544	345
1949.....	9,033	5,862	3,171	3,091	580	2,123	390	2,381	2,381	...	3,562	2,903	659
1948.....	8,470	5,684	2,786	2,371	903	1,199	268	1,990	1,808	182	4,110	2,974	1,136
1947.....	7,473	6,042	1,431	1,307	437	567	304	4,383	4,151	232	1,782	1,454	329
1946.....	3,839	3,039	800	342	257	61	25	1,606	1,277	329	1,891	1,505	385
1942 to 1945.....	9,199	6,991	2,208	2,931	2,493	208	232	1,681	1,255	426	4,589	3,247	1,344
1940 to 1941.....	12,465	10,415	2,050	2,650	2,388	238	25	1,073	926	147	8,743	7,101	1,640
1930 to 1939.....	24,151	20,288	3,863	2,318	2,257	...	61	1,034	912	122	20,800	17,118	3,681
1929 or earlier.....	43,574	33,434	10,140	549	470	79	...	1,225	1,018	207	41,799	31,947	9,854
Not reported.....	2,148	1,279	869	...	...	...	...	233	111	122	1,915	1,168	748
MARKET VALUE													
Less than \$4,000.....	1,287	1,287	...	61	61	...	...	...	...	...	1,227	1,227	...
\$4,000 to \$5,999.....	2,350	1,790	560	...	...	...	...	...	...	...	2,349	1,790	560
\$6,000 to \$7,999.....	5,400	3,471	1,929	304	182	122	...	573	451	122	4,523	2,839	1,686
\$8,000 to \$9,999.....	11,657	9,268	2,389	1,569	1,008	415	147	3,383	3,176	207	6,705	5,084	1,621
\$10,000 to \$11,999.....	20,391	14,631	5,760	4,695	2,006	2,361	329	4,900	4,084	816	10,797	8,543	2,254
\$12,000 to \$14,999.....	28,916	21,287	7,629	5,064	3,254	1,212	597	4,779	4,400	379	19,074	13,633	5,441
\$15,000 to \$19,999.....	27,966	22,153	5,813	2,915	2,367	365	183	2,435	2,167	268	22,616	17,618	4,998
\$20,000 to \$49,999.....	20,586	17,386	3,200	1,133	677	232	25	783	636	147	18,671	15,875	2,796
\$50,000 to \$99,999.....	1,211	1,015	196	16	16	...	...	...	...	...	1,195	999	196
\$100,000 or more.....	1,115	1,054	61	295	271	...	25	...	...	...	819	783	36
Not reported.....	2,164	1,633	531	14	14	...	...	50	50	...	2,099	1,569	531
Median market value.....dollars..	14,000	14,200	13,200	12,800	13,600	11,300	...	11,800	11,800	...	14,800	15,300	14,000

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.....	104,865	724,570	14,380	103,033	16,319	147,259	74,165	474,278
Average debt per property.....	...	6.9	...	7.2	...	9.0	...	6.4
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	2,616	2,519	...	...	...	...	2,616	2,519
\$2,000 to \$2,999.....	3,370	5,957	152	319	...	...	3,218	5,638
\$3,000 to \$3,999.....	5,725	14,196	182	596	122	346	5,421	13,254
\$4,000 to \$4,999.....	9,541	30,404	1,362	4,570	122	243	8,057	25,591
\$5,000 to \$5,999.....	10,801	40,747	2,379	8,592	61	292	8,361	31,863
\$6,000 to \$6,999.....	10,024	49,773	1,034	4,109	718	4,137	8,273	41,527
\$7,000 to \$7,999.....	9,646	58,235	638	3,743	1,680	10,891	7,328	43,601
\$8,000 to \$8,999.....	10,549	76,128	2,081	16,020	2,933	22,375	5,535	37,733
\$9,000 to \$9,999.....	11,699	96,839	3,489	30,240	3,330	28,527	4,879	38,072
\$10,000 to \$10,999.....	9,525	86,647	901	8,824	3,803	36,599	4,821	41,224
\$11,000 to \$11,999.....	5,907	59,247	847	9,290	1,124	11,793	3,936	38,164
\$12,000 to \$14,999.....	9,054	105,904	1,047	12,716	1,517	18,513	6,489	74,675
\$15,000 to \$19,999.....	5,098	74,447	268	4,014	884	13,062	3,946	57,371
\$20,000 or more.....	1,309	23,527	...	...	25	481	1,284	23,046
Median loan.....dollars..	8,000	...	8,600	...	9,700	...	7,100	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	9,145	9,558	450	481	61	61	8,634	9,016
\$2,000 to \$2,999.....	8,150	20,053	760	1,854	182	492	7,208	17,707
\$3,000 to \$3,999.....	10,310	35,319	2,107	7,379	61	182	8,142	27,758
\$4,000 to \$4,999.....	9,422	41,300	1,701	7,355	182	876	7,539	33,069
\$5,000 to \$5,999.....	8,685	47,487	608	3,351	475	2,698	7,601	41,438
\$6,000 to \$6,999.....	8,677	55,798	365	2,328	1,661	10,542	6,651	42,928
\$7,000 to \$7,999.....	9,936	74,385	1,423	10,882	2,707	20,399	5,806	43,104
\$8,000 to \$8,999.....	9,871	83,735	2,303	19,604	3,045	25,774	4,523	38,357
\$9,000 to \$9,999.....	10,330	97,544	2,294	21,379	3,618	34,441	4,420	41,724
\$10,000 to \$10,999.....	6,044	63,020	572	5,945	1,913	19,761	3,558	37,314
\$11,000 to \$11,999.....	3,708	42,253	847	9,666	829	9,517	2,032	23,070
\$12,000 to \$14,999.....	7,387	97,844	804	10,540	981	12,871	5,602	74,433
\$15,000 to \$19,999.....	2,793	46,393	146	2,269	605	9,645	2,041	34,479
\$20,000 or more.....	407	9,881	...	...	...	...	407	9,881
Median debt.....dollars..	6,700	...	7,800	...	8,900	...	5,700	...

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	661,526	478,782	182,744	193,523	47,647	37,248	144,479	423,524	302,356	121,168	63,040	7,504	55,536
Average debt per mortgage.....	6.3	6.0	7.1	6.5	5.5	8.3	8.9	5.7	5.4	6.7	2.3	1.7	2.5
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	88,612	70,034	18,578	17,826	12,071	4,916	21,706	49,080	40,432	8,648	7,483	1,108	6,375
Mutual savings bank.....	5,324	3,734	1,590	4,618	3,028	1,128	347	359	...	...	282	...	...
Savings and loan association.....	212,637	143,665	68,972	3,246	1,630	923	29,755	179,636	115,347	64,289	2,209	225	1,984
Life insurance company.....	223,803	161,188	62,615	56,999	25,346	26,712	61,118	105,726	82,198	23,528	5,432	5,183	249
Mortgage company.....	12,835	9,111	3,724	5,867	2,888	2,511	5,370	1,598	987	611	2,705	517	2,188
Federal National Mortgage Association.....	26,753	25,306	1,447	1,307	462	456	25,446	...	...	...	55	55	...
Individual.....	73,667	54,297	19,370	...	...	...	...	73,667	54,297	19,370	42,310	...	42,310
Other.....	17,895	11,447	6,448	3,700	2,222	602	737	13,458	8,736	4,722	2,564	134	2,430
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	116,349	80,884	35,465	14,850	5,992	8,426	36,292	65,207	42,183	23,024	13,682	1,601	12,081
1949.....	174,296	108,359	65,937	29,238	8,095	16,722	34,849	110,209	72,185	38,024	24,102	3,746	20,356
1948.....	148,923	106,009	42,914	19,641	9,154	8,718	27,408	101,874	72,840	29,034	13,776	1,537	12,239
1947.....	106,854	82,731	24,123	9,428	4,867	2,804	33,980	63,446	45,249	18,197	6,481	486	5,995
1946.....	42,476	36,795	5,681	2,316	1,738	578	10,370	29,790	24,942	4,848	2,276	134	2,142
1942 to 1945.....	45,929	38,557	7,372	9,226	8,977	...	1,580	35,123	28,334	6,789	2,089	...	2,089
1940 to 1941.....	16,606	15,342	1,064	4,984	4,984	...	...	11,622	10,558	1,064	512	...	512
1935 to 1939.....	9,304	9,116	188	3,840	3,840	...	...	5,464	5,276	188	122	...	122
1930 to 1934.....	468	468	...	...	...	...	...	468	468	...	...	...	...
1929 or earlier.....	321	321	...	...	...	...	...	321	321	...	...	...	...

¹ Includes 8,628 thousand dollars outstanding debt on FHA-insured first mortgages with conventional second mortgage.

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
Total mortgages.....	104,865	79,285	25,580	14,380	8,691	4,509	16,319	74,165	56,162	18,004	27,169	4,509	22,659
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	14,739	12,263	2,476	3,364	2,622	620	2,476	8,899	7,605	1,294	3,317	742	2,574
Mutual savings bank.....	924	717	207	785	578	146	61	79	...	...	146	146	...
Savings and loan association.....	38,612	27,901	10,711	424	217	86	3,812	34,375	24,419	9,956	804	86	718
Life insurance company.....	29,533	22,121	7,412	8,006	4,143	3,231	6,338	15,189	12,431	2,758	3,231	3,109	122
Mortgage company.....	1,822	1,210	612	920	555	304	605	296	74	222	1,528	304	1,224
Federal National Mortgage Association.....	3,134	2,952	182	182	61	61	2,952	...	...	...	61	61	...
Individual.....	13,395	10,198	3,197	...	...	...	...	...	13,395	10,198	3,197	...	16,753
Other.....	2,707	1,923	784	699	517	61	74	1,934	1,357	577	1,329	61	1,268
FORM OF DEBT													
Mortgage or deed of trust.....	103,286	78,040	25,246	14,381	8,692	4,509	16,318	72,586	54,917	17,669	26,379	4,509	21,870
Contract to purchase.....	1,580	1,245	335	...	...	...	...	1,580	1,245	335	791	...	791
AMORTIZATION													
Fully amortized.....	94,154	70,659	23,495	14,381	8,692	4,509	16,319	63,456	47,537	15,919	24,256	4,509	19,748
Partially amortized.....	4,919	4,084	835	...	...	...	...	4,919	4,084	835	2,411	...	2,411
Not amortized.....	4,597	3,407	1,190	...	...	...	...	4,597	3,407	1,190	415	...	415
On demand.....	1,195	1,134	61	...	...	...	...	1,195	1,134	61	87	...	87
Regular principal payments required.....	182	182	...	...	...	...	...	182	182	...	50	...	50
No regular principal payments required.....	1,013	952	61	...	...	...	...	1,013	952	61	37	...	37
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	100,810	76,569	24,241	13,854	8,500	4,235	15,808	71,149	54,028	17,121	24,357	4,235	20,122
Delinquent:	...	...	...	...	...	...	...	...	...	...	...	...	...
Foreclosure in process.....	61	...	61	61	...	...	...	...	...	...	...	...	...
Foreclosure not in process.....	3,802	2,524	1,278	465	192	274	511	2,825	1,942	883	2,507	274	2,233
No regular payments required.....	192	192	...	...	...	...	...	192	192	...	305	...	305
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	14,368	10,323	4,045	1,682	609	1,012	3,521	9,163	6,595	2,568	4,551	1,012	3,538
1949.....	23,802	15,065	8,737	3,333	876	1,885	3,831	16,638	11,112	5,526	9,330	1,885	7,445
1948.....	20,505	14,984	6,011	2,523	1,155	1,125	2,927	15,056	10,808	4,248	6,526	1,125	5,401
1947.....	15,787	12,183	3,604	1,307	699	365	4,171	10,308	7,525	2,783	3,558	365	3,194
1946.....	7,977	6,779	1,198	426	304	122	1,564	5,988	4,972	1,016	1,538	122	1,416
1942 to 1945.....	12,741	11,000	1,741	2,275	2,214	...	304	10,162	8,543	1,619	1,291	...	1,291
1940 to 1941.....	5,128	4,946	182	1,311	1,311	...	...	3,817	3,635	182	313	...	313
1935 to 1939.....	4,114	4,053	61	1,524	1,524	...	...	2,590	2,529	61	61	...	61
1930 to 1934.....	243	243	...	...	...	...	...	243	243	...	...	...	...
1929 or earlier.....	200	200	...	...	...	...	...	200	200	...	...	...	...
TERM OF MORTGAGE													
On demand.....	1,195	1,134	61	...	...	...	...	1,195	1,134	61	87	...	87
Less than 5 years.....	4,387	3,541	846	...	...	...	...	4,387	3,541	846	2,900	...	2,900
5 to 9 years.....	3,694	2,644	1,050	...	...	...	...	3,694	2,644	1,050	9,052	...	9,052
10 to 12 years.....	13,720	12,019	1,701	61	...	...	...	13,660	12,019	1,641	5,977	456	5,521
13 to 14 years.....	6,838	4,988	1,850	...	...	...	...	6,838	4,988	1,850	1,109	...	1,109
15 years.....	15,655	11,997	3,658	243	182	...	...	15,053	11,541	3,512	1,395	699	696
15 to 19 years.....	21,645	13,426	8,219	669	395	214	1,802	19,176	12,039	7,137	2,231	274	1,958
20 years.....	21,425	17,351	4,074	6,240	4,298	1,734	7,505	7,680	6,003	1,677	2,549	2,021	527
21 to 24 years.....	2,632	2,060	572	486	365	61	992	1,153	946	207	146	...	146
25 years.....	13,489	9,941	3,548	6,682	3,451	2,501	5,660	1,249	1,124	25	1,522	1,058	464
25 years or more.....	182	182	...	...	...	...	...	182	182	...	200	...	200
Median term.....years..	17	17	17	20	20	...	20	15	15	16	10	...	9
YEAR MORTGAGE DUE													
On demand.....	1,195	1,134	61	...	...	...	...	1,195	1,134	61	87	...	87
Fully amortized.....	94,156	70,661	23,495	14,379	8,690	4,509	16,319	63,454	47,536	15,918	24,257	4,509	19,749
Past due.....	70	70	...	...	...	...	...	70	70	...	...	...	...
1950 to 1951.....	994	842	152	...	...	...	...	994	842	152	1,656	...	1,656
1952 to 1953.....	1,984	1,802	182	...	...	...	...	1,984	1,802	182	2,875	...	2,875
1954 to 1955.....	2,847	2,612	235	146	146	...	...	2,701	2,466	235	3,760	...	3,760
1956 to 1957.....	4,564	4,125	439	334	334	...	...	4,230	3,791	439	2,071	...	2,071
1958 to 1959.....	7,166	6,504	662	486	486	...	...	6,679	6,017	662	2,454	...	2,454
1960 to 1964.....	30,923	23,241	7,682	1,803	1,881	...	...	28,724	21,225	7,499	5,212	669	4,543
1965 to 1969.....	30,596	20,900	9,696	6,675	4,553	1,855	7,910	16,010	9,727	6,283	4,022	2,189	1,833
1970 to 1974.....	12,272	8,551	3,721	4,159	1,330	2,038	6,352	1,760	1,294	466	1,883	1,322	561
1975 or later.....	2,740	2,014	726	776	160	616	1,662	302	302	...	324	...	300
Partially or not amortized.....	9,514	7,489	2,025	...	...	...	...	9,514	7,489	2,025	2,826	...	2,826
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	1,949	1,803	146	...	...	...	...	1,949	1,803	146	542	...	542
1952 to 1953.....	3,469	2,340	1,129	...	...	...	...	3,469	2,340	1,129	1,001	...	1,001
1954 to 1955.....	672	520	152	...	...	...	...	672	520	152	627	...	627
1956 to 1957.....	846	724	122	...	...	...	...	846	724	122	196	...	196
1958 to 1959.....	1,758	1,393	365	...	...	...	...	1,758	1,393	365	207	...	207
1960 to 1964.....	649	563	86	...	...	...	...	649	563	86	192	...	192
1965 to 1969.....	146	146	...	...	...	...	...	146	146	...	61	...	61
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	25	...	25	...	...	...	...	25	...	25	...	...	...

¹ Includes 1,180 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.....	475	475	...	...	...	...	...	475	475	...	415	...	415
4.0 percent.....	27,332	22,761	4,571	2,951	956	1,119	16,319	8,062	7,374	688	4,918	4,509	409
4.1 to 4.4 percent.....	361	318	43	128	86	43	...	232	232	...	...	...	...
4.5 percent.....	32,723	24,631	8,092	10,145	6,495	3,347	...	22,579	18,137	4,442	61	...	61
4.6 to 5.0 percent.....	31,049	21,804	9,245	1,155	1,155	...	...	29,894	20,649	9,245	2,108	...	2,108
5.1 to 5.5 percent.....	4,397	3,015	1,382	...	...	...	...	4,397	3,015	1,382	310	...	310
5.6 to 6.0 percent.....	8,528	6,281	2,247	...	...	...	...	8,528	6,281	2,247	19,358	...	19,358
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	5.0	4.5	4.5	...	4.0	5.0	5.0	5.0	6.0	...	6.0
MORTGAGE LOAN													
Less than \$2,000.....	3,193	2,555	638	...	...	...	...	3,193	2,555	638	9,635	2,822	6,814
\$2,000 to \$2,999.....	4,040	3,370	670	152	152	...	...	3,888	3,218	670	6,757	1,297	5,459
\$3,000 to \$3,999.....	6,392	5,373	819	243	182	...	122	6,027	5,269	758	4,870	329	4,541
\$4,000 to \$4,999.....	10,676	8,372	2,104	1,302	1,302	...	182	9,192	7,149	2,043	2,901	61	2,840
\$5,000 to \$5,999.....	12,956	10,383	2,573	2,622	2,379	183	359	9,974	7,943	2,031	1,311	...	1,311
\$6,000 to \$6,999.....	11,025	8,075	2,950	937	851	25	718	9,369	6,627	2,742	1,298	...	1,298
\$7,000 to \$7,999.....	12,531	8,180	4,351	1,995	578	1,210	1,826	8,710	6,196	2,514	318	...	318
\$8,000 to \$8,999.....	13,181	8,205	4,976	3,917	1,326	1,922	2,969	6,293	4,152	2,141	25	...	25
\$9,000 to \$9,999.....	8,417	6,813	1,604	1,665	1,154	450	3,092	3,660	2,628	1,032	...	...	...
\$10,000 to \$10,999.....	8,179	6,556	1,623	658	329	3,731	3,790	3,790	2,788	1,002	28	...	28
\$11,000 to \$11,999.....	3,772	2,968	804	500	232	207	1,074	2,199	1,784	415	...	...	...
\$12,000 to \$14,999.....	6,454	4,741	1,713	390	207	182	1,517	4,547	3,260	1,287	...	...	...
\$15,000 to \$19,999.....	3,235	2,624	611	...	...	...	727	2,510	1,924	586	25	...	25
\$20,000 or more.....	817	670	147	...	...	...	...	817	670	147	...	...	...
Median loan.....dollars..	7,300	7,100	7,600	7,900	6,300	...	9,600	6,500	6,200	7,000	2,500	...	2,800
OUTSTANDING DEBT													
Less than \$2,000.....	10,115	8,963	1,152	450	450	...	61	9,604	8,452	1,152	13,905	3,126	10,779
\$2,000 to \$2,999.....	8,356	7,782	574	760	760	...	182	7,413	6,839	574	5,459	1,176	4,284
\$3,000 to \$3,999.....	11,587	10,019	1,568	2,168	2,107	...	122	9,297	7,851	1,446	3,841	207	3,633
\$4,000 to \$4,999.....	9,900	7,830	2,070	1,823	1,579	183	182	7,896	6,129	1,767	1,660	...	1,660
\$5,000 to \$5,999.....	10,786	7,337	3,449	426	...	...	895	9,466	6,437	3,029	1,263	...	1,263
\$6,000 to \$6,999.....	9,999	6,723	3,276	536	365	25	1,478	7,984	5,031	2,953	793	...	793
\$7,000 to \$7,999.....	13,554	7,915	5,639	4,372	1,094	2,487	2,823	6,360	4,327	2,033	171	...	171
\$8,000 to \$8,999.....	8,678	6,284	2,394	1,495	850	645	3,020	4,163	2,597	1,566	25	...	25
\$9,000 to \$9,999.....	8,030	6,325	1,705	1,194	561	572	3,714	3,123	2,294	829	...	...	...
\$10,000 to \$10,999.....	5,022	3,463	1,559	633	182	390	1,634	2,755	1,757	998	28	...	28
\$11,000 to \$11,999.....	2,617	1,838	779	257	171	86	683	1,678	1,045	633	...	...	...
\$12,000 to \$14,999.....	4,003	3,149	854	268	146	122	1,042	2,693	2,204	489	...	...	...
\$15,000 to \$19,999.....	2,012	1,597	415	...	...	...	484	1,528	1,138	390	25	...	25
\$20,000 or more.....	208	61	147	...	...	...	...	208	61	147	...	...	...
Median debt.....dollars..	6,100	5,600	7,100	7,200	4,600	...	8,800	5,300	4,800	6,300	1,900	...	2,100
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	99,254	74,985	24,269	14,380	8,692	4,511	16,320	68,554	51,862	16,692	26,363	4,509	21,855
Less than \$20.....	4,329	3,589	740	274	213	61	...	4,055	3,376	679	9,272	4,180	5,093
\$20 to \$24.....	3,407	2,695	712	365	304	...	183	2,860	2,209	651	2,429	268	2,161
\$25 to \$29.....	7,112	5,354	1,758	1,861	1,722	79	377	4,872	3,316	1,556	3,198	...	3,198
\$30 to \$34.....	8,661	6,690	1,971	1,467	1,321	86	428	6,766	5,028	1,738	2,437	61	2,376
\$35 to \$39.....	7,140	5,901	1,239	851	790	...	724	5,565	4,685	880	2,794	...	2,794
\$40 to \$44.....	11,360	7,215	4,145	3,333	1,034	1,606	1,266	6,762	5,038	1,724	1,500	...	1,500
\$45 to \$49.....	10,951	8,277	2,674	1,442	627	694	3,415	6,094	4,508	1,586	1,579	...	1,579
\$50 to \$54.....	10,654	7,670	2,984	1,691	754	937	3,331	5,632	4,024	1,608	1,420	...	1,420
\$55 to \$59.....	6,889	5,629	1,260	1,148	819	268	1,658	4,084	3,274	810	506	...	506
\$60 to \$64.....	7,228	5,268	1,960	804	475	268	1,861	4,563	3,053	1,510	171	...	171
\$65 to \$69.....	4,559	3,432	1,127	304	182	122	962	3,293	2,409	884	156	...	156
\$70 to \$79.....	6,358	5,225	1,133	511	244	268	1,013	4,833	4,090	743	390	...	390
\$80 to \$99.....	6,592	4,890	1,702	329	207	122	956	5,307	3,788	1,519	243	...	243
\$100 to \$119.....	2,022	1,608	414	...	...	...	146	1,876	1,522	354	182	...	182
\$120 or more.....	1,992	1,542	450	...	...	...	...	1,992	1,542	450	86	...	86
Median payment.....dollars..	48	48	47	43	39	...	52	47	47	48	27	...	31

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA				VA			Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
Total properties.....	104,865	79,285	25,580	14,380	8,691	4,509	1,180	16,319	14,431	1,888	74,165	56,162	18,004
STRUCTURES ON PROPERTY													
1 structure.....	104,401	78,879	25,522	14,380	8,691	4,509	1,180	16,318	14,431	1,887	73,702	55,756	17,946
2 structures or more.....	463	405	58	...	...	...	...	...	...	...	463	405	58
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	98,372	75,050	23,322	14,118	8,569	4,430	1,119	15,721	13,858	1,863	68,532	52,622	15,911
2 dwelling units.....	5,243	3,412	1,831	262	122	79	61	487	487	...	4,494	2,803	1,691
3 dwelling units.....	579	424	155	...	...	...	...	...	...	...	579	424	155
4 dwelling units.....	669	398	271	...	...	...	...	111	86	25	559	313	246
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	104,145	78,747	25,398	14,381	8,692	4,509	1,180	16,318	14,431	1,887	73,446	55,624	17,822
Less than half.....	720	538	182	...	...	...	...	...	...	...	720	538	182
YEAR STRUCTURE BUILT													
1950 (part).....	2,590	1,840	750	455	221	234	...	1,297	1,126	171	838	494	345
1949.....	8,538	5,418	3,120	2,888	426	2,098	365	2,306	2,306	...	3,345	2,687	658
1948.....	7,789	5,271	2,518	2,159	790	1,125	243	1,965	1,783	182	3,665	2,698	967
1947.....	6,996	5,639	1,357	1,216	395	517	304	4,234	4,027	207	1,545	1,217	329
1946.....	3,498	2,774	724	313	253	61	...	1,520	1,216	304	1,665	1,305	359
1942 to 1945.....	7,417	5,310	2,107	2,208	1,843	183	182	1,631	1,205	426	3,579	2,262	1,318
1940 to 1941.....	11,050	9,171	1,879	2,449	2,212	213	25	1,073	926	147	7,528	6,033	1,494
1930 to 1939.....	21,623	18,021	3,602	2,193	2,132	...	61	960	838	122	18,471	15,050	3,420
1929 or earlier.....	33,692	24,964	8,728	499	420	79	...	1,151	944	207	32,041	23,600	8,442
Not reported.....	1,670	876	794	...	...	...	...	183	61	122	1,488	815	673
YEAR STRUCTURE ACQUIRED													
1950 (part).....	9,852	6,020	3,832	1,621	487	1,073	61	3,496	3,093	403	4,734	2,440	2,295
1949.....	18,169	10,278	7,891	3,186	790	1,824	572	3,857	3,102	755	11,126	6,386	4,741
1948.....	14,643	9,410	5,233	2,462	1,095	1,125	243	2,902	2,507	395	9,479	5,808	3,671
1947.....	13,475	9,567	3,908	1,180	572	365	243	4,196	3,983	213	8,100	5,012	3,087
1946.....	7,908	6,376	1,532	486	365	122	...	1,564	1,503	61	5,857	4,507	1,350
1942 to 1945.....	13,975	11,782	2,193	2,183	2,123	...	61	304	243	61	11,488	9,416	2,071
1940 to 1941.....	8,071	7,767	304	1,463	1,463	...	...	...	...	...	6,608	6,304	304
1930 to 1939.....	12,022	11,623	399	1,712	1,712	...	...	...	...	...	10,310	9,911	399
1929 or earlier.....	6,523	6,437	86	86	86	...	...	...	...	...	6,437	6,352	86
Not reported.....	25	25	...	...	...	...	...	...	...	...	25	25	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED													
New.....	43,906	35,743	8,163	10,571	5,838	3,882	851	9,457	9,164	293	23,877	20,741	3,136
Previously occupied.....	60,959	43,541	17,418	3,809	2,854	626	329	6,862	5,267	1,595	50,288	35,421	14,868
PURCHASE PRICE													
Less than \$2,000.....	727	727	...	...	...	...	...	...	...	...	727	727	...
\$2,000 to \$2,999.....	1,806	1,806	...	152	152	...	...	...	...	...	1,654	1,654	...
\$3,000 to \$3,999.....	1,426	1,304	122	...	...	...	...	...	...	...	1,279	1,158	122
\$4,000 to \$4,999.....	3,305	2,679	626	243	182	...	61	...	...	...	3,062	2,497	565
\$5,000 to \$5,999.....	5,508	5,035	473	1,581	1,581	...	...	61	61	...	3,866	3,393	473
\$6,000 to \$6,999.....	8,192	7,160	1,032	1,741	1,497	183	61	146	146	...	6,305	5,516	789
\$7,000 to \$7,999.....	9,004	7,788	1,216	998	998	...	...	1,271	1,089	182	6,736	5,702	1,034
\$8,000 to \$8,999.....	7,879	6,412	1,467	694	426	268	...	1,606	1,545	61	5,581	4,442	1,139
\$9,000 to \$9,999.....	10,581	7,605	2,976	1,824	243	1,459	122	3,303	3,005	298	5,454	4,397	1,097
\$10,000 to \$10,999.....	8,401	6,163	2,238	1,697	608	942	146	3,087	2,880	207	3,617	2,675	942
\$11,000 to \$11,999.....	7,342	4,825	2,517	1,576	810	524	243	2,041	1,651	390	3,726	2,365	1,360
\$12,000 to \$14,999.....	16,471	10,019	6,452	2,585	1,416	682	486	2,555	2,287	268	11,330	6,316	5,016
\$15,000 to \$19,999.....	14,960	10,428	4,532	901	511	329	61	1,547	1,304	243	12,512	8,613	3,899
\$20,000 to \$24,999.....	3,915	3,111	804	268	146	122	...	...	318	...	3,330	2,647	682
\$25,000 or more.....	3,695	2,899	796	...	...	...	...	86	86	...	3,611	2,899	711
Property not acquired by purchase.....	873	848	25	...	...	...	...	...	...	...	873	848	25
Not reported.....	779	475	304	122	122	...	...	152	...	152	506	354	152
Median purchase price.....dollars..	10,300	9,700	11,900	9,900	7,800	...	...	10,300	10,400	...	10,400	9,500	12,800
MARKET VALUE													
Less than \$2,000.....	194	194	...	61	61	...	...	...	...	...	134	134	...
\$2,000 to \$2,999.....	481	481	...	...	...	...	...	...	...	...	481	481	...
\$3,000 to \$3,999.....	278	278	...	...	...	...	...	...	...	...	278	278	...
\$4,000 to \$4,999.....	573	512	61	...	...	...	...	...	...	...	572	512	61
\$5,000 to \$5,999.....	1,380	906	474	...	...	...	...	...	...	...	1,380	906	474
\$6,000 to \$6,999.....	1,554	988	566	61	61	...	...	...	...	...	1,494	988	505
\$7,000 to \$7,999.....	3,037	1,823	1,214	243	182	61	...	548	426	122	2,246	1,215	1,032
\$8,000 to \$8,999.....	5,093	4,283	810	450	304	25	122	1,119	1,119	...	3,523	2,860	663
\$9,000 to \$9,999.....	5,162	3,756	1,406	846	481	365	...	2,189	1,982	207	2,127	1,293	834
\$10,000 to \$10,999.....	10,788	7,914	2,874	3,044	1,378	1,459	207	2,644	2,218	426	5,099	4,317	782
\$11,000 to \$11,999.....	7,295	4,739	2,556	1,491	542	828	122	2,120	1,730	390	3,685	2,468	1,217
\$12,000 to \$14,999.....	25,646	18,834	6,812	4,540	2,854	1,138	547	4,630	4,301	329	16,476	11,679	4,797
\$15,000 to \$19,999.....	24,702	19,295	5,407	2,811	2,263	365	183	2,336	2,068	268	19,555	14,963	4,592
\$20,000 to \$24,999.....	9,282	7,457	1,825	652	445	207	...	476	415	61	8,154	6,597	1,557
\$25,000 or more.....	8,369	7,220	1,149	183	183	...	...	257	171	86	7,932	6,867	1,063
Not reported.....	1,030	604	426	...	...	...	...	...	...	...	1,030	604	426
Median market value.....dollars..	13,800	14,100	13,100	12,600	13,400	11,700	11,800	...	14,800	15,200	14,000

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage				
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage		
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage	
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE														
Less than 20 percent.....	14,112	13,990	122	967	967	61	13,084	12,962	122
20 to 39 percent.....	24,284	23,258	1,026	3,378	3,378	293	20,613	19,587	1,026
40 to 59 percent.....	25,635	21,101	4,534	2,193	2,010	...	182	2,421	2,239	182	21,021	16,851	4,169	
60 to 69 percent.....	11,568	7,411	4,157	1,922	1,593	207	122	2,897	2,563	334	6,750	3,256	3,493	
70 to 79 percent.....	10,635	5,151	5,484	1,661	536	699	426	3,994	3,463	531	4,981	1,152	3,829	
80 to 84 percent.....	6,459	2,243	4,216	1,733	...	1,550	182	1,774	1,531	243	2,953	713	2,240	
85 to 89 percent.....	4,627	1,464	3,163	1,473	61	1,326	86	1,238	934	304	1,918	469	1,447	
90 to 94 percent.....	3,126	1,761	1,365	683	86	415	182	1,595	1,449	146	848	226	621	
95 to 99 percent.....	2,389	1,741	648	293	...	293	...	1,741	1,655	86	355	86	270	
100 percent or more.....	1,000	562	438	79	61	18	...	307	246	61	614	255	359	
Market value not reported.....	1,030	604	426	...	...	...	...	...	...	...	1,030	604	426
Median percent.....	51	42	75	63	40	...	...	76	76	...	43	35	70
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE														
Less than \$2.50.....	724	481	243	61	61	...	...	61	...	61	602	420	182
\$2.50 to \$4.99.....	4,276	2,691	1,585	238	238	...	...	576	515	61	3,462	1,938	1,524
\$5.00 to \$7.49.....	20,349	15,235	5,114	2,505	2,062	383	61	2,805	2,349	456	15,038	10,824	4,214	
\$7.50 to \$9.99.....	26,579	20,441	6,138	3,217	2,457	517	243	4,093	3,490	603	19,270	14,494	4,775	
\$10.00 to \$12.49.....	23,971	18,800	5,171	2,999	1,935	821	243	2,805	2,476	329	18,167	14,389	3,778	
\$12.50 to \$14.99.....	8,113	7,018	1,095	937	481	274	182	1,333	1,272	61	5,844	5,266	578	
\$15.00 to \$17.49.....	3,439	3,019	420	475	475	...	...	626	565	61	2,338	1,979	359
\$17.50 to \$19.99.....	840	597	243	243	122	122	...	61	61	...	536	415	122	
\$20.00 to \$24.99.....	1,080	958	122	192	131	61	...	...	...	...	888	827	61
\$25.00 or more.....	565	547	18	61	61	...	...	61	61	...	443	425	18
Taxes not payable in 1949.....	11,432	7,410	4,022	3,343	646	2,332	365	3,754	3,583	171	4,335	3,181	1,154	
Taxes or value not reported.....	3,500	2,090	1,410	110	25	...	86	147	61	86	3,243	2,004	1,239	
Median taxes.....dollars..	9.35	9.52	8.78	9.57	9.18	...	...	9.19	9.31	...	9.34	9.62	8.49
REAL ESTATE TAXES PER DWELLING UNIT														
Less than \$20.....	122	61	61	...	...	...	...	...	...	...	122	61	61
\$20 to \$39.....	2,720	1,881	839	...	...	...	...	122	61	61	2,599	1,821	778
\$40 to \$59.....	6,623	4,154	2,469	353	335	18	...	539	387	152	5,730	3,431	2,299	
\$60 to \$79.....	9,492	6,816	2,676	1,064	578	365	122	1,881	1,674	207	6,547	4,565	1,982	
\$80 to \$99.....	12,178	8,534	3,644	1,904	1,509	334	61	2,449	2,054	395	7,824	4,971	2,854	
\$100 to \$119.....	13,648	10,396	3,252	1,885	1,459	182	243	1,972	1,522	450	9,791	7,415	2,376	
\$120 to \$139.....	12,400	9,565	2,835	1,934	1,374	638	122	1,634	1,512	122	6,833	6,880	1,953	
\$140 to \$159.....	8,756	7,123	1,633	1,454	1,058	334	61	1,733	1,611	122	5,369	4,453	916	
\$160 to \$199.....	10,206	8,722	1,484	1,398	1,155	122	122	1,429	1,429	...	7,379	6,138	1,241	
\$200 to \$249.....	6,756	5,880	876	600	479	122	...	415	293	122	5,742	5,109	633	
\$250 to \$299.....	4,117	3,600	517	152	152	...	...	122	122	...	3,844	3,327	517
\$300 or more.....	4,074	3,588	486	182	122	61	...	122	122	...	3,771	3,345	426	
Taxes not payable in 1949.....	11,432	7,410	4,022	3,343	646	2,332	365	3,754	3,583	171	4,335	3,181	1,154	
Taxes not reported.....	2,537	1,552	985	110	25	...	86	147	61	86	2,280	1,467	814	
Median taxes.....dollars..	116	122	99	118	117	...	...	107	111	...	118	125	95
ORIGIN AND PURPOSE OF FIRST MORTGAGE														
Mortgage made or assumed at time property acquired.....	75,851	52,178	23,673	13,389	7,700	4,509	1,180	16,318	14,431	1,887	46,147	30,047	16,099	
Mortgage refinanced or renewed.....	22,398	20,821	1,577	731	731	...	...	...	...	...	21,668	20,091	1,577
To increase loan for improvements or repairs.....	5,483	5,336	147	61	61	...	...	...	...	...	5,422	5,275	147
To increase loan for other reasons.....	3,391	3,117	274	...	...	...	...	...	...	...	3,391	3,117	274
To secure better terms.....	7,813	7,518	295	335	335	...	...	...	...	...	7,479	7,184	295
To renew or extend loan without increasing amount.....	4,038	3,238	800	274	274	...	...	...	...	...	3,764	2,964	800
For other purpose.....	1,673	1,612	61	61	61	...	...	...	...	...	1,612	1,551	61
Mortgage placed later than acquisition of property.....	6,615	6,285	330	263	263	...	...	...	...	...	6,353	6,024	330
To make improvements or repairs.....	2,613	2,527	86	25	25	...	...	...	...	...	2,588	2,503	86
To invest in other properties.....	1,113	1,052	61	...	...	...	...	...	...	...	1,113	1,052	61
To invest in business other than real estate.....	429	429	...	177	177	...	...	...	...	...	253	253	...
For other purpose.....	2,460	2,277	183	61	61	...	...	...	...	...	2,399	2,216	183
LENDER OF REFINANCED OR RENEWED MORTGAGE														
Total refinanced or renewed mortgages.....	22,398	20,821	1,577	731	731	...	...	...	...	...	21,668	20,091	1,577
Same lender.....	13,473	12,231	1,242	457	457	...	...	...	...	...	13,016	11,774	1,242
Different lender.....	8,925	8,590	335	274	274	...	...	...	...	...	8,652	8,317	335

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 conventional second mortgage				
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	75,854	52,178	23,676	13,390	7,702	4,510	1,182	16,320	14,432	1,888	46,145	30,046	16,100
Less than 50 percent.....	8,665	5,333	3,332	122	122	...	...	25	25	...	8,519	5,187	3,332
50 to 59 percent.....	16,038	7,295	8,743	207	61	86	61	591	232	359	15,239	7,002	8,237
60 to 64 percent.....	8,589	5,667	2,922	815	390	61	365	456	274	182	7,317	5,004	2,314
65 to 69 percent.....	7,373	5,702	1,671	1,634	1,032	481	122	646	524	122	5,094	4,147	947
70 to 74 percent.....	6,264	4,308	1,956	2,769	1,666	713	390	890	536	354	2,606	2,106	500
75 to 79 percent.....	4,501	3,156	1,345	1,431	597	712	122	1,193	1,047	146	1,878	1,513	365
80 to 84 percent.....	4,830	3,124	1,706	2,153	699	1,393	61	1,601	1,479	122	1,076	945	131
85 to 89 percent.....	5,551	4,335	1,216	2,731	1,819	912	...	1,834	1,591	243	986	925	61
90 to 94 percent.....	4,507	4,148	359	1,284	1,072	152	61	2,124	2,038	86	1,098	1,037	61
95 to 99 percent.....	2,629	2,568	61	...	...	...	...	1,905	1,844	61	724	724	...
100 percent or more.....	6,048	5,987	61	122	122	...	...	4,903	4,842	61	1,023	1,023	...
Purchase price not reported or property not acquired by purchase.....	859	555	304	122	122	...	...	152	...	152	585	433	152
Median percent.....	68	72	60	79	79	...	...	92	94	...	59	63	56
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	75,854	52,178	23,676	13,390	7,702	4,510	1,182	16,320	14,432	1,888	46,145	30,046	16,100
Less than 50 percent.....	5,333	5,333	...	122	122	...	...	25	25	...	5,187	5,187	...
50 to 59 percent.....	7,502	7,295	207	61	61	...	...	232	232	...	7,209	7,002	207
60 to 64 percent.....	6,083	5,667	416	390	390	...	...	274	274	...	5,420	5,004	416
65 to 69 percent.....	6,085	5,702	383	1,032	1,032	...	...	524	524	...	4,530	4,147	383
70 to 74 percent.....	6,060	4,308	1,752	1,788	1,666	61	61	597	536	61	3,675	2,106	1,569
75 to 79 percent.....	6,327	3,156	3,171	743	597	86	61	1,370	1,047	323	4,214	1,513	2,701
80 to 84 percent.....	6,672	3,124	3,548	973	699	152	122	1,722	1,479	243	3,978	945	3,032
85 to 89 percent.....	8,303	4,335	3,968	2,968	1,819	602	547	1,859	1,591	268	3,476	925	2,551
90 to 94 percent.....	8,288	4,148	4,140	2,204	1,072	865	268	2,342	2,038	304	3,742	1,037	2,703
95 to 99 percent.....	5,321	2,568	2,753	1,058	...	1,058	...	2,112	1,844	268	2,151	724	1,427
100 percent or more.....	9,020	5,987	3,033	1,928	122	1,685	122	5,110	4,842	268	1,982	1,023	959
Purchase price not reported or property not acquired by purchase.....	859	555	304	122	122	...	...	152	...	152	585	433	152
Median percent.....	80	72	88	88	79	...	...	93	94	...	71	63	84
VETERAN STATUS OF OWNER													
Veteran of World War II.....	37,462	26,636	10,826	8,305	2,981	4,326	998	14,173	13,059	1,114	14,985	10,596	4,389
Veteran of World War I only.....	9,655	8,289	1,366	1,484	1,423	61	...	135	135	...	8,036	6,730	1,306
Other service or nonveteran.....	57,748	44,360	13,388	4,591	4,287	122	182	2,012	1,238	774	31,145	28,835	12,310

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.....	98,372	676,458	14,118	100,930	15,721	141,003	68,532	434,525
Average debt per property.....	...	6.9	...	7.1	...	9.0	...	6.3
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	2,352	2,194	...	...	...	...	2,352	2,194
\$2,000 to \$2,999.....	3,146	5,868	152	319	...	...	2,994	5,549
\$3,000 to \$3,999.....	5,494	13,579	182	596	122	346	5,190	12,637
\$4,000 to \$4,999.....	8,929	28,743	1,362	4,570	122	243	7,445	23,930
\$5,000 to \$5,999.....	10,072	38,103	2,318	8,318	61	292	7,693	29,493
\$6,000 to \$6,999.....	9,693	48,409	973	3,750	718	4,137	8,002	40,522
\$7,000 to \$7,999.....	9,294	56,147	638	3,743	1,680	10,891	8,976	41,513
\$8,000 to \$8,999.....	10,283	74,313	2,081	16,020	2,915	22,245	5,287	36,048
\$9,000 to \$9,999.....	11,013	91,206	3,428	29,699	3,220	27,616	4,365	33,891
\$10,000 to \$10,999.....	8,781	79,642	901	8,824	3,469	33,361	4,411	37,457
\$11,000 to \$11,999.....	5,226	52,196	829	9,078	1,124	11,793	3,273	31,325
\$12,000 to \$14,999.....	8,193	95,782	986	11,999	1,431	17,476	5,775	66,307
\$15,000 to \$19,999.....	4,702	68,964	268	4,014	859	12,603	3,575	52,347
\$20,000 or more.....	1,195	21,312	...	...	...	...	1,195	21,312
Median loan.....dollars..	8,000	...	8,600	...	9,600	...	7,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	8,193	8,723	450	481	61	61	7,682	8,181
\$2,000 to \$2,999.....	7,986	19,635	760	1,854	182	492	7,044	17,289
\$3,000 to \$3,999.....	9,648	33,011	2,107	7,379	61	182	7,480	25,450
\$4,000 to \$4,999.....	8,967	39,250	1,640	7,081	182	876	7,145	31,293
\$5,000 to \$5,999.....	8,331	45,537	547	2,992	475	2,698	7,308	39,847
\$6,000 to \$6,999.....	8,418	54,061	365	2,328	1,661	10,542	6,392	41,191
\$7,000 to \$7,999.....	9,614	72,077	1,423	10,882	2,689	20,269	5,502	40,926
\$8,000 to \$8,999.....	9,120	77,351	2,242	19,063	2,874	24,322	4,004	33,966
\$9,000 to \$9,999.....	9,689	91,387	2,294	21,379	3,344	31,744	4,052	38,264
\$10,000 to \$10,999.....	5,455	56,872	572	5,945	1,913	19,761	2,969	31,166
\$11,000 to \$11,999.....	3,220	36,719	768	8,737	768	8,800	1,684	19,182
\$12,000 to \$14,999.....	6,812	90,514	804	10,540	956	12,551	5,052	67,423
\$15,000 to \$19,999.....	2,542	42,122	146	2,269	555	8,705	1,840	31,148
\$20,000 or more.....	379	9,199	...	...	...	...	379	9,199
Median debt.....dollars..	6,700	...	7,800	...	8,800	...	5,600	...

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 first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Amount of outstanding debt (thousands of dollars)													
Total outstanding debt.....	620,664	454,667	165,997	191,603	46,832	36,800	138,240	390,821	284,831	105,990	55,789	7,381	48,408
Average debt per mortgage.....	6.3	6.1	7.1	6.5	5.5	8.3	8.8	5.7	5.4	6.7	2.2	1.7	2.4
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	84,626	67,838	16,788	16,733	11,797	4,754	20,380	47,513	39,372	8,141	6,235	1,058	5,177
Mutual savings bank.....	5,178	3,588	1,590	4,618	3,028	1,128	347	213	...	...	282	...	...
Savings and loan association.....	187,065	130,291	56,774	3,246	1,630	923	28,038	155,781	103,690	52,091	2,209	225	1,984
Life insurance company.....	217,240	155,702	61,538	56,132	24,805	26,426	57,922	103,186	80,449	22,737	5,359	5,110	249
Mortgage company.....	12,835	9,111	3,724	5,867	2,888	2,511	5,370	1,598	987	611	2,669	517	2,152
Federal National Mortgage Association.....	26,753	25,306	1,447	1,307	462	456	25,446	...	...	...	55	55	...
Individual.....	70,055	52,196	17,859	...	...	...	...	70,055	52,196	17,859	36,416	...	36,416
Other.....	16,912	10,635	6,277	3,700	2,222	602	737	12,475	7,924	4,551	2,564	134	2,430
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	109,265	76,776	32,489	14,688	5,992	8,264	33,406	61,171	40,961	20,210	12,275	1,551	10,724
1949.....	165,058	104,426	60,632	29,238	8,095	16,722	34,385	101,435	68,282	33,183	21,832	3,746	18,086
1948.....	141,020	102,539	38,481	18,157	8,613	8,432	26,319	96,544	71,000	25,544	11,482	1,464	10,018
1947.....	98,074	77,622	20,452	9,428	4,867	2,804	33,133	55,513	40,987	14,526	5,340	486	4,854
1946.....	38,656	33,033	5,623	2,316	1,738	578	9,417	26,923	22,133	4,790	2,246	134	2,112
1942 to 1945.....	43,596	36,528	7,068	8,952	8,703	...	1,580	33,064	26,579	6,485	1,980	...	1,980
1940 to 1941.....	15,452	14,388	1,064	4,984	4,984	...	...	10,468	9,404	1,064	512	...	512
1935 to 1939.....	8,759	8,571	188	3,840	3,840	...	...	4,919	4,731	188	122	...	122
1930 to 1934.....	468	468	...	...	...	...	...	468	468	...	...	...	...
1929 or earlier.....	316	316	...	...	...	...	...	316	316	...	...	...	...

1 Includes 7,971 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.....	98,372	75,050	23,322	14,118	8,569	4,430	15,721	68,532	52,622	15,911	24,822	4,430	20,392
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	13,977	11,698	2,279	3,224	2,561	602	2,359	8,393	7,192	1,201	2,822	724	2,098
Mutual savings bank.....	906	699	207	785	578	146	61	61	61	...	146	146	...
Savings and loan association.....	34,325	25,235	9,090	424	217	86	3,666	30,234	21,899	8,335	804	86	718
Life insurance company.....	28,800	21,573	7,227	7,884	4,082	3,170	6,004	14,912	12,278	2,634	3,170	3,048	122
Mortgage company.....	1,822	1,210	612	920	555	304	655	296	74	222	1,467	304	1,163
Federal National Mortgage Association.....	3,134	2,952	182	182	61	61	2,952	...	...	...	61	61	...
Individual.....	12,831	9,854	2,977	...	...	...	...	...	...	...	...	...	...
Other.....	2,579	1,830	749	699	517	61	74	1,806	1,264	542	1,329	61	1,268
FORM OF DEBT													
Mortgage or deed of trust.....	96,915	73,866	23,049	14,119	8,570	4,430	15,720	67,075	51,438	15,637	24,093	4,430	19,663
Contract to purchase.....	1,458	1,184	274	...	...	...	...	1,458	1,184	274	729	...	730
AMORTIZATION													
Fully amortized.....	88,092	66,733	21,359	14,119	8,570	4,430	15,721	58,253	44,305	13,948	22,344	4,430	17,915
Partially amortized.....	4,715	4,002	713	...	...	...	...	4,715	4,002	713	2,037	...	2,037
Not amortized.....	4,371	3,181	1,190	...	...	...	...	4,371	3,181	1,190	354	...	354
On demand.....	1,195	1,134	61	...	...	...	...	1,195	1,134	61	87	...	87
Regular principal payments required.....	182	182	...	...	...	...	...	182	182	...	50	...	50
No regular principal payments required.....	1,013	952	61	...	...	...	...	1,013	952	61	37	...	37
CURRENT STATUS OF PAYMENTS													
Ahead or up-to-date in scheduled payments.....	94,510	72,466	22,044	13,592	8,378	4,156	15,210	65,708	50,619	15,089	22,132	4,156	17,976
Delinquent:													
Foreclosure in process.....	61	...	61	61	...	...	...	...	...	...	...	...	...
Foreclosure not in process.....	3,680	2,463	1,217	465	192	274	511	2,703	1,881	822	2,446	274	2,172
No regular payments required.....	122	122	...	...	...	...	...	122	122	...	244	...	244
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	13,609	9,886	3,723	1,664	609	994	3,259	8,685	6,421	2,264	4,175	994	3,181
1949.....	22,519	14,580	7,969	3,333	876	1,885	3,806	15,380	10,597	4,783	8,648	1,885	6,763
1948.....	19,355	13,994	5,361	2,341	1,094	1,064	2,805	14,210	10,490	3,720	5,754	1,064	4,690
1947.....	14,557	11,399	3,158	1,307	699	365	4,093	9,156	6,819	2,337	3,113	365	2,748
1946.....	7,425	6,237	1,188	426	304	122	1,454	5,546	4,540	1,006	1,528	122	1,406
1942 to 1945.....	12,123	10,443	1,680	2,214	2,153	...	304	9,605	8,047	1,558	1,230	...	1,230
1940 to 1941.....	4,659	4,477	182	1,311	1,311	...	...	3,348	3,166	182	313	...	313
1935 to 1939.....	3,701	3,640	61	1,524	1,524	...	...	2,177	2,116	61	61	...	61
1930 to 1934.....	243	243	...	...	...	...	...	243	243	...	...	...	...
1929 or earlier.....	182	182	...	...	...	...	...	182	182	...	...	...	...
TERM OF MORTGAGE													
On demand.....	1,195	1,134	61	...	...	...	...	1,195	1,134	61	87	...	87
Less than 5 years.....	4,188	3,403	785	...	...	...	...	4,188	3,403	785	2,520	...	2,520
5 to 9 years.....	3,523	2,491	1,032	...	...	...	...	3,523	2,491	1,032	8,456	...	8,456
10 to 12 years.....	12,633	11,248	1,385	61	...	...	...	12,573	11,248	1,325	5,253	456	4,797
13 to 14 years.....	5,947	4,267	1,680	...	...	...	...	5,947	4,267	1,680	1,006	...	1,006
15 years.....	14,607	11,320	3,287	243	182	...	359	14,005	10,864	3,141	1,311	699	612
16 to 19 years.....	19,565	12,503	7,062	669	395	213	1,777	17,120	11,116	6,004	2,039	274	1,766
20 years.....	20,847	16,877	3,970	6,100	4,237	1,655	7,171	7,577	5,925	1,652	2,452	1,942	509
21 to 24 years.....	2,571	1,999	572	486	365	61	992	1,092	885	207	146	...	146
25 years.....	13,112	9,625	3,487	6,560	3,390	2,501	5,422	1,131	1,106	25	1,370	1,058	312
26 years or more.....	182	182	...	...	...	...	...	182	182	...	182	...	182
Median term.....years..	17	17	17	20	20	...	20	15	15	15	10	...	9
YEAR MORTGAGE DUE													
On demand.....	1,195	1,134	61	...	...	...	...	1,195	1,134	61	87	...	87
Fully amortized.....	88,092	66,733	21,359	14,117	8,568	4,430	15,721	58,251	44,304	13,947	22,345	4,430	17,916
Past due.....	70	70	...	...	...	...	...	70	70	...	...	...	...
1950 to 1951.....	621	469	152	...	...	...	...	621	469	152	1,570	...	1,570
1952 to 1953.....	1,827	1,645	182	...	...	...	...	1,827	1,645	182	2,814	...	2,814
1954 to 1955.....	2,683	2,466	217	146	146	...	...	2,537	2,320	217	3,530	...	3,530
1956 to 1957.....	4,295	3,856	439	334	334	...	...	3,961	3,522	439	1,775	...	1,775
1958 to 1959.....	6,480	5,832	648	486	486	...	...	5,993	5,345	648	2,111	304	1,807
1960 to 1964.....	28,595	21,950	6,645	1,803	1,681	...	395	26,396	19,934	6,462	4,775	669	4,106
1965 to 1969.....	28,912	20,204	8,708	6,593	4,492	1,794	7,575	14,784	9,403	5,381	3,751	2,128	1,623
1970 to 1974.....	12,107	8,465	3,642	4,019	1,269	2,020	6,327	1,760	1,294	466	1,703	1,304	409
1975 or later.....	2,502	1,776	726	776	160	616	1,424	302	306	...	306	25	282
Partially or not amortized.....	9,085	7,182	1,903	...	...	...	...	9,085	7,182	1,903	2,391	...	2,391
Past due.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1950 to 1951.....	1,894	1,748	146	...	...	...	...	1,894	1,748	146	542	...	542
1952 to 1953.....	3,207	2,139	1,068	...	...	...	...	3,207	2,139	1,068	697	...	697
1954 to 1955.....	660	508	152	...	...	...	...	660	508	152	627	...	627
1956 to 1957.....	773	712	61	...	...	...	...	773	712	61	135	...	135
1958 to 1959.....	1,758	1,393	365	...	...	...	...	1,758	1,393	365	207	...	207
1960 to 1964.....	622	536	86	...	...	...	...	622	536	86	122	...	122
1965 to 1969.....	146	146	...	...	...	...	...	146	146	...	61	...	61
1970 to 1974.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1975 or later.....	25	25	...	...	...	...	...	25	25	...	...	...	...

¹Includes 1,119 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]

Table with columns: Subject, Total first mortgages, Government-insured first mortgages (FHA, VA), Conventional first mortgages, Total junior mortgages. Rows include Interest Rate, Mortgage Loan, Outstanding Debt, and Monthly Interest and Principal Payment.

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.....	13,234	13,112	122	967	967	...	...	61	61	...	12,206	12,084	122
20 to 39 percent.....	23,022	21,996	1,026	3,378	3,378	...	...	293	293	...	19,351	18,325	1,026
40 to 59 percent.....	24,307	20,256	4,051	2,132	1,949	...	182	2,343	2,161	182	19,832	16,146	3,686
60 to 69 percent.....	11,052	7,059	3,993	1,861	1,532	207	122	2,847	2,513	334	6,344	3,015	3,329
70 to 79 percent.....	9,673	5,065	4,608	1,600	536	699	365	3,908	3,402	506	4,166	1,127	3,039
80 to 84 percent.....	6,016	2,061	3,955	1,733	...	1,550	182	1,652	1,409	243	2,631	652	1,979
85 to 89 percent.....	4,414	1,293	3,121	1,473	61	1,326	86	1,238	934	304	1,704	298	1,405
90 to 94 percent.....	2,919	1,761	1,158	622	86	354	182	1,595	1,449	146	702	226	475
95 to 99 percent.....	2,123	1,528	595	293	...	293	...	1,528	1,422	86	302	86	217
100 percent or more.....	920	500	420	61	61	...	...	257	196	61	602	243	359
Market value not reported.....	694	420	274	...	...	...	...	...	...	...	694	420	274
Median percent.....	50	42	75	63	40	...	...	76	76	...	42	35	69
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	724	481	243	61	61	...	...	61	...	61	602	420	182
\$2.50 to \$4.99.....	4,120	2,613	1,507	238	238	...	...	576	515	61	3,307	1,860	1,446
\$5.00 to \$7.49.....	19,377	14,724	4,653	2,487	2,062	365	61	2,805	2,349	456	14,084	10,313	3,771
\$7.50 to \$9.99.....	24,387	18,974	5,413	3,095	2,396	517	182	3,861	3,283	578	17,432	13,295	4,136
\$10.00 to \$12.49.....	22,590	17,957	4,633	2,938	1,874	821	243	2,755	2,426	329	16,897	13,657	3,240
\$12.50 to \$14.99.....	7,671	6,637	1,034	937	481	274	182	1,247	1,186	61	5,488	4,971	517
\$15.00 to \$17.49.....	3,247	2,827	420	475	475	...	...	608	547	61	2,164	1,805	359
\$17.50 to \$19.99.....	718	536	182	243	122	122	...	61	61	...	414	354	61
\$20.00 to \$24.99.....	768	707	61	131	131	...	...	...	...	...	637	576	61
\$25.00 or more.....	517	517	...	61	61	...	...	61	61	...	395	395	...
Taxes not payable in 1949 ¹	11,219	7,197	4,022	3,343	646	2,332	365	3,541	3,370	171	4,335	3,181	1,154
Taxes or value not reported.....	3,035	1,881	1,154	110	25	...	86	147	61	86	2,778	1,795	983
Median taxes.....dollars..	9.33	9.50	8.73	9.56	9.16	...	...	9.17	9.29	...	9.32	9.61	8.40
REAL ESTATE TAXES													
Less than \$20.....	122	61	61	...	...	...	...	...	...	...	122	61	61
\$20 to \$39.....	2,350	1,708	642	...	...	...	...	122	61	61	2,229	1,648	581
\$40 to \$59.....	4,166	2,499	1,667	274	274	...	...	393	241	152	3,499	1,984	1,515
\$60 to \$79.....	7,566	5,512	2,054	882	517	304	61	1,660	1,478	182	5,024	3,517	1,507
\$80 to \$99.....	11,436	8,203	3,233	1,904	1,509	334	61	2,449	2,054	395	7,082	4,640	2,443
\$100 to \$119.....	13,386	10,195	3,191	1,885	1,499	182	243	1,972	1,522	450	9,529	7,214	2,315
\$120 to \$139.....	12,226	9,391	2,835	1,934	1,174	638	122	1,616	1,494	122	8,676	6,723	1,953
\$140 to \$159.....	8,514	7,081	1,433	1,454	1,058	334	61	1,733	1,611	122	5,327	4,411	916
\$160 to \$199.....	10,133	8,710	1,423	1,398	1,155	122	122	1,429	1,429	...	7,306	6,126	1,180
\$200 to \$249.....	6,695	5,819	876	600	479	122	...	415	293	122	5,681	5,048	633
\$250 to \$299.....	4,117	3,600	517	152	152	...	...	122	122	...	3,844	3,327	517
\$300 or more.....	4,074	3,588	486	182	122	61	...	122	122	...	3,771	3,345	426
Taxes not payable in 1949.....	11,219	7,197	4,022	3,343	646	2,332	365	3,541	3,370	171	4,335	3,181	1,154
Taxes not reported.....	2,366	1,485	881	110	25	...	86	147	61	86	2,109	1,400	710
Median taxes.....dollars..	121	126	105	119	118	...	...	109	113	...	123	130	103
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	71,652	50,054	21,598	13,127	7,578	4,430	1,119	15,720	13,858	1,862	42,807	28,617	14,189
Mortgage refinanced or renewed.....	20,757	19,241	1,516	731	731	...	...	...	...	...	20,027	18,511	1,516
To increase loan for improvements or repairs.....	4,972	4,825	147	61	61	...	...	...	...	...	4,911	4,764	147
To increase loan for other reasons.....	3,167	2,893	274	...	...	...	...	...	...	...	3,167	2,893	274
To secure better terms.....	7,182	6,887	295	335	335	...	...	...	...	...	6,848	6,593	295
To renew or extend loan without increasing amount.....	3,910	3,110	800	274	274	...	...	...	...	...	3,636	2,836	800
For other purpose.....	1,526	1,526	...	61	61	...	...	...	...	...	1,465	1,465	...
Mortgage placed later than acquisition of property.....	5,962	5,754	208	263	263	...	...	...	...	...	5,700	5,493	208
To make improvements or repairs.....	2,196	2,171	25	25	25	...	...	...	...	...	2,171	2,147	25
To invest in other properties.....	1,088	1,027	61	...	...	...	...	...	...	...	1,088	1,027	61
To invest in business other than real estate.....	429	429	...	177	177	...	...	...	...	...	254	254	...
For other purpose.....	2,249	2,127	122	61	61	...	...	...	...	...	2,188	2,066	122
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	20,757	19,241	1,516	731	731	...	...	...	...	...	20,027	18,511	1,516
Same lender.....	12,513	11,332	1,181	457	457	...	...	...	...	...	12,056	10,875	1,181
Different lender.....	8,244	7,909	335	274	274	...	...	...	...	...	7,971	7,636	335

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.....	71,654	50,054	21,600	13,128	7,580	4,431	1,121	15,722	13,859	1,863	42,805	28,617	14,189		
Less than 50 percent.....	7,969	5,242	2,727	122	122	...	...	25	25	...	7,823	5,096	2,727
50 to 59 percent.....	14,922	7,046	7,876	207	61	86	61	591	232	359	14,123	6,753	7,370		
60 to 64 percent.....	8,051	5,437	2,614	815	390	61	365	456	274	182	6,779	4,774	2,006		
65 to 69 percent.....	6,817	5,277	1,540	1,624	1,032	481	122	628	506	122	4,556	3,740	816		
70 to 74 percent.....	6,108	4,177	1,931	2,769	1,666	713	390	804	475	329	2,536	2,036	500		
75 to 79 percent.....	4,251	3,046	1,205	1,230	536	623	61	1,193	1,047	146	1,828	1,462	365		
80 to 84 percent.....	4,757	3,051	1,706	2,153	699	1,393	61	1,601	1,479	122	1,003	872	131		
85 to 89 percent.....	5,429	4,213	1,216	2,670	1,758	912	...	1,773	1,530	243	986	925	61		
90 to 94 percent.....	4,303	3,944	359	1,384	1,073	152	61	2,014	1,928	86	1,005	944	61		
95 to 99 percent.....	2,568	2,507	61	...	...	...	...	1,905	1,844	61	663	663	...
100 percent or more.....	5,690	5,629	61	122	122	...	...	4,580	4,519	61	988	988	...
Purchase price not reported or property not acquired by purchase.....	789	485	304	122	122	...	...	152	...	152	515	363	152
Median percent.....	68	72	60	79	79	...	...	92	94	...	59	62	56
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE															
Properties with first mortgage made or assumed at time of purchase.....	71,654	50,054	21,600	13,128	7,580	4,431	1,121	15,722	13,859	1,863	42,805	28,617	14,189		
Less than 50 percent.....	5,242	5,242	...	122	122	...	...	25	25	...	5,096	5,096	...
50 to 59 percent.....	7,253	7,046	207	61	61	...	...	232	232	...	6,960	6,753	207
60 to 64 percent.....	5,853	5,437	416	390	390	...	...	274	274	...	5,150	4,774	416
65 to 69 percent.....	5,642	5,277	365	1,032	1,032	...	...	506	506	...	4,105	3,740	365
70 to 74 percent.....	5,686	4,177	1,509	1,788	1,666	61	61	536	475	61	3,362	2,036	1,326		
75 to 79 percent.....	5,663	3,046	2,617	682	536	86	61	1,345	1,047	298	3,635	1,463	2,172		
80 to 84 percent.....	6,029	3,051	2,978	973	699	152	122	1,722	1,479	243	3,334	872	2,462		
85 to 89 percent.....	8,005	4,213	3,792	2,846	1,758	602	486	1,798	1,530	268	3,360	925	2,435		
90 to 94 percent.....	7,842	3,944	3,898	2,204	1,072	865	268	2,232	1,928	304	3,406	944	2,461		
95 to 99 percent.....	5,085	2,507	2,578	1,058	...	1,058	...	2,112	1,844	268	1,915	663	1,252		
100 percent or more.....	8,565	5,629	2,936	1,849	122	1,606	122	4,787	4,519	268	1,929	988	941		
Purchase price not reported or property not acquired by purchase.....	789	485	304	122	122	...	...	152	...	152	515	363	152
Median percent.....	80	72	88	88	79	...	...	93	94	...	70	62	85
VETERAN STATUS OF OWNER															
Veteran of World War II.....	36,042	25,707	10,335	8,165	2,981	4,247	937	13,600	12,486	1,114	14,278	10,240	4,038		
Veteran of World War I only.....	9,333	8,028	1,305	1,423	1,362	61	...	135	135	...	7,775	6,530	1,245		
Other service or nonveteran.....	52,997	41,315	11,682	4,530	4,226	122	182	1,987	1,238	749	46,480	35,851	10,629		
COLOR OF OWNER															
White.....	74,025	59,946	14,079	12,132	7,602	3,618	912	12,912	11,453	1,459	48,981	40,890	8,090		
Nonwhite.....	13,211	7,628	5,583	329	243	61	25	183	61	122	12,700	7,324	5,376		
Not reported.....	11,137	7,477	3,660	1,658	725	751	182	2,626	2,344	282	6,852	4,408	2,445		
SEX AND AGE OF OWNER															
Male.....	77,495	60,240	17,255	12,764	7,784	3,921	1,058	13,585	11,919	1,666	51,146	40,536	10,609		
Under 35 years.....	21,520	14,906	6,614	5,010	1,879	2,394	547	8,699	7,853	846	7,811	5,173	2,637		
35 to 44 years.....	26,327	20,446	5,881	4,487	2,861	1,155	450	3,889	3,403	486	17,971	14,182	3,789		
45 to 54 years.....	17,226	14,072	3,154	2,168	1,925	182	61	693	511	182	14,365	11,636	2,729		
55 to 64 years.....	2,547	8,072	1,475	1,058	1,058	...	...	304	152	152	8,185	6,862	1,323
65 years and over.....	2,875	2,744	131	61	61	...	...	...	...	...	2,814	2,683	131
Female.....	13,224	9,773	3,451	541	480	61	...	183	61	122	12,600	9,231	3,369		
Under 45 years.....	4,284	2,483	1,801	182	182	...	...	183	61	122	3,920	2,240	1,680
45 to 64 years.....	6,737	5,285	1,452	207	146	61	...	...	...	...	6,529	5,138	1,391
65 years and over.....	2,303	2,005	298	152	152	...	...	...	...	...	2,151	1,853	298
Sex or age not reported.....	7,553	5,037	2,516	813	305	447	61	1,952	1,878	74	4,788	2,854	1,933		
RELATIONSHIP OF OWNER TO HEAD OF HOUSEHOLD															
Owner is—															
Primary individual.....	4,153	3,450	703	243	182	61	...	183	61	122	3,727	3,207	521		
Head of primary family.....	81,523	62,752	18,771	12,704	7,785	3,922	998	13,586	11,920	1,666	55,235	43,048	12,185		
Not head but a member of primary family	4,196	3,102	1,094	213	213	...	...	...	...	...	3,983	2,889	1,094
One or more owners not in primary family.....	922	709	213	146	86	...	61	...	...	...	776	624	152
Not reported.....	7,578	5,037	2,541	813	305	447	61	1,952	1,878	74	4,813	2,854	1,958		
Properties with owner who is head of household or related to head...	89,872	69,305	20,567	13,160	8,180	3,984	999	13,767	11,979	1,788	62,945	49,144	13,803		
PERSONS IN PRIMARY FAMILY AND PRIMARY INDIVIDUALS															
Primary individual.....	4,153	3,450	703	243	182	61	...	183	61	122	3,727	3,207	521		
Primary family:															
2 persons.....	18,958	15,283	3,675	2,552	1,645	698	268	2,700	2,639	61	13,706	10,998	2,708		
3 persons.....	22,652	16,849	5,803	4,615	2,366	1,885	365	3,890	3,312	578	14,148	11,172	2,976		
4 persons.....	22,611	16,846	5,765	3,314	1,976	1,155	182	4,074	3,563	511	15,223	11,307	3,916		
5 persons.....	12,478	10,372	2,106	1,585	1,341	182	61	1,606	1,484	122	9,287	7,546	1,741		
6 persons.....	4,909	3,516	1,393	365	243	...	122	770	597	213	3,775	2,717	1,058		
7 persons or more.....	4,112	2,987	1,125	486	426	61	...	547	365	182	3,079	2,197	882		

RESIDENTIAL FINANCING

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	With no second mortgage	With second mortgage	FHA			VA				Total	With no second mortgage	With conventional second mortgage
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage	With conventional second mortgage			
CHILDREN UNDER 18 YEARS OF AGE													
Primary individual, or no child in family.....	32,965	26,898	6,067	4,066	2,765	973	329	3,399	3,156	243	25,499	20,977	4,522
1 child.....	23,649	16,973	6,676	3,956	2,041	1,611	304	3,883	3,245	638	15,809	11,687	4,122
2 children.....	19,613	14,760	4,853	3,435	2,037	1,216	182	4,180	3,730	450	11,997	8,993	3,004
3 children.....	9,344	7,617	1,727	973	790	122	61	1,576	1,302	274	6,796	5,525	1,271
4 children or more.....	4,302	3,056	1,246	730	547	61	122	729	547	182	2,843	1,962	882
INCOME OF PRIMARY FAMILIES AND INDIVIDUALS													
Less than \$2,000.....	4,901	3,252	1,649	122	122	...	...	243	182	61	4,537	2,948	1,588
\$2,000 to \$2,499.....	3,644	2,491	1,153	122	61	...	61	122	122	...	3,401	2,309	1,093
\$2,500 to \$2,999.....	4,015	2,780	1,235	699	456	122	122	526	465	61	2,789	1,858	931
\$3,000 to \$3,499.....	8,069	6,424	1,645	1,165	709	395	61	2,062	1,788	274	4,843	3,927	916
\$3,500 to \$3,999.....	6,130	4,853	1,277	882	365	456	61	1,520	1,277	243	3,728	3,211	517
\$4,000 to \$4,499.....	6,236	4,178	2,058	1,398	851	426	122	1,033	638	395	3,804	2,688	1,116
\$4,500 to \$4,999.....	6,091	4,719	1,372	547	426	61	61	1,551	1,429	122	3,994	2,865	1,129
\$5,000 to \$5,999.....	13,273	10,163	3,110	2,654	1,499	1,034	122	1,976	1,794	182	8,643	6,870	1,773
\$6,000 to \$7,999.....	15,561	12,491	3,070	2,852	1,666	942	243	2,669	2,426	243	10,040	8,399	1,642
\$8,000 to \$9,999.....	7,109	5,650	1,459	1,338	912	426	...	486	486	...	5,285	4,252	1,034
\$10,000 or more.....	7,237	6,173	1,064	395	395	...	...	395	334	61	6,446	5,443	1,003
Not reported.....	7,606	6,131	1,475	986	718	122	146	1,184	1,038	146	5,435	4,374	1,061
Median income.....dollars..	5,100	5,200	4,600	5,400	5,400	...	...	4,700	4,800	...	5,100	5,300	4,500
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹													
Properties with both interest and principal in first mortgage payments	85,829	65,472	20,357	13,159	8,180	3,983	996	13,768	11,981	1,787	58,902	45,314	13,588
Less than 5 percent.....	3,366	3,153	213	785	785	...	...	...	...	...	2,581	2,369	213
5 to 9 percent.....	19,006	17,811	1,195	4,174	3,536	578	61	2,159	2,098	61	12,674	12,178	496
10 to 14 percent.....	20,073	16,790	3,283	4,205	2,137	1,824	243	4,062	4,062	...	11,806	10,590	1,216
15 to 19 percent.....	12,956	8,392	4,564	1,611	365	1,064	182	3,465	2,827	638	7,879	5,200	2,679
20 to 24 percent.....	6,686	3,737	2,949	699	122	395	182	1,307	1,064	243	4,680	2,552	2,128
25 to 29 percent.....	2,850	1,421	1,429	...	...	...	...	587	253	334	2,263	1,168	1,094
30 to 34 percent.....	1,974	790	1,184	243	61	...	182	243	61	182	1,488	669	819
35 to 39 percent.....	977	365	612	...	...	...	...	183	122	61	794	243	551
40 percent or more.....	4,049	1,660	2,389	61	61	...	...	183	122	61	3,806	1,478	2,328
Income \$10,000 or more.....	6,811	5,747	1,064	395	395	...	...	395	334	61	6,021	5,017	1,003
Income not reported.....	7,081	5,606	1,475	986	718	122	146	1,184	1,038	146	4,910	3,850	1,061
Median percent.....	13	12	20	11	9	...	...	15	14	...	14	12	23
Properties with owner who is head of household.....	85,676	66,201	19,475	12,945	7,965	3,982	998	13,769	11,980	1,789	58,961	46,257	12,706
INCOME OF OWNER													
Less than \$2,000.....	9,325	6,258	3,067	182	182	...	...	426	365	61	8,717	5,711	3,006
\$2,000 to \$2,499.....	5,816	3,650	2,166	365	182	122	61	638	304	334	4,813	3,164	1,649
\$2,500 to \$2,999.....	5,985	4,461	1,524	1,125	638	243	243	1,135	1,013	122	3,726	2,810	916
\$3,000 to \$3,499.....	9,726	7,843	1,883	1,438	861	456	122	2,852	2,730	122	5,436	4,252	1,184
\$3,500 to \$3,999.....	6,923	5,464	1,459	1,459	638	699	122	1,672	1,429	243	3,792	3,397	395
\$4,000 to \$4,499.....	7,520	5,249	2,271	1,854	882	790	182	1,186	912	274	4,480	3,456	1,024
\$4,500 to \$4,999.....	4,759	4,090	669	486	426	61	...	1,186	1,125	61	3,087	2,540	547
\$5,000 to \$5,999.....	10,168	7,858	2,310	2,472	1,499	851	122	1,247	1,125	122	6,450	5,234	1,216
\$6,000 to \$7,999.....	10,259	9,013	1,246	1,581	1,246	334	...	1,818	1,575	243	6,860	6,192	669
\$8,000 to \$9,999.....	4,306	3,272	1,034	790	486	304	...	182	182	...	3,332	2,603	730
\$10,000 or more.....	4,337	3,668	669	334	334	...	...	243	182	61	3,760	3,152	608
Not reported.....	6,552	5,375	1,177	859	591	122	146	1,184	1,038	146	4,508	3,746	762
Median income.....dollars..	4,100	4,200	3,600	4,300	4,800	...	...	3,800	3,800	...	4,000	4,200	3,100
OCCUPATION OF OWNER													
Professional, technical, and kindred workers:													
Salaried.....	16,391	13,594	2,797	3,044	2,041	942	61	2,379	2,136	243	10,968	9,418	1,550
Self-employed.....	1,773	1,469	304	61	61	...	...	61	...	61	1,651	1,408	243
Managers, officials, and proprietors, including farm:													
Salaried.....	9,804	7,828	1,976	1,946	1,277	486	182	1,520	1,277	243	6,338	5,274	1,064
Self-employed.....	4,932	4,446	486	365	304	61	...	304	304	...	4,263	3,838	426
Clerical and kindred workers.....	8,543	6,493	2,050	1,338	638	61	...	1,410	1,228	182	5,795	4,627	1,168
Sales workers.....	4,854	3,416	1,438	1,003	486	395	122	1,073	891	182	2,777	2,038	739
Craftsmen, foremen, and kindred workers.....	17,891	13,589	4,302	3,566	1,864	1,277	426	4,585	3,952	633	9,740	7,773	1,967
Operatives and kindred workers.....	5,810	4,246	1,564	882	699	61	122	1,281	1,159	122	3,648	2,388	1,260
Service workers, including private household:													
Laborers, except mine.....	6,162	3,933	2,229	304	243	61	...	730	669	61	5,128	3,021	2,108
Occupation not reported.....	2,079	1,066	1,013	...	...	...	...	122	122	...	1,957	944	1,013
Occupation not reported.....	7,437	6,122	1,315	439	354	61	25	304	243	61	6,694	5,526	1,169

¹ Income of primary families and individuals.

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

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

Subject	Total		Properties with government-insured first mortgage				Properties with conventional first mortgage	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	FHA		VA		Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
			Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)		
Total.....	18,177	476,400	1,684	170,187	582	5,130	15,912	301,083
Average debt per property.....	...	26.2	...	101.1	...	8.8	...	18.9
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	619	548	...	...	...	...	619	548
\$2,000 to \$3,999.....	2,160	4,565	75	156	...	...	...	...
\$4,000 to \$5,999.....	3,249	11,607	412	1,676	50	206	2,087	4,409
\$6,000 to \$7,999.....	3,119	16,970	124	722	75	461	2,788	9,725
\$8,000 to \$9,999.....	2,483	17,529	322	2,354	259	2,314	2,921	15,787
\$10,000 to \$11,999.....	1,990	17,662	174	1,690	124	1,187	1,901	12,861
\$12,000 to \$14,999.....	1,011	11,133	114	1,273	25	255	1,652	14,785
\$15,000 to \$19,999.....	1,166	15,796	149	2,176	50	707	9,605	9,605
\$20,000 to \$24,999.....	434	7,684	...	...	...	...	967	12,913
\$25,000 to \$29,999.....	337	7,487	...	...	...	...	434	7,684
\$30,000 to \$49,999.....	553	17,533	...	...	...	...	337	7,487
\$50,000 to \$74,999.....	251	11,104	6	308	...	...	553	17,533
\$75,000 to \$99,999.....	158	11,071	9	677	...	...	245	10,796
\$100,000 to \$199,999.....	282	35,928	122	18,960	...	...	149	10,394
\$200,000 to \$499,999.....	212	52,893	70	18,345	...	...	160	16,968
\$500,000 or more.....	195	236,890	109	121,850	...	...	142	34,548
Median loan.....dollars..	7,900	...	9,000	...	...	...	87	115,040
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,988	2,084	50	65	...	...	1,938	2,019
\$2,000 to \$3,999.....	3,158	9,247	149	461	...	...	3,009	8,786
\$4,000 to \$5,999.....	3,576	17,702	411	1,881	75	342	3,090	15,479
\$6,000 to \$7,999.....	2,487	16,982	149	987	50	325	2,288	15,670
\$8,000 to \$9,999.....	2,222	19,801	323	2,899	334	3,003	1,567	13,899
\$10,000 to \$11,999.....	1,004	10,707	110	1,201	74	753	821	8,753
\$12,000 to \$14,999.....	1,049	13,932	128	1,752	25	320	897	11,860
\$15,000 to \$19,999.....	675	11,442	50	801	25	387	600	10,254
\$20,000 to \$24,999.....	366	8,036	...	...	...	...	366	8,036
\$25,000 to \$29,999.....	187	4,986	...	...	...	...	187	4,986
\$30,000 to \$49,999.....	524	19,127	6	308	...	...	518	18,819
\$50,000 to \$74,999.....	234	14,668	8	677	...	...	224	13,991
\$75,000 to \$99,999.....	115	9,691	9	749	...	...	107	8,942
\$100,000 to \$199,999.....	260	40,508	141	23,338	...	...	119	17,170
\$200,000 to \$499,999.....	169	54,297	49	15,918	...	...	120	39,379
\$500,000 or more.....	165	223,190	103	119,150	...	...	63	104,040
Median debt.....dollars..	6,200	...	8,500	...	...	...	5,900	...

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.....	462,472	426,042	36,430	168,895	162,543	5,066	288,511	258,867	29,644	13,921
Average debt per mortgage.....	25.4	27.2	14.6	100.3	119.4	8.7	18.1	18.8	14.0	5.1
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	45,514	42,273	3,241	13,413	13,413	773	31,328	28,087	3,241	1,996
Mutual savings bank.....	1,955	1,038	917	955	236	...	1,000	802	198	92
Savings and loan association.....	60,864	50,882	9,982	5,074	5,074	1,265	54,525	44,543	9,982	70
Life insurance company.....	254,132	237,009	17,123	127,530	122,093	2,137	124,465	113,213	11,252	326
Mortgage company.....	3,647	3,132	515	1,317	1,121	...	2,330	2,011	319	522
Federal National Mortgage Association.....	1,461	1,461	...	570	570	...	...	...	...	...
Individual.....	25,542	22,164	3,378	...	...	...	25,542	22,164	3,378	9,704
Other.....	69,357	68,083	1,274	20,036	20,036	...	49,321	48,047	1,274	1,211
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	55,788	53,365	2,423	25,698	25,698	829	29,261	26,838	2,423	1,860
1949.....	131,833	123,310	8,523	72,500	71,995	680	58,653	51,035	7,618	4,593
1948.....	74,110	60,639	13,471	52,152	26,995	834	41,124	33,244	7,880	3,362
1947.....	92,740	86,442	6,298	13,922	13,734	1,910	76,908	70,798	6,110	1,971
1946.....	39,799	37,413	2,386	5,746	5,746	813	33,240	30,854	2,386	698
1945.....	51,551	48,642	2,909	17,400	17,298	...	34,151	31,344	2,807	1,315
1942 to 1945.....	11,413	10,993	420	982	982	...	10,431	10,011	420	2
1940 to 1941.....	4,973	4,973	...	495	495	...	4,478	4,478	...	...
1935 to 1939.....	216	216	...	...	...	...	216	216	...	120
1930 to 1934.....	49	49	...	...	...	...	49	49	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...

¹ Includes 1,688 thousand dollars outstanding debt on FHA-insured first mortgages with VA-guaranteed second mortgage, and 4,664 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.....	18,177	15,690	2,487	1,684	1,361	582	15,912	13,795	2,116	2,717
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	2,686	2,431	255	274	274	99	2,314	2,059	255	375
Mutual savings bank.....	211	87	124	124	25	...	87	62	25	50
Savings and loan association.....	8,370	7,227	1,143	89	89	160	8,121	6,978	1,143	50
Life insurance company.....	3,122	2,718	404	833	635	223	2,066	1,909	157	125
Mortgage company.....	287	236	51	173	148	...	114	88	26	150
Federal National Mortgage Association.....	100	100	...	1	1	99	...	...	...	...
Individual.....	2,812	2,338	474	...	...	...	2,812	2,338	474	1,812
Other.....	587	551	36	188	188	...	399	363	36	155
FORM OF DEBT										
Mortgage or deed of trust.....	18,057	15,569	2,488	1,684	1,361	582	15,790	13,675	2,115	2,715
Contract to purchase.....	120	120	...	...	...	...	120	120	...	...
AMORTIZATION										
Fully amortized.....	14,169	12,187	1,982	1,684	1,361	582	11,904	10,294	1,610	2,238
Partially amortized.....	2,105	1,828	277	...	...	...	2,105	1,828	277	247
Not amortized.....	1,561	1,382	179	...	...	...	1,561	1,382	179	173
On demand.....	342	292	50	...	...	...	342	292	50	58
Regular principal payments required.....	50	50	...	...	...	...	50	50	...	...
No regular principal payments required.....	292	242	50	...	...	...	292	242	50	58
CURRENT STATUS OF PAYMENTS										
Ahead or up-to-date in scheduled payments... Delinquent:	17,387	15,048	2,339	1,659	1,336	582	15,148	13,181	1,967	2,451
Foreclosure in process.....	25	25	...	...	...	...	25	25	...	...
Foreclosure not in process.....	727	603	124	25	25	...	702	578	124	237
No regular payments required.....	37	12	25	...	...	...	37	12	25	30
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	1,997	1,741	256	112	112	75	1,812	1,556	256	355
1949.....	3,733	3,078	655	332	233	74	3,326	2,771	555	922
1948.....	2,979	2,304	675	382	208	99	2,497	2,045	452	594
1947.....	2,372	2,036	336	200	175	210	1,964	1,652	312	325
1946.....	2,272	2,045	227	61	61	124	2,086	1,859	227	183
1942 to 1945.....	3,200	2,864	336	423	398	...	2,777	2,466	311	312
1940 to 1941.....	886	884	2	150	150	...	736	734	2	25
1935 to 1939.....	597	...	...	26	26	...	571	571	...	...
1930 to 1934.....	124	124	...	...	...	...	124	124	...	2
1929 or earlier.....	16	16	...	...	...	...	16	16	...	...
TERM OF MORTGAGE										
On demand.....	342	292	50	...	...	...	342	292	50	58
Less than 5 years.....	1,422	1,328	94	...	...	...	1,422	1,328	94	347
5 to 9 years.....	1,095	932	163	...	...	...	1,095	932	163	1,067
10 to 12 years.....	3,731	3,082	649	...	...	...	3,731	3,082	649	664
13 to 14 years.....	1,258	1,037	221	...	...	...	1,209	988	221	155
15 years.....	3,895	3,496	399	50	50	...	3,846	3,447	399	101
16 to 19 years.....	3,142	2,679	463	75	75	...	3,018	2,555	463	126
20 years.....	1,634	1,506	128	421	323	298	915	886	29	75
21 to 24 years.....	611	486	125	337	287	74	200	174	26	25
25 years.....	615	441	174	425	277	160	29	4	25	99
26 years or more.....	436	411	25	327	302	...	109	109	...	...
Median term.....years..	15	15	15	23	...	...	15	15	14	9
YEAR MORTGAGE DUE										
On demand.....	342	292	50	...	...	...	342	292	50	58
Fully amortized.....	14,172	12,188	1,984	1,684	1,361	582	11,906	10,294	1,612	2,239
Fast due.....	25	25	...	...	...	...	25	25	...	...
1950 to 1951.....	318	318	...	...	...	...	318	318	...	168
1952 to 1953.....	467	422	45	...	...	...	467	422	45	317
1954 to 1955.....	615	517	98	...	...	...	615	517	98	363
1956 to 1957.....	1,122	1,022	100	25	25	...	1,098	998	100	396
1958 to 1959.....	1,313	1,151	162	...	...	...	1,313	1,151	162	285
1960 to 1964.....	6,236	5,311	925	198	198	...	6,037	5,112	925	363
1965 to 1969.....	2,945	2,590	355	794	695	273	1,878	1,622	256	223
1970 to 1974.....	834	560	274	400	201	309	125	99	26	124
1975 or later.....	297	272	25	267	242	...	30	30	...	...
Partially or not amortized.....	3,666	3,209	457	...	...	...	3,666	3,209	457	421
Fast due.....	25	25	...	...	...	...	25	25	...	...
1950 to 1951.....	828	803	25	...	...	...	828	803	25	157
1952 to 1953.....	1,096	955	141	...	...	...	1,096	955	141	166
1954 to 1955.....	352	298	54	...	...	...	352	298	54	2
1956 to 1957.....	460	406	54	...	...	...	460	406	54	58
1958 to 1959.....	484	336	148	...	...	...	484	336	148	28
1960 to 1964.....	387	353	34	...	...	...	387	353	34	10
1965 to 1969.....	31	30	1	...	...	...	31	30	1	...
1970 to 1974.....	2	2	...	...	...	...	2	2	...	...
1975 or later.....	1	1	...	...	...	...	1	1	...	...

¹ Includes 198 FHA-insured first mortgages with VA-guaranteed second mortgage, and 125 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.....	27	2	25	...	...	...	27	2	25	30
3.0 percent.....	51	51	...	...	...	...	51	51	...	...
3.1 to 3.5 percent.....	199	195	4	21	21	...	178	174	4	...
3.6 to 3.9 percent.....	113	109	4	14	14	...	99	95	4	...
4.0 percent.....	3,805	3,594	211	429	306	582	2,794	2,757	37	280
4.1 to 4.4 percent.....	47	47	...	4	4	...	43	43	...	...
4.5 percent.....	5,485	4,829	656	1,191	993	...	4,294	3,837	457	61
4.6 to 5.0 percent.....	6,426	5,338	1,088	25	25	...	6,402	5,314	1,088	542
5.1 to 5.5 percent.....	539	368	171	...	...	...	539	368	171	5
5.6 to 6.0 percent.....	1,484	1,155	329	...	...	...	1,484	1,155	329	1,799
6.1 percent or more.....	...	...	...	...	...	...	...	...	...	...
Median interest rate.....percent..	4.5	4.5	5.0	4.5	...	...	5.0	4.5	5.0	6.0
MORTGAGE LOAN										
Less than \$2,000.....	619	619	...	...	...	...	619	619	...	700
\$2,000 to \$3,999.....	2,308	2,135	173	75	75	...	2,235	2,062	173	1,049
\$4,000 to \$5,999.....	3,906	3,100	806	436	412	50	3,420	2,639	781	439
\$6,000 to \$7,999.....	3,239	2,656	583	148	124	75	3,015	2,457	558	333
\$8,000 to \$9,999.....	2,405	1,964	441	422	224	309	1,673	1,480	193	25
\$10,000 to \$11,999.....	1,533	1,380	153	75	50	99	1,359	1,231	128	52
\$12,000 to \$14,999.....	883	783	100	89	64	...	795	720	75	...
\$15,000 to \$19,999.....	950	872	78	124	124	50	776	698	78	25
\$20,000 to \$24,999.....	374	374	...	...	...	...	374	374	...	25
\$25,000 to \$29,999.....	399	337	62	...	...	...	399	337	62	8
\$30,000 to \$39,999.....	492	467	25	...	...	...	492	467	25	29
\$50,000 to \$74,999.....	227	227	...	6	6	...	220	220	...	8
\$75,000 to \$99,999.....	162	158	4	6	9	...	153	149	4	2
\$100,000 to \$199,999.....	310	266	44	147	122	...	163	144	19	14
\$200,000 to \$499,999.....	182	171	11	45	45	...	137	126	11	6
\$500,000 or more.....	193	184	9	109	109	...	85	76	9	2
Median loan.....dollars..	7,100	7,200	6,700	8,500	...	...	6,800	6,900	6,200	3,200
OUTSTANDING DEBT										
Less than \$2,000.....	2,062	1,988	74	50	50	...	2,012	1,938	74	1,296
\$2,000 to \$3,999.....	3,331	3,033	298	149	149	...	3,183	2,885	298	607
\$4,000 to \$5,999.....	3,948	3,042	906	436	411	75	3,438	2,597	881	440
\$6,000 to \$7,999.....	2,747	2,215	532	297	124	50	2,401	2,042	359	183
\$8,000 to \$9,999.....	1,905	1,629	276	248	174	359	1,300	1,148	152	25
\$10,000 to \$11,999.....	790	693	95	10	10	50	730	635	95	52
\$12,000 to \$14,999.....	1,031	878	153	153	128	25	853	725	128	1
\$15,000 to \$19,999.....	434	409	25	25	25	25	385	360	25	29
\$20,000 to \$24,999.....	341	304	37	...	...	...	341	304	37	29
\$25,000 to \$29,999.....	162	162	...	...	...	...	162	162	...	25
\$30,000 to \$49,999.....	512	487	25	6	6	...	506	481	25	5
\$50,000 to \$74,999.....	213	209	4	9	9	...	203	199	4	4
\$75,000 to \$99,999.....	117	107	10	8	8	...	109	99	10	5
\$100,000 to \$199,999.....	261	225	36	141	116	...	120	109	11	10
\$200,000 to \$499,999.....	164	155	9	49	49	...	115	106	9	5
\$500,000 or more.....	163	154	9	103	103	...	61	52	9	2
Median debt.....dollars..	5,800	5,800	5,800	7,500	...	...	5,600	5,600	5,300	2,100
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	16,298	14,038	2,260	1,685	1,362	583	14,032	12,145	1,887	2,484
Less than \$20.....	4,600	4,039	561	209	184	...	4,390	3,854	536	1,256
\$20 to \$24.....	1,854	1,563	291	215	165	25	1,615	1,374	241	349
\$25 to \$29.....	1,756	1,555	201	250	226	...	1,506	1,330	176	248
\$30 to \$34.....	1,413	1,264	149	321	321	25	1,067	918	149	75
\$35 to \$39.....	1,015	907	108	153	153	50	813	705	108	110
\$40 to \$44.....	1,070	797	273	263	139	25	782	633	149	149
\$45 to \$49.....	819	669	150	25	...	74	720	595	125	99
\$50 to \$54.....	966	781	185	149	99	160	657	571	86	124
\$55 to \$59.....	385	359	26	50	50	124	212	186	26	74
\$60 to \$64.....	1,014	799	215	50	25	50	914	724	190	...
\$65 to \$69.....	257	231	26	...	...	...	232	206	26	...
\$70 to \$79.....	397	397	...	...	...	...	397	397	...	...
\$80 to \$89.....	330	305	25	...	...	25	305	280	25	...
\$100 to \$119.....	298	248	50	...	...	...	298	248	50	...
\$120 or more.....	124	124	...	...	...	...	124	124	...	...
Median payment.....dollars..	29	29	32	32	...	...	28	28	29	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 ¹	With no second mortgage	With VA guaranteed second mortgage				
Total properties.....	18,177	15,690	2,487	1,684	1,361	198	582	15,912	13,795	2,116
STRUCTURES ON PROPERTY										
1 structure.....	16,788	14,354	2,434	1,484	1,161	199	582	14,723	12,660	2,063
2 structures or more.....	1,389	1,336	53	200	200	...	...	1,189	1,136	53
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	9,667	8,275	1,392	1,031	783	174	557	8,079	6,985	1,094
2 to 4 dwelling units.....	4,693	4,022	671	273	224	25	25	4,395	3,773	621
5 to 49 dwelling units.....	3,325	2,940	385	253	228	...	...	3,072	2,713	360
50 to 99 dwelling units.....	249	225	24	35	35	...	...	214	190	24
100 dwelling units or more.....	244	227	17	92	92	...	...	152	135	17
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	17,035	14,612	2,423	1,654	1,331	199	582	14,800	12,748	2,050
Less than half.....	1,141	1,076	65	30	30	...	...	1,111	1,046	65
YEAR STRUCTURE BUILT ²										
1950 (part).....	99	99	...	50	50	...	...	50	50	...
1949.....	495	444	51	203	154	25	75	217	216	1
1948.....	681	413	268	212	113	74	25	445	276	169
1947.....	477	403	74	91	42	50	149	237	237	...
1946.....	341	265	76	29	4	...	86	226	200	26
1942 to 1945.....	1,782	1,681	101	723	650	25	50	1,010	985	26
1940 to 1941.....	1,415	1,244	171	201	176	25	...	1,215	1,068	146
1930 to 1939.....	2,528	2,267	261	125	125	...	74	2,329	2,068	261
1929 or earlier.....	9,882	8,470	1,412	50	50	...	74	9,768	8,347	1,421
Not reported.....	478	403	75	...	...	...	50	427	353	75
YEAR STRUCTURE ACQUIRED ²										
1950 (part).....	883	664	219	110	110	...	75	700	480	219
1949.....	2,049	1,466	583	338	239	75	74	1,636	1,153	484
1948.....	2,001	1,383	618	378	204	99	100	1,524	1,128	396
1947.....	1,585	1,241	344	150	126	25	210	1,225	906	319
1946.....	2,056	1,778	278	61	61	...	124	1,872	1,593	278
1942 to 1945.....	3,848	3,511	337	471	447	...	...	3,377	3,065	312
1940 to 1941.....	1,754	1,703	51	151	151	...	...	1,603	1,552	51
1930 to 1939.....	2,477	2,447	30	26	26	...	...	2,451	2,422	30
1929 or earlier.....	1,423	1,394	29	...	...	...	...	1,422	1,394	29
Not reported.....	104	104	...	...	...	...	...	104	104	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²										
New.....	4,693	4,292	401	915	717	124	259	3,519	3,316	203
Previously occupied.....	13,484	11,398	2,086	769	645	75	323	12,392	10,479	1,912
PURCHASE PRICE										
Less than \$2,000.....	186	186	...	...	...	...	...	186	186	...
\$2,000 to \$3,999.....	856	856	...	50	50	...	...	806	806	...
\$4,000 to \$5,999.....	1,586	1,462	124	124	99	...	...	1,462	1,362	99
\$6,000 to \$7,999.....	2,154	1,956	198	100	100	...	25	2,030	1,831	198
\$8,000 to \$9,999.....	2,248	1,913	335	412	337	74	124	1,714	1,453	260
\$10,000 to \$11,999.....	1,902	1,442	460	149	74	50	209	1,544	1,158	385
\$12,000 to \$14,999.....	2,178	1,595	583	248	174	50	100	1,831	1,372	459
\$15,000 to \$19,999.....	2,068	1,694	374	178	153	...	25	1,865	1,516	349
\$20,000 to \$24,999.....	840	708	132	99	74	25	25	716	609	108
\$25,000 to \$29,999.....	394	366	28	...	...	...	...	395	366	28
\$30,000 to \$49,999.....	823	786	37	...	...	...	...	823	786	37
\$50,000 to \$74,999.....	358	333	25	16	16	...	...	341	317	25
\$75,000 to \$99,999.....	286	261	25	...	...	...	...	286	261	25
\$100,000 to \$199,999.....	410	402	8	83	83	...	...	325	317	8
\$200,000 to \$499,999.....	268	251	17	92	92	...	...	176	159	17
\$500,000 or more.....	226	209	17	106	106	...	...	120	103	17
Property not acquired by purchase.....	692	667	25	...	...	...	...	692	667	25
Not reported.....	705	606	99	29	4	...	74	601	527	74
Median purchase price.....dollars..	11,200	10,900	12,300	11,700	...	...	...	11,300	10,900	12,400
MARKET VALUE										
Less than \$2,000.....	...	...	...	...	...	...	...	...	...	...
\$2,000 to \$3,999.....	334	334	...	...	...	...	...	334	334	...
\$4,000 to \$5,999.....	397	372	25	...	...	...	...	397	372	25
\$6,000 to \$7,999.....	809	660	149	...	...	...	25	782	636	149
\$8,000 to \$9,999.....	1,402	1,229	173	273	223	25	75	1,055	931	124
\$10,000 to \$11,999.....	2,308	1,978	330	160	86	...	136	2,013	1,758	255
\$12,000 to \$14,999.....	3,270	2,453	817	524	400	74	149	2,598	1,954	644
\$15,000 to \$19,999.....	3,264	2,858	406	104	104	...	99	3,061	2,655	406
\$20,000 to \$24,999.....	1,522	1,364	158	298	249	25	50	1,173	1,066	108
\$25,000 to \$29,999.....	809	632	177	...	...	...	...	810	632	177
\$30,000 to \$49,999.....	993	956	37	...	...	...	...	993	956	37
\$50,000 to \$74,999.....	511	486	25	10	10	...	...	501	476	25

¹ Table total includes 125 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.....	311	286	25	6	6	...	...	304	280	25
\$100,000 to \$199,999.....	474	470	4	56	56	...	...	418	414	4
\$200,000 to \$499,999.....	387	345	42	139	115	...	...	247	230	17
\$500,000 or more.....	254	239	15	100	100	...	...	154	139	15
Not reported.....	1,134	1,029	105	14	14	...	50	1,069	965	105
Median market value.....dollars..	15,000	15,500	13,800	14,300	...	...	...	15,300	15,800	14,100
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	2,515	2,515	...	60	60	...	...	2,455	2,455	...
20 to 39 percent.....	4,981	4,774	207	487	487	...	25	4,469	4,263	207
40 to 59 percent.....	5,598	4,966	592	277	227	...	25	5,298	4,714	543
60 to 69 percent.....	1,415	1,106	309	279	254	25	149	987	703	284
70 to 79 percent.....	1,145	612	535	269	170	50	149	727	343	384
80 to 84 percent.....	532	237	295	64	14	25	50	418	173	245
85 to 89 percent.....	341	166	175	98	73	25	61	182	32	151
90 to 94 percent.....	275	165	110	52	27	25	50	175	88	86
95 to 99 percent.....	130	31	99	78	28	50	...	53	3	59
100 percent or more.....	150	87	63	7	7	...	25	118	56	63
Market value not reported.....	1,135	1,030	105	14	14	...	50	1,070	966	105
Median percent.....	44	40	72	61	...	...	...	42	39	58
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	10,623	8,528	2,095	1,630	1,308	198	584	8,408	6,690	1,722
Less than 50 percent.....	1,223	638	585	60	60	...	...	1,164	579	585
50 to 59 percent.....	2,176	1,539	637	86	86	...	25	2,066	1,429	637
60 to 64 percent.....	1,695	1,391	304	251	177	50	...	1,444	1,214	229
65 to 69 percent.....	1,196	1,092	104	198	173	...	75	922	893	30
70 to 74 percent.....	814	762	52	139	115	...	...	675	648	27
75 to 79 percent.....	784	707	77	112	62	50	25	646	620	27
80 to 84 percent.....	541	392	149	203	129	48	25	309	238	75
85 to 89 percent.....	515	440	75	290	240	50	50	175	150	25
90 to 94 percent.....	343	342	1	48	48	...	86	209	208	1
95 to 99 percent.....	359	359	...	110	110	...	174	76	76	...
100 percent or more.....	540	528	12	104	104	...	50	388	375	12
Purchase price not reported or property not acquired by purchase.....	437	338	99	29	4	...	74	334	260	74
Median percent.....	65	67	56	78	...	...	...	63	65	54
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	10,623	8,528	2,095	1,630	1,308	198	584	8,408	6,690	1,722
Less than 50 percent.....	663	638	25	60	60	...	...	604	579	25
50 to 59 percent.....	1,659	1,539	120	86	86	...	25	1,549	1,429	120
60 to 64 percent.....	1,432	1,391	41	177	177	...	...	1,256	1,214	41
65 to 69 percent.....	1,097	1,092	5	173	173	...	25	898	893	5
70 to 74 percent.....	812	762	50	115	115	...	...	697	648	50
75 to 79 percent.....	913	707	206	87	62	...	25	801	620	182
80 to 84 percent.....	752	392	360	154	129	25	50	549	238	311
85 to 89 percent.....	811	440	371	290	240	...	75	447	150	296
90 to 94 percent.....	660	342	318	98	48	...	86	476	208	268
95 to 99 percent.....	645	359	286	159	110	...	50	311	76	236
100 percent or more.....	741	528	213	203	104	74	50	490	375	114
Purchase price not reported or property not acquired by purchase.....	437	338	99	29	4	...	74	334	260	74
Median percent.....	71	67	88	83	...	...	...	68	65	87
TYPE OF OWNER										
Individual.....	16,101	13,640	2,461	1,428	1,105	199	508	14,165	12,077	2,088
Partnership.....	629	624	5	12	12	...	75	543	538	5
Corporation.....	1,447	1,425	22	244	244	...	...	1,203	1,181	22
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	10,619	8,526	2,093	1,631	1,308	199	582	8,409	6,687	1,723
Mortgage refinanced or renewed.....	5,414	5,073	341	53	53	...	...	5,358	5,020	341
To increase loan for improvements or repairs.....	1,308	1,258	50	25	25	...	...	1,282	1,233	50
To increase loan for other reasons.....	1,177	1,005	172	...	...	...	...	1,177	1,005	172
To secure better terms.....	1,457	1,417	40	3	3	...	...	1,453	1,414	40
To renew or extend loan without increasing amount.....	1,191	1,139	52	...	...	...	...	1,190	1,139	52
For other purpose.....	281	254	27	25	25	...	...	256	229	27
Mortgage placed later than acquisition of property.....	2,148	2,094	54	1	1	...	...	2,147	2,093	54
To make improvements or repairs.....	765	765	...	1	1	...	...	764	764	...
To invest in other properties.....	734	734	...	...	...	...	...	734	734	...
To invest in business other than real estate.....	273	273	...	...	...	...	...	273	273	...
For other purpose.....	376	322	54	...	...	...	...	376	322	54

¹ Table total includes 125 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.....	5,414	5,073	341	53	53	...	...	5,358	5,020	341
Same lender.....	3,792	3,541	251	25	25	...	...	3,764	3,516	251
Different lender.....	1,622	1,532	90	28	28	...	...	1,594	1,504	90
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	13,277	11,902	1,375	1,082	911	100	385	11,810	10,635	1,176
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	412	337	75	52	27	25	...	361	310	51
\$2.50 to \$4.99.....	413	338	75	25	25	...	...	388	313	75
\$5.00 to \$7.49.....	1,671	1,329	342	290	216	50	124	1,256	988	268
\$7.50 to \$9.99.....	2,998	2,612	386	200	175	25	75	2,725	2,387	337
\$10.00 to \$12.49.....	3,385	3,123	262	216	192	...	25	3,145	2,907	238
\$12.50 to \$14.99.....	1,557	1,418	139	154	130	...	25	1,377	1,263	114
\$15.00 to \$17.49.....	1,020	1,014	6	75	75	...	61	885	879	6
\$17.50 to \$19.99.....	214	186	28	6	6	...	...	207	179	28
\$20.00 to \$24.99.....	512	508	4	40	40	...	...	472	468	4
\$25.00 or more.....	120	120	...	...	...	...	25	96	96	...
Taxes not payable in 1949 ³	44	44	...	14	14	...	...	29	29	...
Taxes or value not reported.....	931	874	57	10	10	...	50	871	814	57
Median taxes.....dollars..	10.48	10.70	...	...	...	...	...	10.58	10.77	...
MONTHLY TOTAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	222	168	54	4	4	...	...	218	164	54
\$20 to \$29.....	541	500	41	25	25	...	...	517	475	41
\$30 to \$39.....	1,820	1,728	92	74	50	...	50	1,695	1,629	67
\$40 to \$49.....	2,425	2,269	162	103	103	...	...	2,322	2,160	162
\$50 to \$59.....	1,898	1,679	219	172	172	...	25	1,701	1,482	219
\$60 to \$69.....	1,281	1,195	86	229	205	...	...	1,051	990	61
\$70 to \$79.....	1,131	921	210	115	115	...	61	955	746	210
\$80 to \$89.....	1,129	1,078	51	87	63	25	50	992	966	26
\$90 to \$99.....	326	292	34	25	...	25	...	302	292	9
\$100 or more.....	2,504	2,078	426	248	174	50	199	2,057	1,731	327
Median receipts.....dollars..	58	57	...	...	...	...	...	56	56	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS² PER DWELLING UNIT										
Less than \$20.....	223	168	55	4	4	...	...	219	164	55
\$20 to \$29.....	624	583	41	25	25	...	...	600	558	41
\$30 to \$39.....	1,991	1,899	92	74	50	...	50	1,866	1,800	67
\$40 to \$49.....	2,583	2,421	162	104	104	...	...	2,479	2,317	162
\$50 to \$59.....	1,953	1,720	233	171	171	...	25	1,757	1,524	233
\$60 to \$69.....	1,181	1,100	81	229	205	...	...	952	897	56
\$70 to \$79.....	1,053	843	210	115	115	...	61	878	668	210
\$80 to \$89.....	1,024	973	51	87	63	25	50	887	861	26
\$90 to \$99.....	213	188	25	25	...	25	...	188	188	...
\$100 or more.....	2,431	2,005	426	248	174	50	199	1,983	1,658	327
Median receipts.....dollars..	56	55	...	...	...	...	...	54	53	...
TOTAL RENTAL RECEIPTS² AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	777	702	75	5	5	...	25	747	672	75
5 to 9 percent.....	5,784	5,185	599	547	498	25	86	5,152	4,601	550
10 to 14 percent.....	4,695	4,245	450	417	317	50	224	4,056	3,730	326
15 to 19 percent.....	1,046	879	167	79	79	...	...	968	801	167
20 to 24 percent.....	140	115	25	25	...	25	...	115	115	...
25 to 29 percent.....	8	8	...	...	...	...	...	8	8	...
30 to 34 percent.....	...	...	...	...	...	...	...	...	...	...
35 to 39 percent.....	...	...	...	...	...	...	...	...	...	...
40 percent or more.....	...	...	...	...	...	...	...	...	...	...
Market value not reported.....	827	770	57	10	10	...	50	767	710	57
Median percent.....	10	10	...	...	...	...	...	10	10	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Less than 50 percent.....	307	281	26	...	...	...	...	307	281	26
50 to 79 percent.....	292	283	9	...	...	...	...	293	283	9
80 to 89 percent.....	71	66	5	...	...	...	...	71	66	5
90 to 99 percent.....	68	57	11	1	1	...	...	67	56	11
100 percent.....	12,536	11,214	1,322	1,082	907	98	384	11,070	9,948	1,123

¹ Table total includes 125 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.....	12,606	11,272	1,334	1,084	909	100	385	11,134	10,001	1,136
Less than \$20.....	115	96	19	...	...	...	...	115	96	19
\$20 to \$39.....	1,324	1,182	142	52	52	...	25	1,247	1,105	142
\$40 to \$59.....	2,388	2,111	277	101	101	...	...	2,284	2,008	277
\$60 to \$79.....	2,832	2,443	389	389	289	50	75	2,369	2,080	289
\$80 to \$99.....	1,678	1,449	229	222	172	25	25	1,432	1,252	180
\$100 to \$119.....	1,060	986	74	164	139	25	149	746	721	25
\$120 to \$139.....	771	770	1	31	31	...	...	740	739	1
\$140 to \$159.....	482	382	100	11	11	...	25	446	346	100
\$160 to \$199.....	948	897	51	99	99	...	86	763	713	51
\$200 to \$299.....	571	520	51	...	...	...	...	570	520	51
\$300 or more.....	212	211	1	...	...	...	...	212	211	1
Taxes not payable in 1949.....	19	19	...	15	15	...	...	4	4	...
Taxes not reported.....	206	206	...	...	...	...	...	206	206	...
Median taxes.....dollars..	72	72	...	...	...	...	...	70	71	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS²										
Properties with both interest and principal in first mortgage payments.....	11,865	10,610	1,255	1,084	909	100	384	10,400	9,343	1,057
Less than 30 percent.....	1,573	1,522	51	85	60	25	25	1,463	1,437	26
30 to 39 percent.....	2,105	2,098	7	227	227	...	25	1,854	1,847	7
40 to 49 percent.....	2,593	2,463	130	413	413	...	99	2,080	1,951	130
50 to 59 percent.....	1,725	1,571	154	176	101	50	74	1,475	1,395	80
60 to 69 percent.....	1,333	1,198	135	101	76	25	25	1,208	1,122	85
70 to 79 percent.....	709	538	171	27	2	...	61	622	475	147
80 to 89 percent.....	599	463	136	50	25	...	25	525	413	111
90 to 99 percent.....	387	240	147	...	...	...	...	387	240	147
100 percent or more.....	841	517	324	5	5	...	50	786	463	324
Median percent.....	49	47	...	...	...	...	...	49	47	...
INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS² LESS REAL ESTATE TAXES										
Properties with both interest and principal in first mortgage payments.....	11,865	10,610	1,255	1,084	909	100	385	10,400	9,343	1,057
Less than 30 percent.....	1,133	1,083	50	39	14	25	25	1,069	1,044	25
30 to 39 percent.....	1,459	1,454	5	170	170	...	25	1,265	1,260	5
40 to 49 percent.....	2,062	1,987	75	183	183	...	50	1,829	1,754	75
50 to 59 percent.....	2,133	2,000	133	412	362	25	124	1,595	1,514	83
60 to 69 percent.....	1,203	1,116	87	131	107	25	...	1,073	1,011	63
70 to 79 percent.....	1,153	951	202	59	9	25	25	1,070	942	127
80 to 89 percent.....	570	449	121	25	25	...	...	544	424	121
90 to 99 percent.....	549	412	137	26	26	...	86	437	301	137
100 percent or more.....	1,423	977	446	25	...	...	...	1,348	928	421
Taxes not payable in 1949 or not reported.....	180	180	...	14	14	...	...	165	165	...
Median percent.....	56	53	...	...	...	...	...	56	54	...

¹ Table total includes 125 properties which have FHA-insured first mortgage with conventional second mortgage.
² Receipts adjusted to exclude expenditures for utilities, fuel, and personal services.

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

Subject	Total		Properties with FHA-insured first mortgages		Properties with conventional first mortgages	
	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)	Number of mortgaged properties	Total outstanding debt on property (thousands of dollars)
Total.....	493	290,220	127	127,850	366	162,370
Average debt per property.....	...	588.7	...	1,006.7	...	443.6
TOTAL MORTGAGE LOAN ON PROPERTY						
Less than \$50,000.....	6	200	...	...	6	200
\$50,000 to \$99,999.....	24	1,370	...	...	24	1,370
\$100,000 to \$149,999.....	62	5,610	...	...	62	5,610
\$150,000 to \$199,999.....	54	7,540	...	...	54	7,540
\$200,000 to \$299,999.....	72	14,000	6	1,490	66	12,510
\$300,000 to \$499,999.....	79	24,610	12	4,510	67	20,100
\$500,000 to \$699,999.....	62	31,990	25	13,380	37	18,610
\$700,000 to \$999,999.....	52	38,820	30	23,160	23	15,660
\$1,000,000 or more.....	81	166,080	54	85,310	27	80,770
Median loan.....dollars..	372,000	...	836,000	...	256,000	...
TOTAL OUTSTANDING DEBT ON PROPERTY						
Less than \$50,000.....	21	800	...	...	21	800
\$50,000 to \$99,999.....	63	5,190	...	...	63	5,190
\$100,000 to \$149,999.....	60	7,540	...	...	60	7,540
\$150,000 to \$199,999.....	45	7,840	...	...	45	7,840
\$200,000 to \$299,999.....	64	15,980	6	1,490	58	14,490
\$300,000 to \$499,999.....	74	29,680	18	7,210	56	22,470
\$500,000 to \$699,999.....	48	27,800	24	13,670	24	14,130
\$700,000 to \$999,999.....	40	32,830	26	21,090	15	11,740
\$1,000,000 or more.....	77	162,560	53	84,390	24	78,170
Median debt.....dollars..	289,000	...	819,000	...	193,000	...

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

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

Subject	Total first mortgages					Total junior mortgages	Subject	Total first mortgages					Total junior mortgages
	Total	With no second mortgage	With second mortgage	Total FHA-insured first mortgages	Total conventional first mortgages			Total	With no second mortgage	With second mortgage	Total FHA-insured first mortgages	Total conventional first mortgages	
Amount of outstanding debt (thousands of dollars)						Number of mortgages							
Total outstanding debt.....	285,280	269,800	15,480	127,850	157,430	4,940	Total mortgages.....	493	452	141	127	366	44
Average debt per mortgage..	578.7	596.9	377.6	1,006.7	430.1	112.3	TYPE OF MORTGAGE HOLDER						
TYPE OF MORTGAGE HOLDER						FORM OF DEBT							
Commercial bank or trust company.	17,960	17,120	840	11,270	6,690	770	Commercial bank or trust company.	61	56	5	14	47	4
Mutual savings bank.....	...	...	...	...	...	...	Mutual savings bank.....	...	...	...	...	...	...
Savings and loan association.....	4,130	1,340	2,790	...	4,130	...	Savings and loan association.....	9	7	2	...	9	...
Life insurance company.....	201,830	191,320	10,510	102,800	99,030	100	Life insurance company.....	379	347	32	98	281	1
Mortgage company.....	1,620	1,380	240	...	1,620	220	Mortgage company.....	4	3	1	...	4	1
Federal National Mortgage Assn... ¹	570	570	...	570	...	...	Federal National Mortgage Assn... ¹	1	1	...	1	...	...
Individual.....	870	870	...	...	...	...	Individual.....	14	14	...	...	14	32
Other.....	58,300	57,200	1,100	13,210	45,090	3,110	Other.....	25	24	1	14	11	6
YEAR MORTGAGE MADE OR ASSUMED						AMORTIZATION							
1950 (part).....	27,750	27,190	560	17,120	10,630	190	Fully amortized.....	221	207	14	127	95	19
1949.....	90,290	86,070	4,220	63,380	26,910	1,040	Partially amortized.....	253	226	27	...	253	7
1948.....	37,970	34,100	3,870	18,750	19,220	1,610	Not amortized.....	19	19	...	...	19	12
1947.....	69,070	64,980	4,090	11,490	57,580	1,010	On demand.....	...	...	...	...	...	6
1946.....	20,790	19,960	830	4,360	16,430	360	Regular principal payments required.....	...	...	...	...	...	...
1942 to 1945.....	29,990	28,500	1,490	11,930	18,060	610	No regular principal payments required.....	...	...	...	...	...	6
1940 to 1941.....	7,550	7,130	420	380	7,170	120	...	...	...	...	...	...	...
1935 to 1939.....	1,870	1,870	...	440	1,430	...	...	...	...	...	...	...	...
1930 to 1934.....	...	...	...	...	...	...	...	...	...	...	...	...	...
1929 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	6

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

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

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

Subject	Total first mortgages			Total FHA-insured first mortgages	Total conventional first mortgages	Total junior mortgages	Subject	Total first mortgages			Total FHA-insured first mortgages	Total conventional first mortgages	Total junior mortgages
	Total	With no second mortgage	With second mortgage					Total	With no second mortgage	With second mortgage			
CURRENT STATUS OF PAYMENTS						INTEREST RATE							
Ahead or up-to-date in scheduled payments.....	489	447	42	127	363	40	Less than 3.0 percent.....	2	2	...	...	2	3
Delinquent:							3.0 percent.....	13	13	...	...	13	...
Foreclosure in process.....	...	...	...	...	...	...	3.1 to 3.5 percent.....	67	63	4	...	67	...
Foreclosure not in process.....	5	5	...	...	5	2	3.6 to 3.9 percent.....	35	33	2	14	21	...
No regular payments required.....	...	...	...	...	...	3	4.0 percent.....	259	247	12	108	152	7
YEAR MORTGAGE MADE OR ASSUMED						MORTGAGE LOAN							
1950 (part).....	39	38	1	12	27	1	4.1 to 4.4 percent.....	22	22	...	4	18	...
1949.....	116	111	5	52	64	5	4.5 percent.....	84	69	15	1	83	3
1948.....	74	60	14	23	51	15	4.6 to 5.0 percent.....	10	2	8	...	10	10
1947.....	50	48	2	9	41	2	5.1 to 5.5 percent.....	...	...	...	...	...	5
1946.....	63	61	2	5	58	7	5.6 to 6.0 percent.....	...	...	...	...	...	16
1942 to 1945.....	96	81	15	24	72	12	6.1 percent or more.....	...	...	...	...	...	...
1940 to 1941.....	44	42	2	1	43	...	Median interest rate....percent..	4.0	4.0	4.5	4.0	4.0	4.4
1935 to 1939.....	11	11	...	1	10	...	OUTSTANDING DEBT						
1930 to 1934.....	...	...	...	...	...	2	Less than \$50,000.....	6	6	...	...	6	14
1929 or earlier.....	...	...	...	...	...	...	\$50,000 to \$99,999.....	28	24	4	...	28	8
TERM OF MORTGAGE						MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT							
On demand.....	...	...	...	...	...	6	\$100,000 to \$149,999.....	64	58	6	...	64	7
Less than 5 years.....	21	21	...	...	21	6	\$150,000 to \$199,999.....	34	42	12	...	34	7
5 to 9 years.....	41	39	2	...	41	18	\$200,000 to \$299,999.....	69	64	5	6	63	4
10 to 12 years.....	97	81	16	...	97	10	\$300,000 to \$499,999.....	78	73	5	12	66	2
13 to 14 years.....	3	2	1	...	3	...	\$500,000 to \$699,999.....	63	60	3	25	38	2
15 years.....	131	118	13	...	131	2	\$700,000 to \$999,999.....	50	50	...	30	21	...
16 to 19 years.....	21	17	4	...	21	2	\$1,000,000 or more.....	80	74	6	54	26	...
20 years.....	41	37	4	...	41	...	Median loan.....dollars..	365,000	387,000	193,000	836,000	249,000	...
21 to 24 years.....	1	...	1	...	1	...	QUARTERLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT						
25 years.....	11	11	...	7	4	...	Less than \$50,000.....	21	21	...	...	21	20
26 years or more.....	126	126	...	120	6	...	\$50,000 to \$99,999.....	69	55	14	...	69	7
Median term.....years..	15	15	15	26+	15	...	\$100,000 to \$149,999.....	64	56	8	...	64	6
YEAR MORTGAGE DUE						MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT (continued)							
On demand.....	...	...	...	...	...	6	\$150,000 to \$199,999.....	41	39	2	...	41	4
Fully amortized.....	221	207	14	127	94	19	\$200,000 to \$299,999.....	63	57	6	6	57	3
Past due.....	...	...	...	...	...	...	\$300,000 to \$499,999.....	71	69	2	18	53	2
1950 to 1951.....	...	...	...	...	...	4	\$500,000 to \$699,999.....	49	46	3	24	25	2
1952 to 1953.....	1	1	...	...	1	1	\$700,000 to \$999,999.....	37	37	...	26	12	...
1954 to 1955.....	...	...	...	...	...	4	\$1,000,000 or more.....	77	71	6	53	24	...
1956 to 1957.....	3	3	...	...	3	4	Median debt.....dollars..	221,000	296,000	140,000	819,000	185,000	...
1958 to 1959.....	11	10	1	...	11	1	MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT (continued)						
1960 to 1964.....	35	23	12	...	35	5	Less than \$20.....	246	216	30	6	240	25
1965 to 1969.....	26	26	...	1	25	...	\$20 to \$24.....	76	70	6	16	60	1
1970 to 1974.....	47	46	1	33	14	...	\$25 to \$29.....	43	38	3	16	25	...
1975 or later.....	98	98	...	93	5	...	\$30 to \$34.....	33	33	...	24	9	...
Partially or not amortized.....	272	245	27	...	272	19	\$35 to \$39.....	61	61	...	58	3	...
Past due.....	...	...	...	...	...	...	\$40 to \$44.....	13	13	...	7	6	...
1950 to 1951.....	47	47	...	...	47	7	\$45 to \$49.....	1	...	1	...	1	...
1952 to 1953.....	29	24	5	...	29	5	\$50 to \$69.....	3	2	1	...	3	...
1954 to 1955.....	38	34	4	...	38	2	\$70 or more.....	...	...	...	...	...	...
1956 to 1957.....	56	52	4	...	56	...	Median payment.....dollars..	19	20	13	35	14	...
1958 to 1959.....	33	27	6	...	33	3							
1960 to 1964.....	54	47	7	...	54	2							
1965 to 1969.....	12	11	1	...	12	...							
1970 to 1974.....	2	2	...	...	2	...							
1975 or later.....	1	1	...	...	1	...							

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

[Number of mortgaged properties]

Subject	Total mortgaged properties			Proper- ties with FHA- insured first mortgage	Proper- ties with conven- tional first mortgage	Subject	Total mortgaged properties			Proper- ties with FHA- insured first mortgage	Proper- ties with conven- tional first mortgage
	Total	With no second mort- gage	With second mort- gage ¹				Total	With no second mort- gage	With second mort- gage ¹		
Total properties.....	493	452	41	127	366	TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE					
STRUCTURES ON PROPERTY						Less than 20 percent.....	16	16	...	...	16
1 structure.....	290	257	33	40	250	20 to 39 percent.....	135	127	8	1	134
2 structures or more.....	203	195	8	87	116	40 to 59 percent.....	112	98	14	9	103
DWELLING UNITS ON PROPERTY						60 to 69 percent.....	41	37	4	8	33
50 to 74 dwelling units.....	140	124	16	12	128	70 to 79 percent.....	24	24	...	15	9
75 to 99 dwelling units.....	109	101	8	23	86	80 to 84 percent.....	12	10	2	10	2
100 to 199 dwelling units.....	168	158	10	65	103	85 to 89 percent.....	17	15	2	11	6
200 dwelling units or more.....	76	69	7	27	49	90 to 94 percent.....	28	25	3	23	5
BUSINESS FLOOR SPACE ON PROPERTY						95 to 99 percent.....	31	31	...	28	3
None.....	421	399	22	122	299	100 percent or more.....	9	8	1	7	2
Less than half.....	72	53	19	5	67	Market value not reported.....	68	61	7	14	54
YEAR STRUCTURE BUILT ²						Median percent.....	51	51	53	91	41
1950 (part).....	5	5	...	5	...	FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1949.....	58	57	1	52	6	Properties with first mortgage made or assumed at time of purchase.....					
1948.....	30	26	4	23	7	Less than 50 percent.....	13	6	7	...	13
1947.....	13	13	...	11	2	50 to 59 percent.....	9	4	5	...	9
1946.....	6	5	1	4	2	60 to 64 percent.....	12	5	7	...	12
1942 to 1945.....	110	109	1	29	82	65 to 69 percent.....	17	12	5	...	17
1940 to 1941.....	64	61	3	2	62	70 to 74 percent.....	14	12	2	...	14
1930 to 1939.....	91	78	13	1	90	75 to 79 percent.....	16	14	2	...	11
1929 or earlier.....	110	92	18	...	110	80 to 84 percent.....	13	13	...	2	11
Not reported.....	6	6	...	...	6	85 to 89 percent.....	27	27	...	13	14
YEAR STRUCTURE ACQUIRED ²						90 to 94 percent.....	38	37	1	32	6
1950 (part).....	19	18	1	10	9	95 to 99 percent.....	45	45	...	44	1
1949.....	66	63	3	54	12	100 percent or more.....	27	27	...	22	5
1948.....	44	35	9	23	21	Purchase price not reported or property not acquired by purchase..	18	17	1	4	14
1947.....	25	24	1	9	16	Median percent.....	89	91	62	96	72
1946.....	19	16	3	5	14	TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE					
1942 to 1945.....	120	106	14	23	97	Properties with first mortgage made or assumed at time of purchase.....					
1940 to 1941.....	67	66	1	2	65	Less than 50 percent.....	6	6	...	...	6
1930 to 1939.....	87	82	5	1	86	50 to 59 percent.....	4	4	...	...	4
1929 or earlier.....	46	42	4	...	46	60 to 64 percent.....	5	5	...	...	5
Not reported.....	1	1	...	...	1	65 to 69 percent.....	17	12	5	...	17
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ²						70 to 74 percent.....	12	12	...	...	12
New.....	338	325	13	119	219	75 to 79 percent.....	22	14	8	5	17
Previously occupied.....	155	127	28	8	147	80 to 84 percent.....	18	13	5	2	16
PURCHASE PRICE						85 to 89 percent.....	32	27	5	13	19
Less than \$50,000.....	...	...	...	...	...	90 to 94 percent.....	37	37	...	32	5
\$50,000 to \$99,999.....	...	...	...	...	...	95 to 99 percent.....	48	45	3	44	4
\$100,000 to \$149,999.....	13	13	...	...	13	100 percent or more.....	30	27	3	22	8
\$150,000 to \$199,999.....	40	32	8	...	40	Purchase price not reported or property not acquired by purchase..	18	17	1	4	14
\$200,000 to \$299,999.....	73	63	10	2	71	Median percent.....	90	91	82	96	79
\$300,000 to \$499,999.....	100	95	5	15	85	TYPE OF OWNER					
\$500,000 to \$699,999.....	67	59	8	22	45	Individual.....	110	94	16	1	109
\$700,000 to \$999,999.....	58	57	1	28	30	Partnership.....	48	43	5	...	48
\$1,000,000 or more.....	39	31	8	56	43	Corporation.....	335	315	20	126	209
Property not acquired by purchase...	9	9	...	...	9	ORIGIN AND PURPOSE OF FIRST MORTGAGE					
Not reported.....	34	33	1	4	34	Mortgage made or assumed at time property acquired.....	249	219	30	123	127
Median purchase price.....dollars..	498,000	506,000	380,000	860,000	592,000	Mortgage refinanced or renewed.....	221	214	7	3	218
MARKET VALUE						To increase loan for improvements or repairs.....	3	3	...	...	3
Less than \$50,000.....	...	...	...	...	...	To increase loan for other reasons	30	28	2	...	30
\$50,000 to \$99,999.....	...	...	...	...	...	To secure better terms.....	106	105	1	3	103
\$100,000 to \$149,999.....	4	4	...	...	4	To renew or extend loan without increasing amount.....	67	65	2	...	67
\$150,000 to \$199,999.....	8	4	4	...	8	For other purpose.....	15	13	2	...	15
\$200,000 to \$299,999.....	52	48	4	...	51	Mortgage placed later than acquisi- tion of property.....					
\$300,000 to \$499,999.....	111	100	11	12	99	To make improvements or repairs...	23	19	4	1	22
\$500,000 to \$699,999.....	60	56	4	8	52	To invest in other properties....	5	5	...	1	4
\$700,000 to \$999,999.....	73	70	3	31	42	To invest in business other than real estate.....	1	1	...	...	1
\$1,000,000 or more.....	118	110	8	61	57	For other purpose.....	...	...	...	...	...
Not reported.....	67	60	7	14	53		17	13	4	...	17
Median market value.....dollars..	626,000	642,000	463,000	1,000,000+	488,000						

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

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

[Number of mortgaged properties]

Subject	Total mortgaged properties			Propert-ies with FHA-insured first mortgage	Propert-ies with conven-tional first mortgage	Subject	Total mortgaged properties			Propert-ies with FHA-insured first mortgage	Propert-ies with conven-tional first mortgage
	Total	With no second mort-gage	With second mort-gage ¹				Total	With no second mort-gage	With second mort-gage ¹		
LENDER OF REFINANCED OR RENEWED MORTGAGE						RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS ²					
Total refinanced or renewed mortgages.....	221	214	7	3	218	Less than 50 percent.....	1	...	1	...	1
Same lender.....	143	137	6	...	143	50 to 79 percent.....	3	2	1	...	3
Different lender.....	78	77	1	3	75	80 to 89 percent.....	11	6	5	...	11
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ² reported.....	414	375	39	68	346	90 to 99 percent.....	43	32	11	1	42
						100 percent.....	356	335	21	67	289
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE						REAL ESTATE TAXES PER DWELLING UNIT					
Less than \$2.50.....	9	8	1	2	7	Properties with at least 90 percent of their revenues from residential units.....	400	368	32	68	331
\$2.50 to \$4.99.....	9	9	...	...	...	Less than \$20.....	1	1	...	...	1
\$5.00 to \$7.49.....	44	43	1	10	34	\$20 to \$39.....	4	4	...	...	2
\$7.50 to \$9.99.....	76	66	10	10	66	\$40 to \$59.....	49	44	5	2	46
\$10.00 to \$12.49.....	79	70	9	13	66	\$60 to \$79.....	174	156	18	22	152
\$12.50 to \$14.99.....	66	60	6	3	63	\$80 to \$99.....	98	92	6	12	86
\$15.00 to \$17.49.....	35	32	3	2	33	\$100 to \$119.....	34	34	...	14	20
\$17.50 to \$19.99.....	17	15	2	7	10	\$120 to \$139.....	15	14	1	6	9
\$20.00 to \$24.99.....	1	1	...	...	1	\$140 to \$159.....	5	4	1	4	1
\$25.00 or more.....	10	10	...	6	4	\$160 to \$199.....	1	...	1	...	1
Taxes not payable in 1949 ³	68	61	7	10	58	\$200 to \$299.....	...	...	...	...	...
Taxes or value not reported.....	13.47	13.45	13.61	12.38	13.67	\$300 or more.....	1	1	...	...	1
Median taxes.....dollars..	13.47	13.45	13.61	12.38	13.67	\$000 or more.....	10	10	...	6	4
						Taxes not reported.....	8	8	...	6	8
MONTHLY TOTAL RENTAL RECEIPTS ² PER DWELLING UNIT						Median taxes.....dollars..	71	71	67	83	70
Less than \$20.....	...	...	...	...	...	INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ²					
\$20 to \$29.....	1	1	...	...	1	Properties with both interest and principal in first mort-gage payments.....	399	360	39	68	331
\$30 to \$39.....	30	25	5	...	30	Less than 30 percent.....	129	128	1	...	129
\$40 to \$49.....	102	95	7	4	98	30 to 39 percent.....	94	88	6	5	89
\$50 to \$59.....	141	129	12	20	121	40 to 49 percent.....	110	89	21	44	66
\$60 to \$69.....	76	65	11	16	60	50 to 59 percent.....	49	44	5	14	35
\$70 to \$79.....	31	31	...	17	14	60 to 69 percent.....	9	6	3	2	7
\$80 to \$89.....	24	23	1	11	13	70 to 79 percent.....	7	4	3	2	5
\$90 to \$99.....	5	4	1	...	5	80 percent or more.....	1	1	...	1	...
\$100 or more.....	2	2	2	...	4	Median percent.....	38	36	46	47	34
Median receipts.....dollars..	55	55	56	66	53	INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF TOTAL RENTAL RECEIPTS ² LESS REAL ESTATE TAXES					
MONTHLY RESIDENTIAL RENTAL RE-CEIPTS ² PER DWELLING UNIT						Properties with both interest and principal in first mort-gage payments.....	399	360	39	68	331
Less than \$20.....	1	...	1	...	1	Less than 30 percent.....	110	110	...	...	110
\$20 to \$29.....	1	1	...	...	1	30 to 39 percent.....	67	62	5	...	67
\$30 to \$39.....	30	25	5	...	30	40 to 49 percent.....	101	85	16	18	83
\$40 to \$49.....	105	98	7	5	100	50 to 59 percent.....	68	61	7	34	34
\$50 to \$59.....	150	133	17	19	131	60 to 69 percent.....	22	17	5	7	15
\$60 to \$69.....	65	59	6	16	49	70 to 79 percent.....	9	6	3	2	7
\$70 to \$79.....	34	34	...	17	17	80 percent or more.....	8	5	3	1	7
\$80 to \$89.....	21	20	1	11	10	Taxes not payable in 1949 or not reported.....	14	14	...	6	8
\$90 to \$99.....	4	4	...	...	4	Median percent.....	42	40	49	54	38
\$100 or more.....	3	1	2	...	3						
Median receipts.....dollars..	54	54	53	66	53						
TOTAL RENTAL RECEIPTS ² AS PERCENT OF MARKET VALUE											
Less than 5 percent.....	3	3	...	1	2						
5 to 9 percent.....	118	108	10	22	96						
10 to 14 percent.....	211	191	20	35	177						
15 to 19 percent.....	21	19	2	...	21						
20 to 29 percent.....	1	1	...	...	1						
30 percent or more.....	...	...	...	...	...	
Market value not reported.....	60	53	7	10	50						
Median percent.....	11	11	12	11	11						

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

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

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

Chapter 26

YOUNGSTOWN
OHIO
STANDARD METROPOLITAN AREA

ALL PROPERTIES

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YOUNGSTOWN
STANDARD METROPOLITAN AREA

The Youngstown Standard Metropolitan Area comprises Mahoning and Trumbull Counties in Ohio; Mercer County in Pennsylvania.

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YOUNGSTOWN 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.....	39,214	149,054	2,530	13,098	5,880	26,423	30,808	109,527
Average debt per property.....	...	3.8	...	5.2	...	4.5	...	3.6
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$4,000.....	20,206	54,065	342	650	1,493	3,329	18,373	50,086
\$4,000 to \$5,999.....	9,548	34,296	866	2,957	1,520	6,053	7,163	25,280
\$6,000 to \$7,999.....	6,055	31,736	844	5,350	2,123	11,033	3,093	15,353
\$8,000 to \$9,999.....	2,152	15,456	363	3,002	563	4,227	1,230	8,227
\$10,000 to \$11,999.....	708	6,064	61	439	177	1,664	469	3,961
\$12,000 to \$14,999.....	333	3,788	55	700	...	...	278	3,088
\$15,000 to \$19,999.....	160	1,982	...	...	7	117	153	1,865
\$20,000 to \$49,999.....	39	930	...	...	...	...	39	930
\$50,000 to \$99,999.....	4	189	...	...	...	...	4	189
\$100,000 or more.....	4	548	...	...	...	...	4	548
Median loan.....dollars..	3,900	...	6,100	...	5,900	...	3,500	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$4,000.....	26,771	71,282	1,054	2,789	2,361	5,671	23,358	62,822
\$4,000 to \$5,999.....	6,633	33,326	352	1,791	2,006	9,815	4,477	21,720
\$6,000 to \$7,999.....	5,935	26,684	809	5,581	1,241	8,399	1,887	12,704
\$8,000 to \$9,999.....	1,008	8,803	260	2,237	212	1,848	535	4,718
\$10,000 to \$11,999.....	448	4,941	...	...	55	579	392	4,362
\$12,000 to \$14,999.....	149	1,914	55	700	...	...	94	1,214
\$15,000 to \$19,999.....	37	628	...	...	7	117	30	511
\$20,000 to \$49,999.....	28	739	...	...	...	...	28	739
\$50,000 to \$99,999.....	3	189	...	...	...	...	3	189
\$100,000 or more.....	4	548	...	...	...	...	4	548
Median debt.....dollars..	2,800	...	5,000	...	4,500	...	2,400	...

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.....	39,214	37,753	1,461	2,530	2,310	219	...	5,880	5,791	89	30,808	29,655	1,153
DWELLING UNITS ON PROPERTY													
1 dwelling unit.....	32,962	31,718	1,244	2,469	2,249	219	...	4,786	4,724	62	25,710	24,746	963
2 to 4 dwelling units.....	5,966	5,778	188	61	61	...	...	1,080	1,053	27	4,832	4,656	167
5 to 49 dwelling units.....	280	259	21	...	...	...	...	14	14	...	266	245	21
50 dwelling units or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
BUSINESS FLOOR SPACE ON PROPERTY													
None.....	38,268	36,893	1,375	2,530	2,310	219	...	5,798	5,737	61	29,943	28,849	1,095
Less than half.....	943	859	84	...	...	...	...	80	53	27	863	807	57
YEAR STRUCTURE BUILT													
1950 (part).....	632	604	28	145	117	28	...	96	96	...	391	391	...
1949.....	2,295	2,179	116	439	405	55	...	376	376	...	1,459	1,398	62
1948.....	1,737	1,584	153	356	336	...	...	282	275	7	1,101	955	146
1947.....	1,349	1,264	85	110	27	82	...	312	312	...	928	925	3
1946.....	1,386	1,359	27	...	...	...	...	473	473	...	913	886	27
1942 to 1945.....	1,884	1,784	100	...	...	...	...	233	233	...	1,245	1,201	45
1940 to 1941.....	2,546	2,464	82	356	356	...	...	341	341	...	1,848	1,766	82
1930 to 1939.....	3,653	3,502	151	164	164	...	...	745	718	27	2,742	2,619	123
1929 or earlier.....	23,189	22,471	718	533	533	...	...	2,966	2,912	54	19,690	19,028	663
Not reported.....	549	549	...	...	...	...	...	57	57	...	491	491	...
MARKET VALUE													
Less than \$4,000.....	3,055	2,964	91	27	27	...	...	254	254	...	2,774	2,683	91
\$4,000 to \$5,999.....	6,152	5,878	274	54	54	...	...	1,189	1,162	27	4,906	4,659	247
\$6,000 to \$7,999.....	8,601	8,429	172	562	562	...	...	1,392	1,358	34	6,649	6,512	137
\$8,000 to \$9,999.....	7,364	7,013	351	798	722	76	...	1,324	1,324	...	5,243	4,967	276
\$10,000 to \$11,999.....	5,321	5,135	186	493	486	...	...	694	694	...	4,133	3,954	179
\$12,000 to \$14,999.....	4,577	4,406	171	349	267	82	...	698	671	27	3,530	3,468	62
\$15,000 to \$19,999.....	2,427	2,283	144	164	110	55	...	240	240	...	2,023	1,934	89
\$20,000 to \$49,999.....	1,394	1,323	72	82	82	...	...	61	61	...	1,250	1,178	72
\$50,000 to \$99,999.....	22	22	...	...	...	...	...	...	...	...	22	22	...
\$100,000 or more.....	8	8	...	...	...	...	...	...	...	...	8	8	...
Not reported.....	301	301	...	...	...	...	...	28	28	...	273	273	...
Median market value.....dollars..	8,400	8,300	...	9,400	9,200	...	...	8,100	8,100	...	8,300	8,300	...

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.....	36,265	137,869	2,461	12,596	5,621	25,359	28,186	99,914
Average debt per property.....	...	3.8	...	5.4	...	4.5	...	3.5
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	5,336	4,848	55	16	13	11	5,268	4,821
\$2,000 to \$2,999.....	6,234	29,438	34	24	233	389	5,967	29,025
\$3,000 to \$3,999.....	7,216	17,576	253	610	1,161	2,783	5,804	14,183
\$4,000 to \$4,999.....	4,747	14,596	548	1,562	668	2,331	3,531	10,703
\$5,000 to \$5,999.....	4,235	17,693	318	1,395	752	3,325	3,166	12,973
\$6,000 to \$6,999.....	3,673	17,819	446	2,552	1,384	6,776	1,846	8,491
\$7,000 to \$7,999.....	2,035	12,135	336	2,359	715	4,123	985	5,653
\$8,000 to \$8,999.....	1,107	8,132	240	1,944	350	2,538	519	3,650
\$9,000 to \$9,999.....	685	5,553	116	995	165	1,302	406	3,256
\$10,000 to \$10,999.....	335	2,711	61	439	81	690	192	1,582
\$11,000 to \$11,999.....	251	2,491	...	...	96	974	155	1,517
\$12,000 to \$14,999.....	291	3,386	55	700	...	...	236	2,686
\$15,000 to \$19,999.....	117	1,491	...	...	7	117	110	1,374
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median loan.....dollars..	3,900	...	...	...	5,900	...	3,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	12,798	13,408	281	325	549	672	11,969	12,411
\$2,000 to \$2,999.....	6,604	36,000	225	555	1,020	2,517	5,359	32,928
\$3,000 to \$3,999.....	5,288	17,845	548	1,909	660	2,191	4,080	13,745
\$4,000 to \$4,999.....	3,407	14,995	208	946	984	4,342	2,217	9,707
\$5,000 to \$5,999.....	3,074	16,640	144	845	949	5,123	1,980	10,672
\$6,000 to \$6,999.....	2,362	15,134	439	2,865	781	4,976	1,144	7,293
\$7,000 to \$7,999.....	1,242	9,229	308	2,277	432	3,225	502	3,727
\$8,000 to \$8,999.....	698	5,923	246	2,106	116	973	336	2,844
\$9,000 to \$9,999.....	229	2,183	7	68	68	644	153	1,471
\$10,000 to \$10,999.....	198	2,066	...	...	48	500	149	1,566
\$11,000 to \$11,999.....	222	2,565	...	...	7	79	215	2,486
\$12,000 to \$14,999.....	137	1,764	55	700	...	...	82	1,064
\$15,000 to \$19,999.....	7	117	...	...	7	117	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	2,800	...	...	...	4,500	...	2,300	...

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.....	135,652	130,544	5,108	12,283	10,525	1,758	25,239	98,130	95,101	3,029	2,214	309	1,905
Average debt per mortgage.....	3.7	3.7	3.7	5.0	4.7	8.0	4.5	3.5	3.5	2.8	1.6	1.4	1.6
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	52,235	51,515	720	4,620	4,620	...	9,305	38,310	37,845	465	35	...	35
Mutual savings bank.....	429	429	...	429	429	...	...	...	...	...	...	...	...
Savings and loan association.....	62,812	60,541	2,271	4,307	3,768	539	15,325	43,180	41,514	1,666	465	120	345
Life insurance company.....	3,679	2,488	1,191	2,727	1,549	1,178	178	774	761	13	185	185	...
Mortgage company.....	930	930	...	159	...	...	356	415	415	...	...	...	...
Federal National Mortgage Association.....	57	57	...	...	...	...	57	...	...	...	...	...	...
Individual.....	13,337	12,521	816	...	...	...	...	13,337	12,521	816	1,503	...	1,503
Other.....	2,173	2,063	110	41	...	41	18	2,114	2,045	69	26	4	22
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	23,334	21,750	1,584	2,900	1,741	1,159	1,884	18,550	18,125	425	453	205	248
1949.....	47,685	46,704	981	2,046	2,046	...	4,107	41,532	40,658	874	602	...	602
1948.....	19,558	19,347	611	2,456	2,456	...	5,310	12,192	11,581	611	550	...	550
1947.....	19,235	18,034	1,201	827	288	599	7,405	11,003	10,467	536	390	104	246
1946.....	12,206	11,628	578	118	118	...	6,125	5,963	5,533	430	231	...	231
1942 to 1945.....	9,398	9,358	40	2,501	2,501	...	408	6,489	6,449	40	14	...	14
1940 to 1941.....	2,491	2,422	69	1,222	1,222	...	...	1,269	1,200	69	...	...	...
1935 to 1939.....	949	938	11	213	213	736	725	11	11	...	11
1930 to 1934.....	347	314	33	347	314	33	3	...	3
1929 or earlier.....	49	49	49	49

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	516	516	...	...	...	...	...	516	516	...	265	...	265
4.0 percent.....	8,299	7,888	411	438	301	137	5,621	2,239	2,048	191	329	219	109
4.1 to 4.4 percent.....	7	7	...	7	7	...	...	...	...	...	...	...	...
4.5 percent.....	5,243	5,040	203	1,988	1,906	82	...	3,256	3,135	121	6	...	6
4.6 to 5.0 percent.....	12,964	12,573	391	27	27	...	...	12,936	12,545	391	373	...	373
5.1 to 5.5 percent.....	2,433	2,378	55	...	...	...	...	2,433	2,378	55	82	...	82
5.6 to 6.0 percent.....	6,690	6,360	330	...	...	...	...	6,690	6,360	330	334	...	334
6.1 percent or more.....	116	116	...	...	...	...	...	116	116	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	...	...	...	4.0	5.0	5.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	5,564	5,309	255	55	55	...	13	5,496	5,241	255	943	219	724
\$2,000 to \$2,999.....	6,112	6,034	78	34	34	...	233	5,844	5,766	78	309	...	309
\$3,000 to \$3,999.....	7,512	7,107	405	253	253	...	1,188	6,072	5,695	377	55	...	55
\$4,000 to \$4,999.....	4,629	4,533	96	548	548	...	668	3,414	3,345	69	...	...	...
\$5,000 to \$5,999.....	4,233	4,093	140	318	318	...	725	3,191	3,051	140	27	...	27
\$6,000 to \$6,999.....	3,585	3,414	171	500	439	62	1,384	1,704	1,594	110	...	...	...
\$7,000 to \$7,999.....	2,057	1,954	103	384	336	48	742	930	903	27	27	...	27
\$8,000 to \$8,999.....	1,086	1,004	82	192	137	55	350	546	519	27	...	...	...
\$9,000 to \$9,999.....	582	576	6	61	61	...	137	384	378	6	...	...	...
\$10,000 to \$10,999.....	308	308	...	61	61	...	81	165	165	...	27	...	27
\$11,000 to \$11,999.....	300	245	55	55	...	55	96	150	150	...	...	...	...
\$12,000 to \$12,999.....	236	236	...	...	...	...	...	236	236	...	...	...	...
\$15,000 to \$19,999.....	62	62	...	...	...	...	7	55	55	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median loan.....dollars..	3,800	3,800	...	...	...	...	5,900	3,400	3,300	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	13,025	12,633	392	281	281	...	549	12,196	11,804	392	1,032	219	813
\$2,000 to \$2,999.....	6,641	6,420	221	225	225	...	1,047	5,369	5,175	194	275	...	275
\$3,000 to \$3,999.....	5,421	5,120	301	548	548	...	661	4,213	3,939	274	...	...	...
\$4,000 to \$4,999.....	3,266	3,198	168	208	208	...	984	2,175	2,007	168	27	...	27
\$5,000 to \$5,999.....	2,924	2,869	55	144	144	...	949	1,829	1,802	27	27	...	27
\$6,000 to \$6,999.....	2,350	2,261	89	521	432	89	781	1,049	1,049	...	...	...	...
\$7,000 to \$7,999.....	1,262	1,159	103	356	281	75	404	501	474	27	...	...	...
\$8,000 to \$8,999.....	540	540	...	116	116	...	116	308	308	...	...	...	...
\$9,000 to \$9,999.....	235	229	6	7	7	...	68	159	153	6	...	...	...
\$10,000 to \$10,999.....	192	192	...	...	...	...	48	143	143	...	27	...	27
\$11,000 to \$11,999.....	250	195	55	55	...	55	7	188	188	...	...	...	...
\$12,000 to \$14,999.....	55	55	...	...	...	...	...	55	55	...	...	...	...
\$15,000 to \$19,999.....	7	7	...	...	...	...	7	...	...	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	2,700	2,700	...	...	...	...	4,500	2,300	2,300	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT													
Mortgages with payments which include both.....	35,009	33,710	1,299	2,460	2,240	220	5,618	26,925	25,928	997	1,095	219	876
Less than \$20.....	5,079	4,887	192	88	88	...	625	4,366	4,201	165	668	219	449
\$20 to \$24.....	4,295	4,151	144	390	390	...	482	3,423	3,279	144	219	...	219
\$25 to \$29.....	4,642	4,438	204	226	226	...	629	3,787	3,583	204	55	...	55
\$30 to \$34.....	4,293	4,123	170	393	393	...	604	3,296	3,126	170	...	...	...
\$35 to \$39.....	3,557	3,434	123	267	267	7	760	2,529	2,440	89	...	...	...
\$40 to \$44.....	3,737	3,579	158	528	370	158	788	2,421	2,421	...	...	...	...
\$45 to \$49.....	2,290	2,290	...	281	281	...	698	1,310	1,310	...	...	...	...
\$50 to \$54.....	2,773	2,663	110	89	89	...	410	2,272	2,190	82	98	...	98
\$55 to \$59.....	1,317	1,290	27	54	54	...	315	948	921	27	...	...	...
\$60 to \$64.....	993	966	27	89	89	...	205	698	671	27	...	...	...
\$65 to \$69.....	295	240	55	...	...	...	27	267	212	55	...	...	...
\$70 to \$79.....	566	504	62	55	...	55	34	477	470	7	55	...	55
\$80 to \$99.....	575	575	...	...	...	...	27	548	548	...	...	...	...
\$100 to \$119.....	312	285	27	...	...	...	7	305	278	27	...	...	...
\$120 or more.....	285	285	...	...	...	...	7	278	278	...	...	...	...
Median payment.....dollars..	34	34	...	...	...	...	38	32	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.....	8,729	8,647	82	164	164	...	...	288	288	...	8,277	8,195	82
20 to 39 percent.....	11,288	11,085	203	752	752	...	...	747	747	...	9,789	9,586	203
40 to 59 percent.....	9,088	8,714	374	427	400	27	...	2,143	2,116	27	6,518	6,199	319
60 to 69 percent.....	2,738	2,562	176	363	308	55	...	1,323	1,296	27	1,051	957	94
70 to 79 percent.....	2,204	2,030	174	315	253	62	...	853	826	27	1,036	951	85
80 to 84 percent.....	709	620	89	171	171	...	...	94	94	...	442	353	89
85 to 89 percent.....	533	353	180	185	123	62	...	82	82	...	267	148	118
90 to 94 percent.....	255	255	...	7	7	...	...	27	27	...	220	220	...
95 to 99 percent.....	250	243	7	69	62	7	...	...	...	...	182	182	...
100 percent or more.....	286	181	105	7	...	7	...	54	54	...	225	127	98
Market value not reported.....	187	187	...	...	...	...	...	7	7	...	180	180	...
Median percent.....	36	36	...	...	...	...	...	57	56	...	32	31	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	821	711	110	...	...	...	...	95	68	27	724	642	82
\$2.50 to \$4.99.....	3,151	3,042	109	27	27	...	...	445	445	...	2,679	2,570	109
\$5.00 to \$7.49.....	8,234	7,997	237	192	164	27	...	1,475	1,475	...	6,569	6,359	210
\$7.50 to \$9.99.....	9,615	9,317	298	801	692	109	...	1,481	1,481	...	7,334	7,146	188
\$10.00 to \$12.49.....	5,863	5,617	246	466	466	...	...	1,022	995	27	4,375	4,156	219
\$12.50 to \$14.99.....	2,215	2,175	40	234	234	...	...	392	392	...	1,589	1,549	40
\$15.00 to \$17.49.....	1,137	1,046	91	89	89	...	...	114	114	...	934	843	91
\$17.50 to \$19.99.....	471	471	...	82	82	...	...	14	14	...	375	375	...
\$20.00 to \$24.99.....	704	677	27	27	27	...	...	68	41	27	608	608	...
\$25.00 or more.....	341	341	...	...	...	...	...	...	...	...	341	341	...
Taxes not payable in 1949.....	2,806	2,669	137	542	459	82	...	500	500	...	1,764	1,710	55
Taxes or value not reported.....	909	815	94	...	...	...	...	14	14	...	895	801	94
Median taxes.....dollars..	8.56	8.56	...	...	...	...	...	8.41	8.39	...	8.45	8.45	...
REAL ESTATE TAXES PER DWELLING UNIT													
Less than \$20.....	556	556	...	...	...	...	...	117	117	...	439	439	...
\$20 to \$39.....	5,912	5,713	199	55	55	...	...	1,209	1,182	27	4,648	4,476	172
\$40 to \$59.....	8,310	8,044	266	54	54	...	...	1,407	1,380	27	6,847	6,609	239
\$60 to \$79.....	7,613	7,367	246	308	308	...	...	958	958	...	6,348	6,102	246
\$80 to \$99.....	4,944	4,725	219	581	499	82	...	861	834	27	3,502	3,392	110
\$100 to \$119.....	2,369	2,223	146	356	301	55	...	307	307	...	1,705	1,614	91
\$120 to \$139.....	1,357	1,302	55	256	256	...	...	110	110	...	991	936	55
\$140 to \$159.....	830	830	...	137	137	...	...	27	27	...	665	665	...
\$160 to \$199.....	705	678	27	89	89	...	...	124	124	...	492	465	27
\$200 to \$249.....	55	55	...	55	55	...	...	...	...	...	...	...	...
\$250 to \$299.....	27	27	...	27	27	...	...	...	...	...	...	...	...
\$300 or more.....	55	55	...	...	...	...	...	...	...	...	55	55	...
Taxes not payable in 1949.....	2,799	2,662	137	542	459	82	...	493	493	...	1,764	1,710	55
Taxes not reported.....	736	642	94	...	...	...	...	7	7	...	730	635	94
Median taxes.....dollars..	59	59	...	...	...	...	...	53	53	...	58	58	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	23,373	22,186	1,187	2,433	2,214	219	...	5,477	5,395	82	15,465	14,580	885
Mortgage refinanced or renewed.....	9,434	9,287	147	27	27	...	...	143	143	...	9,264	9,115	147
To increase loan for improvements or repairs.....	3,897	3,870	27	...	...	...	...	27	27	...	3,870	3,842	27
To increase loan for other reasons.....	1,325	1,325	...	...	...	...	...	55	55	...	1,270	1,270	...
To secure better terms.....	2,571	2,533	38	...	...	...	...	61	61	...	2,510	2,472	38
To renew or extend loan without increasing amount.....	617	590	27	...	...	...	...	...	...	...	618	590	27
For other purpose.....	1,024	969	55	27	27	...	...	...	...	...	996	941	55
Mortgage placed later than acquisition of property.....	3,461	3,406	55	...	...	...	...	...	...	...	3,461	3,406	55
To make improvements or repairs.....	1,698	1,698	...	...	...	...	...	...	...	...	1,698	1,698	...
To invest in other properties.....	462	462	...	...	...	...	...	...	...	...	462	462	...
To invest in business other than real estate.....	299	299	...	...	...	...	...	...	...	...	299	299	...
For other purpose.....	1,002	947	55	...	...	...	...	...	...	...	1,002	947	55
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	9,434	9,287	147	27	27	...	...	143	143	...	9,264	9,115	147
Same lender.....	6,597	6,515	82	...	...	...	...	109	109	...	6,488	6,405	82
Different lender.....	2,837	2,772	65	27	27	...	...	34	34	...	2,776	2,710	65

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."

YOUNGSTOWN 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.....	23,370	22,183	1,187	2,433	2,213	220	...	5,474	5,393	81	15,463	14,576	886
Less than 50 percent.....	3,372	3,135	237	82	82	...	...	69	69	...	3,221	2,984	237
50 to 59 percent.....	3,332	2,924	408	55	55	...	...	192	192	...	3,087	2,679	408
60 to 64 percent.....	2,068	1,943	125	61	61	...	...	355	328	27	1,652	1,553	98
65 to 69 percent.....	1,729	1,640	89	137	82	55	...	359	359	...	1,233	1,199	34
70 to 74 percent.....	2,292	2,128	164	308	253	55	...	624	597	27	1,360	1,278	82
75 to 79 percent.....	2,631	2,515	116	527	438	89	...	630	630	...	1,474	1,447	27
80 to 84 percent.....	1,881	1,874	7	329	322	7	...	608	608	...	944	944	...
85 to 89 percent.....	1,967	1,953	14	631	617	14	...	691	691	...	644	644	...
90 to 94 percent.....	1,480	1,480	...	194	194	...	...	689	689	...	598	598	...
95 to 99 percent.....	475	448	27	55	55	...	...	231	204	27	190	190	...
100 percent or more.....	1,955	1,955	...	27	27	...	...	1,019	1,019	...	907	907	...
Purchase price not reported or property not acquired by purchase.....	188	188	...	27	27	...	...	7	7	...	153	153	...
Median percent.....	72	73	...	...	...	...	...	84	84	...	64	65	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE													
Properties with first mortgage made or assumed at time of purchase.....	23,370	22,183	1,187	2,433	2,213	220	...	5,474	5,393	81	15,463	14,576	886
Less than 50 percent.....	3,136	3,136	...	82	82	...	...	69	69	...	2,985	2,985	...
50 to 59 percent.....	3,033	2,924	109	55	55	...	...	192	192	...	2,788	2,679	109
60 to 64 percent.....	1,949	1,943	6	61	61	...	...	328	328	...	1,560	1,554	6
65 to 69 percent.....	1,705	1,640	65	82	82	...	...	359	359	...	1,264	1,199	65
70 to 74 percent.....	2,265	2,128	137	253	253	...	...	597	597	...	1,415	1,278	137
75 to 79 percent.....	2,607	2,515	92	493	438	55	...	630	630	...	1,484	1,447	37
80 to 84 percent.....	1,929	1,874	55	322	322	...	...	608	608	...	999	944	55
85 to 89 percent.....	2,185	1,953	232	672	617	55	...	718	691	27	794	644	150
90 to 94 percent.....	1,596	1,480	116	283	194	89	...	716	689	27	598	598	...
95 to 99 percent.....	553	448	105	69	55	14	...	204	204	...	281	190	91
100 percent or more.....	2,224	1,955	269	34	27	7	...	1,046	1,019	27	1,143	907	235
Purchase price not reported or property not acquired by purchase.....	188	188	...	27	27	...	...	7	7	...	153	153	...
Median percent.....	74	73	...	...	...	...	...	85	84	...	66	65	...
VETERAN STATUS OF OWNER													
Veteran of World War II.....	12,194	11,444	750	750	530	219	...	5,181	5,099	82	6,265	5,816	449
Veteran of World War I only.....	1,524	1,524	...	117	117	...	...	82	82	...	1,326	1,326	...
Other service or nonveteran.....	22,548	21,909	639	1,594	1,594	358	358	...	20,596	19,955	639

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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.....	31,154	119,940	2,400	12,566	4,593	20,799	24,163	86,575
Average debt per property.....	...	3.8	...	5.2	...	4.5	...	3.6
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	4,798	4,520	...	...	7	6	4,791	4,514
\$2,000 to \$2,999.....	5,502	28,308	34	24	233	389	5,235	27,895
\$3,000 to \$3,999.....	6,232	15,188	247	596	909	2,262	5,077	12,330
\$4,000 to \$4,999.....	4,023	12,369	548	1,562	528	1,835	2,947	8,972
\$5,000 to \$5,999.....	3,771	15,867	318	1,395	664	2,955	2,789	11,537
\$6,000 to \$6,999.....	2,915	14,395	446	2,552	1,062	5,197	1,409	6,646
\$7,000 to \$7,999.....	1,595	9,623	336	2,359	617	3,553	643	3,711
\$8,000 to \$8,999.....	986	7,297	240	1,944	336	2,465	411	2,888
\$9,000 to \$9,999.....	554	4,484	116	995	110	875	329	2,614
\$10,000 to \$10,999.....	294	2,377	61	439	54	457	178	1,481
\$11,000 to \$11,999.....	157	1,625	...	...	69	708	89	917
\$12,000 to \$14,999.....	264	3,098	55	700	...	...	209	2,398
\$15,000 to \$19,999.....	62	789	...	...	7	117	55	672
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median loan.....dollars..	3,800	...	...	...	5,900	...	3,400	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	11,170	11,751	226	309	432	553	10,513	10,889
\$2,000 to \$2,999.....	5,777	33,924	219	541	883	2,147	4,675	31,226
\$3,000 to \$3,999.....	4,567	15,470	548	1,909	512	1,702	3,507	11,859
\$4,000 to \$4,999.....	2,816	12,385	208	946	740	3,270	1,869	8,169
\$5,000 to \$5,999.....	2,613	14,171	144	845	801	4,309	1,668	9,017
\$6,000 to \$6,999.....	1,961	12,632	439	2,865	657	4,206	865	5,561
\$7,000 to \$7,999.....	1,014	7,523	308	2,277	377	2,798	329	2,448
\$8,000 to \$8,999.....	575	4,863	246	2,106	89	740	240	2,017
\$9,000 to \$9,999.....	206	1,972	7	68	54	515	144	1,389
\$10,000 to \$10,999.....	151	1,583	...	...	34	363	116	1,220
\$11,000 to \$11,999.....	216	2,497	...	...	7	79	209	2,410
\$12,000 to \$14,999.....	82	1,062	55	700	...	...	27	362
\$15,000 to \$19,999.....	7	117	...	...	7	117	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	2,700	...	...	...	4,600	...	2,300	...

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages		Total junior mortgages			
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages ¹	With no second mortgage	With VA guaranteed second mortgage							
Total outstanding debt.....	117,966	113,497	4,469	12,253	10,495	1,758	20,706	85,007	82,551	2,456	1,968	309	1,659
Average debt per mortgage.....	3.8	3.8	3.7	5.1	4.8	8.0	4.5	3.5	3.6	2.6	1.6	1.4	1.7
TYPE OF MORTGAGE HOLDER													
Commercial bank or trust company.....	47,944	47,292	652	4,606	4,606	...	7,884	35,454	35,057	397	8	...	8
Mutual savings bank.....	429	429	...	429	429	...	...	...	...	...	...	...	...
Savings and loan association.....	52,001	50,288	1,713	4,291	3,752	539	12,231	35,479	34,305	1,174	377	120	257
Life insurance company.....	3,579	2,401	1,178	2,727	1,549	1,178	178	674	674	...	185	185	...
Mortgage company.....	884	884	...	159	159	...	356	369	369	...	...	...	...
Federal National Mortgage Association.....	57	57	...	...	...	...	57	...	...	...	...	...	...
Individual.....	11,835	11,019	816	...	...	...	...	11,835	11,019	816	1,372	...	1,372
Other.....	1,237	1,127	110	41	...	41	...	1,196	1,127	69	26	4	22
YEAR MORTGAGE MADE OR ASSUMED													
1950 (part).....	21,209	19,718	1,491	2,900	1,741	1,159	1,651	16,658	16,326	332	425	205	220
1949.....	43,562	42,714	848	2,046	2,046	...	3,612	37,904	37,163	741	533	...	533
1948.....	17,214	16,629	585	2,436	2,456	...	4,106	10,652	10,067	585	457	...	457
1947.....	13,751	12,639	1,112	827	228	599	6,031	6,893	6,380	513	350	104	246
1946.....	9,937	9,657	280	104	104	...	4,947	4,886	4,754	132	175	...	175
1942 to 1945.....	8,696	8,656	40	2,501	2,501	...	359	5,836	5,796	40	14	...	14
1940 to 1941.....	2,388	2,319	69	1,206	1,206	...	...	1,182	1,113	69	...	...	...
1935 to 1939.....	848	837	11	213	213	635	624	11	11	...	11
1930 to 1934.....	312	279	33	312	279	33	3	...	3
1929 or earlier.....	49	49	49	49

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

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

Subject	Total first mortgages			Government-insured first mortgages				Conventional first mortgages			Total junior mortgages		
	Total	With no second mortgage	With second mortgage	FHA			VA total	Total	With no second mortgage	With conventional second mortgage	Total	VA guaranteed	Conventional
				Total FHA first mortgages	With no second mortgage	With VA guaranteed second mortgage							
Number of mortgages													
INTEREST RATE													
Less than 4.0 percent.....	510	510	...	...	...	...	...	510	510	...	262	...	262
4.0 percent.....	6,853	6,497	356	438	301	137	4,593	1,821	1,657	164	247	219	27
4.1 to 4.4 percent.....	7	7	...	7	7	...	...	...	...	...	...	...	...
4.5 percent.....	4,580	4,388	192	1,927	1,845	82	...	2,653	2,543	110	...	...	...
4.6 to 5.0 percent.....	11,149	10,807	342	27	27	...	...	11,121	10,779	342	335	...	335
5.1 to 5.5 percent.....	2,002	1,947	55	...	...	...	...	2,002	1,947	55	82	...	82
5.6 to 6.0 percent.....	5,959	5,695	264	...	...	...	...	5,959	5,695	264	283	...	283
6.1 percent or more.....	96	96	...	...	...	...	...	96	96	...	...	...	...
Median interest rate.....percent..	5.0	5.0	...	...	...	...	4.0	5.0	5.0	...	...	...	...
MORTGAGE LOAN													
Less than \$2,000.....	5,026	4,771	255	...	...	...	7	5,019	4,764	255	803	219	584
\$2,000 to \$2,999.....	5,357	5,302	55	34	34	...	233	5,089	5,034	55	269	...	269
\$3,000 to \$3,999.....	6,488	6,123	365	247	247	...	909	5,333	4,968	365	55	...	55
\$4,000 to \$4,999.....	3,900	3,859	41	548	548	...	555	2,797	2,783	14	...	...	...
\$5,000 to \$5,999.....	3,771	3,634	137	318	318	...	637	2,817	2,680	137	27	...	27
\$6,000 to \$6,999.....	2,837	2,721	116	500	439	62	1,062	1,277	1,222	55	...	...	...
\$7,000 to \$7,999.....	1,671	1,568	103	384	336	48	644	643	616	27	27	...	27
\$8,000 to \$8,999.....	965	883	82	192	137	55	336	438	411	27	...	...	...
\$9,000 to \$9,999.....	445	445	...	61	61	...	82	301	301	...	...	...	...
\$10,000 to \$10,999.....	267	267	...	61	61	...	54	151	151	...	27	...	27
\$11,000 to \$11,999.....	212	157	55	55	...	55	69	89	89	...	...	...	...
\$12,000 to \$14,999.....	209	209	...	...	...	...	...	209	209	...	...	...	...
\$15,000 to \$19,999.....	7	7	...	...	...	...	...	...	...	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median loan.....dollars..	3,800	3,800	...	...	...	...	5,900	3,300	3,300	...	...	...	...
OUTSTANDING DEBT													
Less than \$2,000.....	11,397	11,005	392	226	226	...	432	10,740	10,348	392	892	219	673
\$2,000 to \$2,999.....	5,748	5,604	144	219	219	...	883	4,646	4,502	144	235	...	235
\$3,000 to \$3,999.....	4,720	4,431	289	548	548	...	540	3,633	3,371	262	...	...	...
\$4,000 to \$4,999.....	2,700	2,618	82	208	208	...	740	1,753	1,671	82	27	...	27
\$5,000 to \$5,999.....	2,579	2,524	55	144	144	...	801	1,633	1,606	27	27	...	27
\$6,000 to \$6,999.....	1,952	1,863	89	521	432	89	657	774	774	...	...	...	...
\$7,000 to \$7,999.....	1,034	931	103	356	281	75	349	328	301	27	...	...	...
\$8,000 to \$8,999.....	417	417	...	116	116	...	89	212	212	...	...	...	...
\$9,000 to \$9,999.....	206	206	...	7	7	...	54	144	144	...	...	...	...
\$10,000 to \$10,999.....	151	151	...	...	...	...	34	115	116	...	27	...	27
\$11,000 to \$11,999.....	244	189	55	55	...	55	7	182	182	...	...	...	...
\$12,000 to \$14,999.....	7	7	...	...	...	...	...	...	...	...	...	...	...
\$15,000 to \$19,999.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$20,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	2,700	2,700	...	...	...	...	4,500	2,200	2,200	...	...	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT													
Mortgages with payments which include both.....	30,067	28,949	1,118	2,399	2,179	220	4,590	23,070	22,227	843	920	219	701
Less than \$20.....	2,622	2,485	137	27	27	...	96	2,498	2,361	137	493	219	274
\$20 to \$24.....	3,414	3,332	82	390	390	...	224	2,800	2,718	82	219	...	219
\$25 to \$29.....	3,864	3,718	146	226	226	...	459	3,178	3,032	146	55	...	55
\$30 to \$34.....	4,016	3,852	164	393	393	...	568	3,055	2,891	164	...	...	...
\$35 to \$39.....	3,388	3,265	123	267	260	7	739	2,381	2,292	89	...	...	...
\$40 to \$44.....	3,581	3,423	158	528	370	158	774	2,279	2,279	...	...	...	...
\$45 to \$49.....	2,182	2,182	...	281	281	...	698	1,202	1,202	...	...	...	...
\$50 to \$54.....	2,760	2,650	110	89	89	...	410	2,259	2,177	82	98	...	98
\$55 to \$59.....	1,259	1,232	27	54	54	...	315	890	863	27	...	...	...
\$60 to \$64.....	993	966	27	89	89	...	205	698	671	27	...	...	...
\$65 to \$69.....	295	240	55	...	...	...	27	267	212	55	...	...	...
\$70 to \$79.....	548	486	62	55	...	55	34	459	452	7	55	...	55
\$80 to \$99.....	548	548	...	...	...	...	27	521	521	...	...	...	...
\$100 to \$119.....	312	285	27	7	305	278	27
\$120 or more.....	285	285	7	278	278
Median payment.....dollars..	36	36	41	35	35

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

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

Subject	Total mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	With no second mortgage	With second mortgage	FHA			VA			Total	With no second mortgage	With conventional second mortgage	
				Total	With no second mortgage	With VA guaranteed second mortgage	With conventional second mortgage	Total	With no second mortgage				With conventional second mortgage
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE													
Less than 20 percent.....	7,392	7,310	82	109	109	...	...	198	198	...	7,084	7,002	82
20 to 39 percent.....	9,893	9,756	137	746	746	...	...	634	634	...	8,512	8,375	137
40 to 59 percent.....	7,786	7,478	308	427	403	27	...	1,841	1,814	27	5,518	5,265	253
60 to 69 percent.....	2,247	2,110	137	363	308	55	...	1,041	1,041	...	842	760	82
70 to 79 percent.....	1,909	1,738	171	315	253	62	...	638	611	27	956	874	82
80 to 84 percent.....	579	497	82	171	171	...	...	68	68	...	339	257	82
85 to 89 percent.....	508	328	180	185	123	62	...	82	82	...	242	123	118
90 to 94 percent.....	158	158	...	7	7	...	...	27	27	...	123	123	...
95 to 99 percent.....	250	243	7	69	62	7	...	54	...	...	182	182	...
100 percent or more.....	262	197	105	7	...	7	...	7	54	...	201	103	98
Market value not reported.....	171	171	...	...	...	...	...	7	7	...	164	164	...
Median percent.....	36	36	...	...	...	...	...	56	56	...	32	31	...
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE													
Less than \$2.50.....	756	646	110	...	...	...	...	95	68	27	659	577	82
\$2.50 to \$4.99.....	2,850	2,741	109	27	27	...	...	418	418	...	2,405	2,296	109
\$5.00 to \$7.49.....	7,377	7,151	226	192	164	27	...	1,288	1,288	...	5,899	5,700	199
\$7.50 to \$9.99.....	8,076	7,802	274	801	692	109	...	1,144	1,144	...	6,132	5,968	164
\$10.00 to \$12.49.....	4,799	4,635	164	411	411	...	...	784	777	27	3,604	3,467	137
\$12.50 to \$14.99.....	1,781	1,774	7	228	228	...	...	240	240	...	1,312	1,305	7
\$15.00 to \$17.49.....	790	699	91	89	89	...	...	69	69	...	632	541	91
\$17.50 to \$19.99.....	363	363	...	82	82	...	...	7	7	...	274	274	...
\$20.00 to \$24.99.....	500	500	...	27	27	...	...	34	34	...	438	438	...
\$25.00 or more.....	242	242	...	...	...	...	...	...	...	...	242	242	...
Taxes not payable in 1949 ¹	2,760	2,623	137	542	459	82	...	500	500	...	1,718	1,664	55
Taxes or value not reported.....	862	771	91	...	...	...	...	14	14	...	848	757	91
Median taxes.....dollars..	8.36	8.38	...	...	...	...	...	8.02	8.02	...	8.25	8.27	...
REAL ESTATE TAXES													
Less than \$20.....	268	268	...	...	...	...	...	48	48	...	219	219	...
\$20 to \$39.....	4,066	3,902	164	...	...	...	...	691	664	27	3,375	3,238	137
\$40 to \$59.....	6,628	6,477	151	54	54	...	...	1,081	1,081	...	5,492	5,341	151
\$60 to \$79.....	6,708	6,489	219	308	308	...	...	850	850	...	5,551	5,332	219
\$80 to \$99.....	4,780	4,561	219	575	493	82	...	854	827	27	3,351	3,241	110
\$100 to \$119.....	2,261	2,115	146	356	301	55	...	307	307	...	1,597	1,506	91
\$120 to \$139.....	1,349	1,294	55	256	256	...	...	110	110	...	983	928	55
\$140 to \$159.....	797	797	...	137	137	...	...	27	27	...	632	632	...
\$160 to \$199.....	705	678	27	89	89	...	...	124	124	...	492	465	27
\$200 to \$249.....	55	55	...	55	55	...	...	...	...	...	...	...	...
\$250 to \$299.....	27	27	...	27	27	...	...	...	...	...	...	...	...
\$300 or more.....	55	55	...	...	...	...	...	...	...	...	55	55	...
Taxes not payable in 1949.....	2,753	2,616	137	542	459	82	...	493	493	...	1,718	1,664	55
Taxes not reported.....	705	614	91	...	...	...	...	7	7	...	698	607	91
Median taxes.....dollars..	64	63	...	...	...	...	...	60	60	...	61	61	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE													
Mortgage made or assumed at time property acquired.....	20,157	19,140	1,017	2,372	2,153	219	...	4,449	4,394	55	13,337	12,594	743
Mortgage refinanced or renewed.....	8,196	8,060	136	27	27	...	...	143	143	...	8,026	7,888	136
To increase loan for improvements or repairs.....	3,390	3,363	27	...	...	...	...	27	27	...	3,363	3,335	27
To increase loan for other reasons.....	1,164	1,164	...	...	...	...	...	55	55	...	1,109	1,109	...
To secure better terms.....	2,236	2,209	27	...	...	...	...	61	61	...	2,175	2,148	27
To renew or extend loan without increasing amount.....	510	483	27	...	...	...	...	...	...	...	511	483	27
For other purpose.....	896	841	55	27	27	...	...	...	...	...	868	813	55
Mortgage placed later than acquisition of property.....	2,801	2,746	55	...	...	...	...	...	...	...	2,801	2,746	55
To make improvements or repairs.....	1,298	1,298	...	...	...	...	...	...	...	...	1,298	1,298	...
To invest in other properties.....	414	414	...	...	...	...	...	...	...	...	414	414	...
To invest in business other than real estate.....	227	227	...	...	...	...	...	...	...	...	227	227	...
For other purpose.....	862	807	55	...	...	...	...	...	...	...	862	807	55
LENDER OF REFINANCED OR RENEWED MORTGAGE													
Total refinanced or renewed mortgages.....	8,196	8,060	136	27	27	...	...	143	143	...	8,026	7,888	136
Same lender.....	5,633	5,571	82	...	...	...	...	109	109	...	5,544	5,461	82
Different lender.....	2,543	2,489	54	27	27	...	...	34	34	...	2,482	2,427	54

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.....	2,949	11,185	69	502	259	1,070	2,622	9,613
Average debt per property.....	...	3.8	...	7.3	...	4.1	...	3.7
TOTAL MORTGAGE LOAN ON PROPERTY								
Less than \$2,000.....	588	503	...	...	34	33	553	470
\$2,000 to \$3,999.....	832	1,700	...	...	52	113	781	1,587
\$4,000 to \$5,999.....	366	2,007	...	...	100	403	466	1,604
\$6,000 to \$7,999.....	347	1,782	62	439	24	134	267	1,209
\$8,000 to \$9,999.....	360	1,771	7	63	48	387	305	1,321
\$10,000 to \$11,999.....	122	862	...	...	...	...	122	862
\$12,000 to \$14,999.....	42	402	...	...	...	...	42	402
\$15,000 to \$19,999.....	43	491	...	...	...	...	43	491
\$20,000 to \$24,999.....	18	330	...	...	...	...	18	330
\$25,000 to \$29,999.....	4	112	...	...	...	...	4	112
\$30,000 to \$49,999.....	17	488	...	...	...	...	17	488
\$50,000 to \$74,999.....	2	85	...	...	...	...	2	85
\$75,000 to \$99,999.....	2	104	...	...	...	...	2	104
\$100,000 to \$199,999.....	4	548	...	...	...	...	4	548
\$200,000 to \$499,999.....	...	...	...	...	...	...	...	...
\$500,000 or more.....	...	...	...	...	...	...	...	...
Median loan.....dollars..	4,100	...	...	...	...	...	3,900	...
TOTAL OUTSTANDING DEBT ON PROPERTY								
Less than \$2,000.....	1,078	1,124	...	...	62	74	1,016	1,050
\$2,000 to \$3,999.....	1,003	2,905	...	...	70	217	934	2,688
\$4,000 to \$5,999.....	352	1,691	...	...	73	350	280	1,341
\$6,000 to \$7,999.....	331	2,321	62	439	28	198	241	1,684
\$8,000 to \$9,999.....	81	697	7	63	28	231	46	403
\$10,000 to \$11,999.....	28	310	...	...	...	...	28	310
\$12,000 to \$14,999.....	12	150	...	...	...	...	12	150
\$15,000 to \$19,999.....	30	511	...	...	...	...	30	511
\$20,000 to \$24,999.....	10	211	...	...	...	...	10	211
\$25,000 to \$29,999.....	11	318	...	...	...	...	11	318
\$30,000 to \$49,999.....	7	210	...	...	...	...	7	210
\$50,000 to \$74,999.....	3	189	...	...	...	...	3	189
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	4	548	...	...	...	...	4	548
\$200,000 to \$499,999.....	...	...	...	...	...	...	...	...
\$500,000 or more.....	...	...	...	...	...	...	...	...
Median debt.....dollars..	2,700	...	...	...	...	...	2,600	...

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

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

Subject	Total first mortgages			Government-insured first mortgages			Conventional first mortgages			Total junior mortgages
	Total	With no second mortgage	With second mortgage	FHA		VA total	Total	With no second mortgage	With conventional second mortgage	
				Total FHA first mortgages	With no second mortgage					
Amount of outstanding debt (thousands of dollars)										
Total outstanding debt.....	11,018	10,736	282	502	502	1,064	9,452	9,206	246	168
Average debt per mortgage.....	3.7	3.7	4.0	7.3	7.3	4.1	3.6	3.6	3.8	2.4
TYPE OF MORTGAGE HOLDER										
Commercial bank or trust company.....	3,647	3,601	46	63	63	470	3,114	3,104	10	...
Mutual savings bank.....	26	26	...	...	...	...	26	26	...	...
Savings and loan association.....	4,464	4,228	236	45	45	594	3,825	3,589	236	34
Life insurance company.....	949	949	...	394	394	...	555	555	...	...
Mortgage company.....	...	...	...	...	...	...	...	...	...	...
Federal National Mortgage Association.....	...	...	...	...	...	...	...	...	...	...
Individual.....	1,528	1,528	...	...	...	...	1,528	1,528	...	115
Other.....	404	404	...	...	...	...	404	404	...	19
YEAR MORTGAGE MADE OR ASSUMED										
1950 (part).....	3,324	3,197	127	502	502	151	2,671	2,544	127	72
1949.....	2,767	2,688	79	...	...	162	2,605	2,526	79	42
1948.....	2,123	2,077	46	...	...	444	1,679	1,669	10	19
1947.....	1,396	1,396	...	...	...	125	1,271	1,271	...	...
1946.....	768	761	7	...	...	182	586	579	7	28
1942 to 1945.....	387	364	23	...	...	...	387	364	23	7
1940 to 1941.....	47	47	...	...	...	...	47	47	...	...
1935 to 1939.....	94	94	...	...	...	...	94	94	...	...
1930 to 1934.....	84	84	...	...	...	...	84	84	...	...
1929 or earlier.....	28	28	...	...	...	...	28	28	...	...

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.....	53	53	...	...	...	...	53	53	...	...
3.0 percent.....	28	28	...	...	...	...	28	28	...	...
3.1 to 3.5 percent.....	2	2	...	...	...	...	2	2	...	...
3.6 to 3.9 percent.....	...	...	...	...	...	...	...	...	...	...
4.0 percent.....	670	654	16	...	...	259	412	403	9	9
4.1 to 4.4 percent.....	7	7	...	7	7	...	...	...	...	...
4.5 percent.....	468	466	2	62	62	...	406	404	2	...
4.6 to 5.0 percent.....	1,122	1,080	42	...	...	...	1,122	1,080	42	41
5.1 to 5.5 percent.....	137	137	...	...	...	...	137	137	...	7
5.6 to 6.0 percent.....	450	440	10	...	...	...	450	440	10	14
6.1 percent or more.....	14	14	...	...	...	...	14	14	...	...
Median interest rate.....percent..	5.0	5.0	...	...	...	...	5.0	5.0	...	...
MORTGAGE LOAN										
Less than \$2,000.....	602	588	14	...	...	34	567	553	14	42
\$2,000 to \$3,999.....	820	806	14	...	...	52	767	753	14	7
\$4,000 to \$5,999.....	582	566	16	...	...	100	482	466	16	16
\$6,000 to \$7,999.....	340	333	7	62	62	24	255	255	...	2
\$8,000 to \$9,999.....	356	354	2	7	7	48	301	299	2	3
\$10,000 to \$11,999.....	129	122	7	...	...	...	129	122	7	...
\$12,000 to \$14,999.....	40	37	3	...	...	...	40	37	3	...
\$15,000 to \$19,999.....	36	29	7	...	...	...	36	29	7	...
\$20,000 to \$24,999.....	14	14	...	...	...	...	14	14	...	...
\$25,000 to \$29,999.....	4	4	...	...	...	...	4	4	...	...
\$30,000 to \$49,999.....	17	17	...	...	...	...	17	17	...	...
\$50,000 to \$74,999.....	2	2	...	...	...	...	2	2	...	...
\$75,000 to \$99,999.....	2	2	...	...	...	...	2	2	...	...
\$100,000 to \$199,999.....	4	4	...	...	...	...	4	4	...	...
\$200,000 to \$499,999.....	...	...	...	...	...	...	...	...	...	...
\$500,000 or more.....	...	...	...	...	...	...	...	...	...	...
Median loan.....dollars..	4,100	4,100	...	...	...	...	3,900	3,900	...	...
OUTSTANDING DEBT										
Less than \$2,000.....	1,099	1,071	28	...	...	62	1,037	1,009	28	42
\$2,000 to \$3,999.....	990	983	7	...	...	70	921	914	7	9
\$4,000 to \$5,999.....	368	345	23	...	...	80	289	273	16	16
\$6,000 to \$7,999.....	312	310	2	62	62	21	229	227	2	3
\$8,000 to \$9,999.....	76	76	...	7	7	28	41	41	...	...
\$10,000 to \$11,999.....	38	28	10	...	...	...	38	28	10	...
\$12,000 to \$14,999.....	12	12	...	...	...	...	12	12	...	...
\$15,000 to \$19,999.....	20	20	...	...	...	...	20	20	...	...
\$20,000 to \$24,999.....	10	10	...	...	...	...	10	10	...	...
\$25,000 to \$29,999.....	11	11	...	...	...	...	11	11	...	...
\$30,000 to \$49,999.....	7	7	...	...	...	...	7	7	...	...
\$50,000 to \$74,999.....	3	3	...	...	...	...	3	3	...	...
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	4	4	...	...	...	...	4	4	...	...
\$200,000 to \$499,999.....	...	...	...	...	...	...	...	...	...	...
\$500,000 or more.....	...	...	...	...	...	...	...	...	...	...
Median debt.....dollars..	2,700	2,700	...	...	...	...	2,500	2,500	...	...
MONTHLY INTEREST AND PRINCIPAL PAYMENT PER DWELLING UNIT										
Mortgages with payments which include both.....	2,787	2,716	71	69	69	260	2,460	2,396	64	63
Less than \$20.....	880	837	43	...	...	59	821	778	43	33
\$20 to \$24.....	289	275	14	...	...	58	231	217	14	21
\$25 to \$29.....	272	272	...	...	...	10	262	262	...	9
\$30 to \$34.....	199	199	...	...	...	14	185	185	...	...
\$35 to \$39.....	206	206	...	...	...	28	178	178	...	...
\$40 to \$44.....	219	212	7	62	62	35	123	123	...	...
\$45 to \$49.....	118	118	...	...	...	14	104	104	...	...
\$50 to \$54.....	127	127	...	...	...	...	127	127	...	...
\$55 to \$59.....	63	56	7	7	7	7	50	43	7	...
\$60 to \$64.....	62	62	...	...	...	14	48	48	...	...
\$65 to \$69.....	45	45	...	...	...	14	31	31	...	...
\$70 to \$79.....	21	21	...	...	...	7	14	14	...	...
\$80 to \$99.....	237	237	...	...	...	...	237	237	...	...
\$100 to \$119.....	35	35	...	...	...	...	35	35	...	...
\$120 or more.....	14	14	...	...	...	...	14	14	...	...
Median payment.....dollars..	29	29	...	...	...	...	28	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.....	2,949	2,878	71	69	69	...	259	2,622	2,558	64
STRUCTURES ON PROPERTY										
1 structure.....	2,587	2,538	49	69	69	...	245	2,274	2,232	42
2 structures or more.....	362	340	22	...	...	...	14	348	326	22
DWELLING UNITS ON PROPERTY										
1 dwelling unit.....	1,808	1,773	35	69	69	...	193	1,547	1,519	28
2 to 4 dwelling units.....	862	848	14	...	...	...	52	809	796	14
5 to 49 dwelling units.....	280	259	21	...	...	...	14	266	245	21
50 to 99 dwelling units.....	...	...	...	...	...	...	...	...	...	...
100 dwelling units or more.....	...	...	...	...	...	...	...	...	...	...
BUSINESS FLOOR SPACE ON PROPERTY										
None.....	2,596	2,528	68	69	69	...	242	2,286	2,226	61
Less than half.....	352	350	2	...	...	...	17	335	333	2
YEAR STRUCTURE BUILT ¹										
1950 (part).....	35	35	...	7	7	...	...	28	28	...
1949.....	117	110	7	55	55	...	7	55	49	7
1948.....	101	94	7	...	...	...	28	74	74	...
1947.....	38	38	...	...	...	...	3	35	35	...
1946.....	14	14	...	...	...	...	...	14	14	...
1942 to 1945.....	90	83	7	7	7	...	27	55	49	7
1940 to 1941.....	23	23	...	...	...	...	...	23	23	...
1930 to 1939.....	369	362	7	...	...	...	21	348	341	7
1929 or earlier.....	2,066	2,013	43	...	...	...	159	1,897	1,855	43
Not reported.....	108	108	...	...	...	...	14	94	94	...
YEAR STRUCTURE ACQUIRED ¹										
1950 (part).....	301	284	17	69	69	...	28	205	188	17
1949.....	600	584	16	...	...	...	42	558	542	16
1948.....	393	379	14	...	...	...	79	314	307	7
1947.....	325	325	...	...	...	...	65	259	259	...
1946.....	231	224	7	...	...	...	31	201	194	7
1942 to 1945.....	425	423	2	...	...	...	7	418	416	2
1940 to 1941.....	148	148	...	...	...	...	...	148	148	...
1930 to 1939.....	235	228	7	...	...	...	7	228	221	7
1929 or earlier.....	258	251	7	...	...	...	...	257	251	7
Not reported.....	38	38	...	...	...	...	...	38	38	...
STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED ¹										
New.....	469	455	14	62	62	...	38	369	362	7
Previously occupied.....	2,481	2,424	57	7	7	...	221	2,252	2,197	57
PURCHASE PRICE										
Less than \$2,000.....	172	172	...	...	...	...	...	172	172	...
\$2,000 to \$3,999.....	522	515	7	...	...	...	62	460	453	7
\$4,000 to \$5,999.....	478	457	21	...	...	...	41	437	416	21
\$6,000 to \$7,999.....	436	427	9	7	7	...	94	337	335	2
\$8,000 to \$9,999.....	220	220	...	55	55	...	21	145	145	...
\$10,000 to \$11,999.....	169	162	7	...	...	...	14	155	148	7
\$12,000 to \$14,999.....	159	152	7	7	7	...	7	146	139	7
\$15,000 to \$19,999.....	201	199	2	...	...	...	21	181	179	2
\$20,000 to \$24,999.....	213	213	...	...	...	...	...	213	213	...
\$25,000 to \$29,999.....	33	26	7	...	...	...	...	33	26	7
\$30,000 to \$49,999.....	70	60	10	...	...	...	...	71	60	10
\$50,000 to \$74,999.....	12	12	...	...	...	...	...	12	12	...
\$75,000 to \$99,999.....	...	...	...	...	...	...	...	...	...	...
\$100,000 to \$199,999.....	3	3	...	...	...	...	...	3	3	...
\$200,000 to \$499,999.....	4	4	...	...	...	...	...	4	4	...
\$500,000 or more.....	...	...	...	...	...	...	...	...	...	...
Property not acquired by purchase.....	121	121	...	...	...	...	...	121	121	...
Not reported.....	138	138	...	...	...	...	...	138	138	...
Median purchase price.....dollars..	6,600	6,600	...	...	...	...	...	6,500	6,500	...
MARKET VALUE										
Less than \$2,000.....	7	7	...	...	...	...	...	7	7	...
\$2,000 to \$3,999.....	287	287	...	...	...	...	14	273	273	...
\$4,000 to \$5,999.....	528	507	21	...	...	...	65	462	441	21
\$6,000 to \$7,999.....	469	462	7	7	7	...	94	369	369	...
\$8,000 to \$9,999.....	311	302	9	55	55	...	31	225	216	9
\$10,000 to \$11,999.....	280	273	7	...	...	...	7	273	266	7
\$12,000 to \$14,999.....	248	241	7	7	7	...	7	235	228	7
\$15,000 to \$19,999.....	286	284	2	...	...	...	21	266	264	2
\$20,000 to \$24,999.....	90	90	...	...	...	...	...	90	90	...
\$25,000 to \$29,999.....	56	49	7	...	...	...	...	56	49	7
\$30,000 to \$49,999.....	244	234	10	...	...	...	...	244	234	10
\$50,000 to \$74,999.....	17	17	...	...	...	...	...	17	17	...

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.....	5	5	...	...	...	...	...	5	5	...
\$100,000 to \$199,999.....	1	1	...	...	...	...	...	1	1	...
\$200,000 to \$499,999.....	7	7	...	...	...	...	...	7	7	...
\$500,000 or more.....	...	...	...	...	...	...	...	...	...	...
Not reported.....	114	114	...	...	...	...	21	93	93	...
Median market value.....dollars..	8,900	8,800	...	...	...	...	...	9,300	9,200	...
TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE										
Less than 20 percent.....	915	901	14	...	...	...	7	908	894	14
20 to 39 percent.....	829	829	...	...	...	...	55	773	773	...
40 to 59 percent.....	666	645	21	...	...	...	90	576	555	21
60 to 69 percent.....	167	140	27	...	...	...	45	122	95	27
70 to 79 percent.....	154	154	...	62	62	...	28	65	65	...
80 to 84 percent.....	42	35	7	...	...	...	14	28	28	...
85 to 89 percent.....	26	26	...	...	...	...	...	26	26	...
90 to 94 percent.....	17	17	...	7	7	...	...	10	10	...
95 to 99 percent.....	14	14	...	...	...	...	...	14	14	...
100 percent or more.....	8	6	2	...	...	...	...	8	6	2
Market value not reported.....	114	114	...	...	...	...	21	93	93	...
Median percent.....	32	32	...	...	...	...	...	29	29	...
FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	1,865	1,811	54	69	69	...	239	1,556	1,510	47
Less than 50 percent.....	478	438	40	...	...	...	7	470	431	40
50 to 59 percent.....	304	297	7	...	...	...	14	290	283	7
60 to 64 percent.....	244	244	...	...	...	...	35	210	210	...
65 to 69 percent.....	86	86	...	...	...	...	7	79	79	...
70 to 74 percent.....	105	105	...	7	7	...	28	71	71	...
75 to 79 percent.....	87	87	...	...	...	...	24	62	62	...
80 to 84 percent.....	127	127	...	55	55	...	41	31	31	...
85 to 89 percent.....	103	103	...	7	7	...	17	79	79	...
90 to 94 percent.....	63	63	...	...	...	...	21	42	42	...
95 to 99 percent.....	15	15	...	...	...	...	7	8	8	...
100 percent or more.....	183	176	7	...	...	...	38	144	144	...
Purchase price not reported or property not acquired by purchase.....	70	70	...	...	...	...	...	70	70	...
Median percent.....	62	63	...	...	...	...	...	59	60	...
TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE										
Properties with first mortgage made or assumed at time of purchase.....	1,865	1,811	54	69	69	...	239	1,556	1,510	47
Less than 50 percent.....	438	438	...	...	...	...	7	431	431	...
50 to 59 percent.....	311	297	14	...	...	...	14	297	283	14
60 to 64 percent.....	258	244	14	...	...	...	35	223	210	14
65 to 69 percent.....	96	86	10	...	...	...	7	89	79	10
70 to 74 percent.....	105	105	...	7	7	...	28	71	71	...
75 to 79 percent.....	96	87	9	...	...	...	24	72	62	9
80 to 84 percent.....	127	127	...	55	55	...	41	31	31	...
85 to 89 percent.....	103	103	...	7	7	...	17	79	79	...
90 to 94 percent.....	63	63	...	...	...	...	21	42	42	...
95 to 99 percent.....	15	15	...	...	...	...	7	8	8	...
100 percent or more.....	183	176	7	...	...	...	38	144	144	...
Purchase price not reported or property not acquired by purchase.....	70	70	...	...	...	...	...	70	70	...
Median percent.....	63	63	...	...	...	...	...	61	60	...
TYPE OF OWNER										
Individual.....	2,815	2,744	71	69	69	...	259	2,487	2,425	64
Partnership.....	47	47	...	...	...	...	...	47	47	...
Corporation.....	87	87	...	...	...	...	...	87	87	...
ORIGIN AND PURPOSE OF FIRST MORTGAGE										
Mortgage made or assumed at time property acquired.....	1,863	1,809	54	69	69	...	238	1,556	1,509	47
Mortgage refinanced or renewed.....	572	565	7	...	...	...	14	558	551	7
To increase loan for improvements or repairs.....	262	255	7	...	...	...	...	262	255	7
To increase loan for other reasons.....	87	87	...	...	...	...	...	87	87	...
To secure better terms.....	98	98	...	...	...	...	14	84	84	...
To renew or extend loan without increasing amount.....	64	64	...	...	...	...	...	64	64	...
For other purpose.....	61	61	...	...	...	...	...	61	61	...
Mortgage placed later than acquisition of property.....	517	508	9	...	...	...	7	511	502	9
To make improvements or repairs.....	223	216	7	...	...	...	...	223	216	7
To invest in other properties.....	84	82	2	...	...	...	...	84	82	2
To invest in business other than real estate.....	100	100	...	...	...	...	...	100	100	...
For other purpose.....	110	110	...	...	...	...	7	104	104	...

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.....	572	565	7	...	...	...	14	558	551	7
Same lender.....	410	403	7	...	...	...	7	403	396	7
Different lender.....	162	162	...	...	...	...	7	155	155	...
Properties with 90 percent or more of dwelling units in rental market for entire year, with rental receipts ¹ reported.....	1,686	1,651	35	7	7	...	114	1,565	1,531	35
REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE										
Less than \$2.50.....	62	62	...	...	...	...	...	62	62	...
\$2.50 to \$4.99.....	269	262	7	...	...	...	17	251	244	7
\$5.00 to \$7.49.....	229	222	7	7	7	...	10	213	206	7
\$7.50 to \$9.99.....	323	316	7	...	...	...	24	299	292	7
\$10.00 to \$12.49.....	353	346	7	...	...	...	28	325	318	7
\$12.50 to \$14.99.....	145	139	6	...	...	...	14	131	125	6
\$15.00 to \$17.49.....	101	101	...	...	...	...	7	95	95	...
\$17.50 to \$19.99.....	20	20	...	...	...	...	...	20	20	...
\$20.00 to \$24.99.....	43	43	...	...	...	...	...	43	43	...
\$25.00 or more.....	55	55	...	...	...	...	...	55	55	...
Taxes not payable in 1949 ².....	...	...	...	...	...	...	...	...	...	...
Taxes or value not reported.....	78	78	...	...	...	...	14	65	65	...
Median taxes.....dollars..	9.38	9.39	...	...	...	...	...	9.36	9.38	...
MONTHLY TOTAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	114	114	...	...	...	...	7	107	107	...
\$20 to \$29.....	337	330	7	...	...	...	17	319	312	7
\$30 to \$39.....	384	365	19	...	...	...	38	346	327	19
\$40 to \$49.....	216	216	...	...	...	...	7	209	209	...
\$50 to \$59.....	220	220	...	...	...	...	17	203	203	...
\$60 to \$69.....	65	56	9	...	...	...	7	58	50	9
\$70 to \$79.....	35	35	...	...	...	...	...	35	35	...
\$80 to \$89.....	73	73	...	...	...	...	21	53	53	...
\$90 to \$99.....	17	17	...	7	7	...	...	10	10	...
\$100 or more.....	220	220	...	...	...	...	...	220	220	...
Median receipts.....dollars..	40	40	...	...	...	...	...	40	40	...
MONTHLY RESIDENTIAL RENTAL RECEIPTS¹ PER DWELLING UNIT										
Less than \$20.....	128	128	...	...	...	...	7	121	121	...
\$20 to \$29.....	336	329	7	...	...	...	17	318	311	7
\$30 to \$39.....	406	384	22	...	...	...	38	369	347	22
\$40 to \$49.....	200	200	...	...	...	...	7	193	193	...
\$50 to \$59.....	224	224	...	...	...	...	17	206	206	...
\$60 to \$69.....	61	54	7	...	...	...	7	54	48	7
\$70 to \$79.....	28	28	...	...	...	...	...	28	28	...
\$80 to \$89.....	73	73	...	...	...	...	21	53	53	...
\$90 to \$99.....	20	20	...	7	7	...	...	13	13	...
\$100 or more.....	203	203	...	...	...	...	...	203	203	...
Median receipts.....dollars..	39	39	...	...	...	...	...	39	39	...
TOTAL RENTAL RECEIPTS¹ AS PERCENT OF MARKET VALUE										
Less than 5 percent.....	273	266	7	...	...	...	...	273	266	7
5 to 9 percent.....	791	784	7	7	7	...	59	725	719	7
10 to 14 percent.....	430	416	14	...	...	...	42	389	375	14
15 to 19 percent.....	83	83	...	...	...	...	...	83	83	...
20 to 24 percent.....	25	19	6	...	...	...	...	25	19	6
25 to 29 percent.....	12	10	2	...	...	...	...	13	10	2
30 to 34 percent.....	7	7	...	...	...	...	...	7	7	...
35 to 39 percent.....	7	7	...	...	...	...	...	7	7	...
40 percent or more.....	...	...	...	...	...	...	...	...	...	...
Market value not reported.....	51	51	...	...	...	...	14	38	38	...
Median percent.....	8	8	...	...	...	...	...	8	8	...
RESIDENTIAL RECEIPTS AS PERCENT OF TOTAL RENTAL RECEIPTS¹										
Less than 50 percent.....	9	7	2	...	...	...	...	9	7	2
50 to 79 percent.....	67	67	...	...	...	...	...	67	67	...
80 to 89 percent.....	9	9	...	...	...	...	...	9	9	...
90 to 99 percent.....	...	...	...	...	...	...	...	...	...	...
100 percent.....	1,594	1,561	33	7	7	...	114	1,472	1,440	33

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.....	1,597	1,564	33	7	7	...	115	1,476	1,444	33
Less than \$20.....	107	107	...	...	...	...	14	93	93	...
\$20 to \$39.....	421	411	10	...	...	...	38	383	373	10
\$40 to \$59.....	353	337	16	...	...	...	21	332	317	16
\$60 to \$79.....	195	188	7	...	...	...	21	174	167	7
\$80 to \$99.....	159	159	...	7	7	...	7	145	145	...
\$100 to \$119.....	67	67	...	...	...	...	...	67	67	...
\$120 to \$139.....	31	31	...	...	...	...	...	31	31	...
\$140 to \$159.....	209	209	...	...	...	...	14	196	196	...
\$160 to \$199.....	7	7	...	...	...	...	...	7	7	...
\$200 to \$299.....	21	21	...	...	...	...	...	21	21	...
\$300 or more.....	...	...	...	...	...	...	...	...	...	...
Taxes not payable in 1949.....	7	7	...	...	...	...	...	7	7	...
Taxes not reported.....	20	20	...	...	...	...	...	20	20	...
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.....	1,563	1,528	35	7	7	...	115	1,440	1,407	35
Less than 30 percent.....	113	113	...	...	...	...	...	113	113	...
30 to 39 percent.....	86	86	...	...	...	...	...	86	86	...
40 to 49 percent.....	163	163	...	...	...	...	24	139	139	...
50 to 59 percent.....	279	277	2	...	...	...	...	279	277	2
60 to 69 percent.....	145	136	9	7	7	...	14	124	115	9
70 to 79 percent.....	101	91	10	...	...	...	28	73	64	10
80 to 89 percent.....	110	110	...	...	...	...	21	89	89	...
90 to 99 percent.....	231	224	7	...	...	...	14	216	210	7
100 percent or more.....	335	328	7	...	...	...	14	321	314	7
Median percent.....	70	69	...	...	...	...	...	68	68	...
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.....	1,563	1,528	35	7	7	...	115	1,440	1,407	35
Less than 30 percent.....	93	93	...	...	...	...	...	93	93	...
30 to 39 percent.....	83	83	...	...	...	...	...	83	83	...
40 to 49 percent.....	102	102	...	...	...	...	10	92	92	...
50 to 59 percent.....	301	301	...	...	...	...	14	287	287	...
60 to 69 percent.....	99	95	4	7	7	...	...	93	89	4
70 to 79 percent.....	111	101	10	...	...	...	21	90	81	10
80 to 89 percent.....	104	97	7	...	...	...	28	76	69	7
90 to 99 percent.....	153	153	...	...	...	...	10	143	143	...
100 percent or more.....	473	459	14	...	...	...	31	442	429	14
Taxes not payable in 1949 or not reported.....	44	44	...	...	...	...	...	44	44	...
Median percent.....	77	77	...	...	...	...	...	76	75	...

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