

ALABAMA

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HOUSING—NONFARM MORTGAGES

Table A-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	36,892	35,771	3,281	4,055	2,542	1,513	2,967	2,830	9,470	9,820	3,348	1,121
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	34,819	34,151	3,115	3,842	2,429	1,413	2,859	2,731	9,470	9,020	3,114	468
Average interest rate.....(percent).....	5.72	5.72	6.19	6.20	6.20	6.18	5.63	5.98	4.50	5.61	5.66	5.67
Reporting debt and value.....	32,225	31,568	2,961	3,521	2,204	1,317	2,810	2,681	8,261	8,421	2,913	657
Percent distribution.....	-	100.0	9.4	11.2	7.0	4.2	8.9	8.5	26.2	26.7	9.2	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	32,225	31,568	2,961	3,521	2,204	1,317	2,810	2,681	8,261	8,421	2,913	657
First mortgage only.....	18,833	18,614	1,571	1,002	498	504	1,610	1,794	3,981	2,230	1,426	219
First and junior mortgage.....	448	420	48	51	28	23	49	42	89	104	37	28
With first mortgage; not reporting on junior mortgage.....	17,944	17,534	1,342	2,468	1,678	790	1,151	845	4,191	6,087	1,450	410
1-family properties.....	29,189	28,586	2,651	3,177	1,991	1,186	2,588	2,408	7,332	7,699	2,781	608
First mortgage only.....	12,537	12,340	1,405	914	457	457	1,495	1,592	3,543	2,044	1,847	197
First and junior mortgage.....	373	349	40	43	23	20	42	35	73	82	33	25
With first mortgage; not reporting on junior mortgage.....	16,279	15,898	1,206	2,220	1,511	709	1,051	781	3,716	5,578	1,851	381
2- to 4-family properties.....	3,086	2,982	310	344	213	131	222	273	929	722	182	54
First mortgage only.....	1,296	1,274	166	88	41	47	115	202	438	186	79	22
First and junior mortgage.....	75	72	8	8	5	3	7	7	16	22	4	3
With first mortgage; not reporting on junior mortgage.....	1,665	1,636	136	248	167	81	100	64	475	514	99	29
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	32,225	31,568	2,961	3,521	2,204	1,317	2,810	2,681	8,261	8,421	2,913	657
Value of property.....(dollars).....	101,918,900	99,869,100	7,424,200	12,516,300	8,219,400	4,296,900	16,759,000	9,911,000	26,182,500	18,316,100	8,760,000	2,049,800
Average value.....(dollars).....	3,168	3,164	2,507	3,555	3,729	3,268	5,964	3,697	3,169	2,175	3,007	3,120
Debt on first and junior mortgages.....(dollars).....	54,169,200	53,034,000	3,799,500	6,370,300	4,233,500	2,136,800	9,256,900	5,615,100	14,451,700	8,394,300	5,046,200	1,149,200
Percent of value of property.....	53.2	53.1	51.2	50.9	51.5	49.7	55.2	56.7	55.2	46.4	57.6	56.1
Average debt.....(dollars).....	1,681	1,680	1,283	1,809	1,921	1,622	3,294	2,094	1,749	1,009	1,732	1,749
Debt on first mortgages.....(dollars).....	53,888,700	52,755,700	3,766,000	6,337,800	4,216,600	2,121,200	9,197,500	5,594,200	14,405,300	8,438,500	5,026,400	1,133,000
Percent of value of property.....	52.9	52.8	50.7	50.6	51.3	49.4	54.9	56.3	55.0	46.1	57.4	56.3
Average debt.....(dollars).....	1,672	1,671	1,272	1,800	1,913	1,611	3,273	2,083	1,744	1,002	1,726	1,725
1-family properties.....	29,189	28,586	2,651	3,177	1,991	1,186	2,588	2,408	7,332	7,699	2,731	608
Value of property.....(dollars).....	91,307,800	89,491,600	6,542,400	11,126,000	7,283,100	3,842,900	15,581,200	9,058,900	22,905,100	16,116,400	8,161,600	1,816,800
Average value.....(dollars).....	3,128	3,121	2,466	3,502	3,658	3,240	5,021	3,762	3,124	2,093	2,989	3,012
Debt on first and junior mortgages.....(dollars).....	48,904,600	47,857,600	3,374,400	5,764,700	3,828,400	1,936,300	8,548,000	5,127,700	12,657,500	7,564,100	4,731,400	1,036,800
Percent of value of property.....	53.6	53.5	51.6	51.8	52.6	50.4	55.5	56.6	55.3	46.9	58.0	57.1
Average debt.....(dollars).....	1,675	1,675	1,273	1,815	1,923	1,633	3,342	2,129	1,726	982	1,732	1,719
Debt on first mortgages.....(dollars).....	48,666,500	47,643,600	3,346,600	5,737,300	3,814,500	1,922,800	8,594,600	5,103,800	12,622,600	7,524,900	4,714,300	1,022,900
Percent of value of property.....	53.3	53.2	51.2	51.6	52.4	50.0	55.2	56.3	55.1	46.7	57.8	56.3
Average debt.....(dollars).....	1,667	1,667	1,262	1,806	1,916	1,621	3,321	2,119	1,722	977	1,726	1,696
2- to 4-family properties.....	3,086	2,982	310	344	213	131	222	273	929	722	182	54
Value of property.....(dollars).....	10,611,100	10,377,500	881,800	1,390,300	935,300	454,000	1,177,800	852,100	3,277,400	2,199,700	598,400	238,600
Average value.....(dollars).....	3,495	3,480	2,845	4,042	4,396	3,466	5,805	3,121	3,528	3,047	3,288	-
Debt on first and junior mortgages.....(dollars).....	5,278,600	5,166,200	425,100	605,600	405,100	200,500	608,900	487,400	1,794,200	930,200	314,800	112,400
Percent of value of property.....	49.7	49.8	48.2	43.6	43.3	44.2	51.7	57.2	54.7	42.3	52.6	-
Average debt.....(dollars).....	1,739	1,732	1,371	1,760	1,902	1,531	2,743	1,785	1,931	1,288	1,730	-
Debt on first mortgages.....(dollars).....	5,222,200	5,112,100	419,400	600,500	402,100	198,400	602,900	480,900	1,782,700	913,600	312,100	110,100
Percent of value of property.....	49.2	49.3	47.6	43.2	42.9	43.7	51.2	56.4	54.4	41.5	52.2	-
Average debt.....(dollars).....	1,720	1,714	1,353	1,746	1,888	1,515	2,716	1,762	1,919	1,265	1,715	-

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	33,403	32,353	2,946	3,654	2,291	1,363	2,730	2,550	8,871	8,963	3,139	1,050
RACE OF OCCUPANTS												
White.....	26,627	25,788	2,300	3,288	2,079	1,204	2,686	2,260	6,170	6,622	2,467	889
Negro.....	6,744	6,585	644	369	212	157	43	289	2,188	2,332	671	208
Other nonwhite.....	32	29	2	2	-	2	1	1	13	9	1	3
YEAR BUILT												
Reporting year built.....	32,526	31,519	2,857	3,576	2,247	1,329	2,697	2,489	8,121	8,720	3,059	1,007
1930 to 1940.....	9,790	9,440	847	1,600	1,077	523	876	620	1,979	2,964	1,154	350
1920 to 1929.....	13,414	13,069	1,245	1,095	640	455	1,453	1,407	3,850	2,748	1,271	345
1910 to 1919.....	4,742	4,606	428	417	252	165	246	273	1,522	1,390	330	136
1900 to 1909.....	3,077	2,949	263	292	172	120	87	153	929	1,009	216	188
1880 to 1899.....	1,170	1,133	63	141	88	58	26	32	335	471	65	37
1879 or earlier.....	383	322	11	81	18	13	9	4	106	188	23	11

Table A-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	33,403	32,353	2,946	3,654	2,291	1,363	2,730	2,550	8,371	8,963	3,139	1,050
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	29,214	28,611	2,651	3,180	1,992	1,188	2,592	2,409	7,335	7,711	2,733	603
Under \$500.....	6,481	6,322	543	789	519	270	83	287	990	3,146	504	159
\$500 to \$999.....	5,844	5,736	735	535	286	249	139	364	1,612	1,816	535	108
\$1,000 to \$1,499.....	4,233	4,153	489	391	210	181	197	366	1,265	1,021	424	80
\$1,500 to \$1,999.....	3,150	3,101	363	291	164	127	270	341	963	600	263	49
\$2,000 to \$2,499.....	2,685	2,626	222	263	154	109	347	300	801	421	272	59
\$2,500 to \$2,999.....	1,656	1,616	99	203	144	59	265	192	487	205	164	40
\$3,000 to \$3,999.....	2,360	2,319	119	309	228	81	452	253	649	253	284	41
\$4,000 to \$4,999.....	1,275	1,252	48	173	123	50	342	145	279	108	157	23
\$5,000 to \$5,999.....	750	729	15	131	101	30	223	90	134	75	61	21
\$6,000 to \$7,499.....	433	418	9	55	34	21	142	47	97	36	32	15
\$7,500 to \$9,999.....	204	197	6	26	18	8	70	20	44	18	13	7
\$10,000 to \$14,999.....	104	104	1	10	9	1	45	18	23	6	1	-
\$15,000 to \$19,999.....	28	27	2	2	1	1	12	5	-	4	2	1
\$20,000 and over.....	11	11	-	2	1	1	4	1	1	2	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	31,259	30,838	2,788	3,456	2,187	1,269	2,629	2,452	8,371	8,228	2,914	421
Under 4.0%.....	127	116	16	13	5	8	5	4	-	56	22	11
4.0%.....	503	491	74	58	29	29	26	29	-	199	105	12
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	9,411	9,346	77	194	149	45	173	94	8,371	85	402	65
4.6% to 4.9%.....	6	6	-	-	-	-	-	2	-	-	4	-
5.0%.....	3,642	3,530	306	706	498	208	756	419	-	630	721	112
5.1% to 5.4%.....	19	17	-	5	1	4	2	2	-	1	7	2
5.5%.....	660	648	57	110	69	41	244	74	-	50	113	12
5.6% to 5.9%.....	2	2	1	1	1	-	-	-	-	-	-	-
6.0%.....	10,848	10,717	1,510	1,364	791	573	1,286	1,445	-	3,986	1,176	131
6.1% to 6.4%.....	11	11	6	1	-	1	1	1	-	-	-	-
6.5%.....	151	150	30	14	6	8	27	38	-	30	11	1
6.6% to 6.9%.....	43	42	28	6	1	5	-	1	-	1	6	1
7.0%.....	1,023	1,007	217	138	59	79	43	129	-	406	74	16
7.1% to 7.4%.....	38	35	23	9	-	9	-	1	-	-	2	3
7.5%.....	22	22	7	2	1	1	-	3	-	8	2	-
7.6% to 7.9%.....	3	3	3	-	-	-	-	-	-	-	-	-
8.0% and over.....	4,750	4,695	429	835	577	258	66	210	-	2,886	269	55
Average interest rate..... (percent).....	5.73	5.73	6.19	6.20	6.19	6.20	5.61	5.96	4.50	6.62	5.65	5.68
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	29,269	28,823	2,771	3,201	1,994	1,207	2,621	2,418	7,967	6,966	2,879	446
Real estate taxes included in payment.....	7,365	7,215	579	1,027	631	346	895	822	2,142	808	942	150
Monthly.....	6,885	6,742	545	962	634	323	845	761	2,075	643	891	143
Quarterly.....	40	40	1	6	4	2	3	4	4	17	5	-
Semiannual.....	32	31	7	7	2	5	19	15	2	25	6	1
Annual.....	154	152	2	25	20	5	5	5	7	96	12	2
Other.....	16	16	2	-	-	-	-	-	1	8	4	-
Not reporting frequency of payment.....	188	184	22	27	21	6	22	17	53	19	24	4
Real estate taxes not included in payment.....	21,302	21,037	2,180	2,116	1,281	835	1,704	1,564	5,665	5,966	1,992	265
Monthly.....	17,576	17,367	1,957	1,608	937	671	1,368	1,338	5,455	4,025	1,616	209
Quarterly.....	405	400	12	63	38	25	97	38	20	149	21	5
Semiannual.....	826	815	15	106	70	36	163	110	12	367	42	11
Annual.....	1,881	1,859	25	293	205	88	46	37	50	1,264	144	22
Other.....	206	204	31	17	14	3	2	9	5	64	25	2
Not reporting frequency of payment.....	408	392	40	29	17	12	28	32	123	97	43	16
Not reporting tax payment requirements.....	602	571	62	58	32	26	22	32	160	192	45	31
Monthly.....	470	442	59	41	20	21	18	29	149	118	28	28
Quarterly.....	8	8	-	1	1	-	1	-	-	4	2	-
Semiannual.....	23	23	-	6	4	2	1	2	-	12	2	-
Annual.....	68	65	-	8	6	2	-	-	3	43	11	3
Other.....	4	4	1	-	-	-	-	-	-	2	1	-
Not reporting frequency of payment.....	29	29	2	2	1	1	2	1	8	13	1	-
No principal payments required.....	1,771	1,736	89	234	152	82	66	76	200	934	137	35
Monthly.....	805	787	77	85	49	36	31	57	133	279	75	18
Quarterly.....	86	84	1	20	15	5	4	4	-	51	4	2
Semiannual.....	246	244	4	31	20	11	23	10	2	159	15	2
Annual.....	563	555	5	87	61	26	8	2	8	406	39	8
Other.....	17	16	1	1	-	1	-	1	-	13	-	1
Not reporting frequency of payment.....	54	50	1	10	7	3	-	2	7	26	4	4
Not reporting principal payment requirements.....	1,408	864	80	94	51	43	32	39	196	340	83	544
Monthly.....	568	479	57	35	16	19	19	31	143	139	55	89
Quarterly.....	17	16	-	6	4	2	-	1	-	8	1	1
Semiannual.....	27	22	-	5	3	2	-	1	1	15	-	5
Annual.....	142	120	3	15	8	7	2	1	5	83	11	22
Other.....	10	6	1	-	-	-	-	-	-	4	1	4
Not reporting frequency of payment.....	644	221	19	33	20	13	11	5	47	91	15	423
No regular payments required.....	955	930	6	125	94	31	11	17	8	723	40	25

HOUSING—NONFARM MORTGAGES

Table A-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	29,214	6,597	19,069	1,487	2,041	Reporting interest rate.....	31,259	7,075	20,497	1,663	2,024
Under \$500.....	6,481	686	4,526	511	808	Under 4.0%.....	127	22	84	9	12
\$500 to \$999.....	5,844	733	4,391	305	415	4.0% to 4.4%.....	503	115	308	41	39
\$1,000 to \$1,499.....	4,233	716	3,061	204	252	4.4% to 4.8%.....	-	-	-	-	-
\$1,500 to \$1,999.....	3,150	720	2,154	119	157	4.8% to 5.2%.....	9,411	2,762	6,050	218	381
\$2,000 to \$2,499.....	2,685	756	1,671	116	142	5.2% to 5.6%.....	6	5	1	-	-
\$2,500 to \$2,999.....	1,656	635	910	46	65	5.6% to 6.0%.....	3,642	1,385	1,980	113	184
\$3,000 to \$3,999.....	2,360	1,037	1,149	90	84	6.0% to 6.4%.....	19	5	14	-	-
\$4,000 to \$4,999.....	1,275	666	533	24	42	6.4% to 6.8%.....	660	261	358	18	23
\$5,000 to \$5,999.....	750	414	278	31	27	6.8% to 7.2%.....	2	1	1	-	-
\$6,000 to \$7,499.....	433	190	203	13	27	7.2% to 7.6%.....	10,840	1,957	7,617	633	641
\$7,500 to \$9,999.....	204	62	123	6	13	7.6% to 8.0%.....	11	3	7	1	-
\$10,000 to \$14,999.....	104	30	61	7	6	8.0% and over.....	151	33	99	7	12
\$15,000 to \$19,999.....	28	2	22	4	-	Average interest rate —(percent).....	43	5	32	1	5
\$20,000 and over.....	11	-	7	1	3		1,023	153	709	97	64
							38	10	25	-	3
							22	3	13	3	3
							3	-	3	-	-
							4,750	375	3,196	522	657
							5.73	5.31	5.80	6.43	6.34

Table A-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	23,746	22,443	5,797	16,295	351	1,803
Total first mortgage outstanding debt..... (dollars).....	41,496,600	39,754,500	14,877,200	24,408,100	469,200	1,742,100
Total annual mortgage payment..... (dollars).....	6,468,795	6,324,858	1,992,310	4,252,912	79,636	159,937
Average first mortgage outstanding debt..... (dollars).....	1,748	1,771	2,556	1,498	1,337	1,337
Average value of property..... (dollars).....	3,211	3,220	4,020	2,949	2,476	3,062
Average annual estimated rental value..... (dollars).....	321	323	401	296	260	295
Average annual mortgage payment..... (dollars).....	273	282	344	261	227	122
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.6	15.9	13.4	17.4	17.0	9.1
Value of property.....	8.5	8.8	8.5	8.9	9.2	4.0
Estimated annual rental value.....	85.1	87.4	85.7	88.2	87.3	41.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	20,835	20,236	5,632	14,299	305	599
Average first mortgage outstanding debt..... (dollars).....	1,782	1,800	2,592	1,497	1,369	1,175
Average value of property..... (dollars).....	3,142	3,168	4,022	2,844	2,597	2,253
Average annual estimated rental value..... (dollars).....	319	321	402	290	267	287
Average annual mortgage payment..... (dollars).....	230	235	347	261	231	139
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.7	15.8	13.4	17.5	16.9	11.9
Value of property.....	8.9	9.0	8.5	9.2	8.9	6.2
Estimated annual rental value.....	88.1	88.7	86.2	90.1	86.6	58.8
Monthly mortgage payment—						
Under \$10.....	2,867	2,534	393	2,073	68	333
\$10 to \$14.....	3,886	3,778	588	3,117	73	108
\$15 to \$19.....	3,235	3,171	639	2,488	44	64
\$20 to \$24.....	2,971	2,931	826	2,073	32	40
\$25 to \$29.....	2,522	2,503	801	1,676	26	19
\$30 to \$39.....	2,748	2,732	1,184	1,513	30	16
\$40 to \$49.....	1,308	1,297	642	638	17	11
\$50 to \$59.....	725	721	346	364	11	4
\$60 to \$74.....	301	300	137	162	1	1
\$75 to \$99.....	147	146	51	94	1	1
\$100 and over.....	125	123	25	96	2	2
Average monthly mortgage payment..... (dollars).....	23.37	23.72	28.88	21.79	19.24	11.61
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,911	2,207	165	1,996	46	704
Average first mortgage outstanding debt..... (dollars).....	1,501	1,510	1,678	1,505	-	1,475
Average value of property..... (dollars).....	3,704	3,689	3,943	3,701	-	3,750
Average annual estimated rental value..... (dollars).....	339	337	357	336	-	344
Average annual mortgage payment..... (dollars).....	220	256	246	258	-	107
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.6	16.9	14.7	17.1	-	7.3
Value of property.....	5.9	6.9	6.2	7.0	-	2.9
Estimated annual rental value.....	64.9	75.9	68.8	76.3	-	31.1

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	13,474	12,988	912	2,042	1,469	573	815	289	3,529	4,280	1,121	486
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	12,568	12,346	872	1,926	1,400	526	780	278	3,529	3,938	1,023	222
Average interest rate (percent)	5.73	5.73	6.12	5.97	5.94	6.05	5.65	5.12	4.50	6.65	5.63	5.48
Reporting debt and value	11,154	10,893	780	1,754	1,288	466	735	259	2,842	3,612	911	261
Percent distribution	-	100.0	7.2	16.1	11.8	4.3	6.7	2.4	26.1	33.2	8.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	11,154	10,893	780	1,754	1,288	466	735	259	2,842	3,612	911	261
First mortgage only	1,225	1,214	70	222	169	33	144	31	270	342	135	11
First and junior mortgage	142	131	7	22	13	9	12	3	24	53	10	11
With first mortgage; not reporting on junior mortgage	9,787	9,548	703	1,510	1,086	424	579	225	2,548	3,217	766	239
1-family properties	9,922	9,685	685	1,566	1,152	414	660	236	2,486	3,216	836	237
First mortgage only	1,114	1,104	63	203	172	31	132	31	242	306	127	10
First and junior mortgage	112	103	5	19	11	8	9	3	18	40	9	9
With first mortgage; not reporting on junior mortgage	8,696	8,478	617	1,344	969	375	519	202	2,226	2,870	700	218
2- to 4-family properties	1,232	1,208	95	188	136	52	75	23	356	396	75	24
First mortgage only	111	110	7	19	17	2	12	-	28	36	8	1
First and junior mortgage	30	28	2	3	2	1	3	-	6	13	1	2
With first mortgage; not reporting on junior mortgage	1,091	1,070	86	166	117	49	60	23	322	347	66	21
RELATION OF DEBT TO VALUE												
1- to 4-family properties	11,154	10,893	780	1,754	1,288	466	735	259	2,842	3,612	911	261
Value of property (dollars)	38,044,100	37,018,600	2,091,700	7,416,800	5,681,100	1,735,700	4,226,300	871,000	9,898,600	9,352,000	3,162,300	1,025,500
Average value (dollars)	3,411	3,398	2,682	4,229	4,411	3,725	5,750	3,363	3,493	2,589	3,471	3,929
Debt on first and junior mortgages (dollars)	19,463,500	18,863,500	1,015,200	3,975,300	3,026,600	948,700	2,117,400	437,700	5,311,300	4,207,000	1,799,600	600,000
Percent of value of property	51.2	51.0	49.5	53.6	53.3	54.7	50.1	50.3	53.7	45.0	56.9	58.5
Average debt (dollars)	1,745	1,732	1,302	2,266	2,350	2,036	2,881	1,690	1,869	1,165	1,975	2,299
Debt on first mortgages (dollars)	19,387,900	18,795,900	1,010,400	3,965,800	3,019,800	945,500	2,116,100	436,800	5,298,300	4,172,500	1,796,500	592,000
Percent distribution	-	100.0	5.4	21.1	16.1	5.0	11.8	2.3	22.2	9.6	-	-
Percent of value of property	51.0	50.8	48.3	53.5	53.2	54.5	50.1	50.1	52.5	44.6	56.8	57.7
Average debt (dollars)	1,738	1,726	1,295	2,261	2,345	2,029	2,879	1,686	1,864	1,155	1,972	2,268
1-family properties	9,922	9,685	685	1,566	1,152	414	660	236	2,486	3,216	836	237
Value of property (dollars)	32,945,100	32,064,300	1,782,000	6,477,200	4,962,500	1,514,700	3,799,900	799,000	8,465,100	7,878,300	2,862,800	881,800
Average value (dollars)	3,321	3,311	2,601	4,136	4,308	3,659	5,757	3,386	3,405	2,450	3,424	3,721
Debt on first and junior mortgages (dollars)	17,109,700	16,574,400	873,200	3,585,100	2,726,300	858,800	1,918,800	403,700	4,536,800	3,619,900	1,641,900	585,300
Percent of value of property	51.9	51.7	49.0	55.3	54.9	56.7	50.4	50.5	53.6	45.9	57.4	60.7
Average debt (dollars)	1,724	1,711	1,275	2,289	2,367	2,074	2,900	1,711	1,825	1,126	1,964	2,259
Debt on first mortgages (dollars)	17,055,700	16,526,600	868,700	3,577,500	2,720,900	856,600	1,913,300	402,800	4,528,800	3,596,200	1,639,300	529,100
Percent of value of property	51.8	51.5	48.7	55.2	54.8	56.6	50.4	50.4	52.5	45.6	57.3	60.0
Average debt (dollars)	1,719	1,706	1,268	2,284	2,362	2,069	2,899	1,707	1,822	1,118	1,961	2,232
2- to 4-family properties	1,232	1,208	95	188	136	52	75	23	356	396	75	24
Value of property (dollars)	5,098,000	4,954,300	309,700	989,600	718,600	221,000	426,300	72,000	1,433,500	1,473,700	299,500	143,700
Average value (dollars)	4,138	4,101	-	4,998	5,284	-	-	-	4,027	3,721	-	-
Debt on first and junior mortgages (dollars)	2,353,800	2,289,100	142,000	390,200	300,300	89,900	203,600	34,000	774,500	587,100	157,700	64,700
Percent of value of property	46.2	46.2	-	41.5	41.8	-	-	-	54.0	39.8	-	-
Average debt (dollars)	1,911	1,895	-	2,076	2,208	-	-	-	2,176	1,483	-	-
Debt on first mortgages (dollars)	2,332,200	2,269,300	141,700	387,800	298,900	88,900	202,800	34,000	769,500	576,300	157,200	62,900
Percent of value of property	45.7	45.8	-	41.3	41.6	-	-	-	53.7	39.1	-	-
Average debt (dollars)	1,898	1,879	-	2,063	2,198	-	-	-	2,162	1,455	-	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	11,943	11,496	799	1,811	1,306	505	733	263	3,055	3,807	1,028	447
RACE OF OCCUPANTS												
White	9,469	9,114	670	1,633	1,191	442	713	227	2,330	2,650	891	355
Negro	2,466	2,375	128	178	115	63	20	36	723	1,153	137	91
Other nonwhite	8	7	1	-	-	-	-	-	2	4	-	1
YEAR BUILT												
Reporting year built	11,537	11,115	765	1,770	1,287	483	720	257	2,933	3,685	985	422
1930 to 1940	4,117	3,948	281	937	706	231	310	94	618	1,176	532	169
1920 to 1929	3,737	3,607	260	443	328	115	297	97	1,165	1,084	261	180
1910 to 1919	1,651	1,609	111	173	114	59	70	38	520	608	89	42
1900 to 1909	1,212	1,157	80	119	79	40	27	19	387	463	62	55
1880 to 1899	619	600	27	79	49	30	11	7	171	276	29	19
1879 or earlier	201	194	6	19	11	8	5	2	72	78	12	7

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	11,943	11,496	799	1,811	1,806	505	733	263	3,055	3,307	1,028	447
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	9,929	9,692	685	1,566	1,152	414	560	236	2,487	3,221	837	237
Under \$500	2,198	2,147	168	255	189	66	28	42	324	1,186	144	51
\$500 to \$999	1,820	1,793	173	195	126	69	40	45	499	714	127	27
\$1,000 to \$1,499	1,308	1,273	110	172	121	51	58	37	366	444	86	35
\$1,500 to \$1,999	1,014	1,001	80	137	89	48	86	29	329	267	73	13
\$2,000 to \$2,499	966	946	71	149	111	38	98	23	270	214	121	20
\$2,500 to \$2,999	637	619	29	141	118	28	66	16	197	101	69	16
\$3,000 to \$3,999	974	948	31	227	180	47	107	25	284	146	128	26
\$4,000 to \$4,999	489	477	10	129	97	32	85	9	119	71	54	12
\$5,000 to \$5,999	279	261	7	92	73	19	45	4	52	41	20	18
\$6,000 to \$6,999	162	150	4	47	34	13	29	4	33	23	10	12
\$7,000 to \$7,999	59	54	1	16	14	2	16	2	6	10	3	5
\$8,000 to \$8,999	18	18	1	5	5	—	2	—	8	2	—	—
\$9,000 to \$9,999	5	5	—	1	—	1	—	—	—	2	—	—
\$10,000 to \$14,999	—	—	—	—	—	—	—	—	—	—	—	—
\$15,000 to \$19,999	—	—	—	—	—	—	—	—	—	—	—	—
\$20,000 and over	—	—	—	—	—	—	—	—	—	—	—	—
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	11,125	10,925	765	1,705	1,244	461	705	252	3,055	3,508	935	200
Under 4.0%	52	46	4	8	3	5	2	2	—	23	9	4
4.0%	190	183	34	27	18	9	6	6	—	74	36	7
4.1% to 4.4%	—	—	—	—	—	—	—	—	—	—	—	—
4.5%	3,506	3,467	20	165	132	33	42	12	3,055	18	155	39
4.6% to 4.9%	1	1	—	—	—	—	—	—	—	—	1	—
5.0%	1,322	1,259	71	435	350	85	213	35	—	267	238	63
5.1% to 5.4%	6	5	—	3	1	2	1	—	—	—	1	1
5.5%	228	222	16	60	43	17	59	7	—	30	50	6
5.6% to 5.9%	2	2	1	1	1	—	—	—	—	—	—	—
6.0%	3,492	3,439	431	629	431	198	338	130	—	1,601	310	53
6.1% to 6.4%	1	1	1	—	—	—	—	—	—	—	—	—
6.5%	41	41	8	4	3	1	5	3	—	16	5	—
6.6% to 6.9%	25	24	15	4	1	3	—	—	—	—	5	1
7.0%	363	359	46	58	33	25	16	14	—	203	22	4
7.1% to 7.4%	1	1	1	—	—	—	—	—	—	—	—	—
7.5%	5	5	—	—	—	—	—	—	—	4	1	—
7.6% to 7.9%	—	—	—	—	—	—	—	—	—	—	—	—
8.0% and over	1,890	1,868	117	311	228	83	23	43	—	1,272	102	22
Average interest rate (percent)	5.74	5.74	6.14	5.95	5.91	6.05	5.63	6.11	4.50	6.66	5.63	5.49
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	10,268	10,058	773	1,609	1,173	436	699	245	2,909	2,888	935	210
Real estate taxes included in payment	2,729	2,636	102	658	510	148	162	54	899	316	445	93
Monthly	2,559	2,470	95	618	478	140	153	53	878	245	427	89
Quarterly	24	24	—	6	4	2	8	—	2	12	1	—
Semiannual	32	31	2	3	1	2	3	—	1	18	4	1
Annual	51	51	1	12	10	2	1	1	3	32	1	—
Other	9	9	1	—	—	—	—	—	—	3	8	—
Not reporting frequency of payment	54	51	2	19	17	2	1	—	14	6	9	3
Real estate taxes not included in payment	7,381	7,274	664	980	648	282	531	188	1,966	2,514	461	107
Monthly	5,843	5,759	582	739	515	224	412	139	1,696	1,602	389	84
Quarterly	207	206	4	36	25	11	48	6	8	95	9	1
Semiannual	398	394	7	49	35	14	45	27	8	243	15	4
Annual	701	690	6	92	63	29	16	12	15	512	37	11
Other	108	107	57	4	3	1	—	2	1	21	22	1
Not reporting frequency of payment	124	118	8	10	7	3	10	2	88	41	9	6
Not reporting tax payment requirements	158	148	7	21	15	6	6	3	44	58	9	10
Monthly	122	113	7	15	9	6	6	3	43	34	5	9
Quarterly	5	5	—	—	—	—	—	—	—	3	2	—
Semiannual	6	6	—	1	1	—	—	—	—	5	—	—
Annual	18	17	—	4	4	—	—	—	—	13	—	1
Other	1	1	—	—	—	—	—	—	—	—	1	—
Not reporting frequency of payment	6	6	—	1	1	—	—	—	1	3	1	—
No principal payments required	709	694	12	94	64	30	20	5	67	454	42	15
Monthly	235	228	10	37	26	11	8	1	60	94	18	7
Quarterly	58	57	1	12	9	3	2	1	—	39	2	1
Semiannual	157	155	1	13	8	5	8	2	1	120	11	1
Annual	223	219	—	25	17	8	2	1	3	179	9	4
Other	12	11	—	—	—	1	—	—	—	10	—	1
Not reporting frequency of payment	24	23	—	6	4	2	—	—	3	12	2	1
Not reporting principal payment requirements	539	328	11	43	21	22	7	4	73	153	37	211
Monthly	219	181	6	16	10	6	4	4	55	72	24	38
Quarterly	11	10	—	2	1	1	—	—	—	7	1	1
Semiannual	13	11	—	3	1	2	—	—	—	8	—	2
Annual	51	42	1	4	2	2	1	—	2	31	3	9
Other	4	2	—	—	—	—	—	—	—	1	1	2
Not reporting frequency of payment	241	82	4	18	7	11	2	—	16	34	8	159
No regular payments required	427	416	3	65	48	17	7	9	6	312	14	11

Table C-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Rural- nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	143,598	136,849	44,070	32.2	92,779	5,332	1,417	35,754	7,196	20.1	28,558
COLOR OF OCCUPANTS											
White	-	97,972	34,303	35.0	63,669	-	-	28,067	6,065	21.6	22,002
Nonwhite	-	38,877	9,767	25.1	29,110	-	-	7,687	1,131	14.7	6,556
TYPE OF STRUCTURE											
1-family	119,789	113,607	40,631	35.8	72,976	4,831	1,351	32,915	6,587	20.0	26,328
Other	23,809	23,242	3,439	14.8	19,803	501	66	2,839	609	21.5	2,230
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	117,255	111,580	39,714	35.6	71,866	4,609	1,066	32,634	6,544	20.1	26,090
Under \$5	52,357	49,677	12,197	24.6	37,480	2,360	320	8,978	840	9.4	8,138
\$5 to \$9	33,722	32,312	9,703	30.0	22,609	1,192	218	7,994	1,580	19.8	6,414
\$10 to \$14	13,609	12,986	6,112	47.1	6,874	472	151	5,240	1,216	23.2	4,024
\$15 to \$19	6,922	6,630	3,737	56.4	2,893	205	87	3,301	864	26.2	2,437
\$20 to \$24	4,162	3,993	2,899	72.6	1,094	124	45	2,547	657	25.8	1,890
\$25 to \$29	2,474	2,336	1,844	78.9	492	94	44	1,679	473	28.2	1,206
\$30 to \$39	2,203	2,054	1,796	87.4	258	102	47	1,617	482	29.8	1,135
\$40 to \$49	681	622	545	87.6	77	26	33	500	172	34.4	328
\$50 to \$59	502	482	433	89.8	49	5	15	372	122	32.8	250
\$60 to \$74	243	220	197	89.5	23	16	7	182	61	33.5	121
\$75 to \$99	146	115	101	87.8	14	4	27	89	33	-	56
\$100 and over	284	153	150	98.0	3	9	72	135	44	32.6	91
Median monthly rent (dollars)	5.43	5.45	8.45	-	4.29	4.38	9.39	9.09	13.00	-	8.33

Table C-2.—1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, AND VALUE OF 1-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties	7,196	6,745	2,456	1,078	808	620	420	632	248	222	107	61	47	16	17	18	451
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	6,562	6,140	2,146	997	744	574	401	595	235	206	101	56	45	15	16	9	422
Average interest rate (%)	6.34	6.35	6.79	6.52	6.35	6.19	6.01	5.84	5.65	5.44	5.37	-	-	-	-	-	6.27
HOLDER OF FIRST MORTGAGE																	
Reporting holder	6,905	6,461	2,342	1,036	774	594	404	610	238	215	105	58	44	15	16	10	444
Building and loan association	511	486	134	90	83	50	31	46	17	25	5	3	1	-	-	1	25
Commercial bank	699	643	199	111	86	71	33	56	23	26	22	8	5	2	-	1	56
Savings bank	329	311	95	48	35	36	25	36	11	10	3	2	8	-	1	1	18
Life insurance company	88	80	6	5	3	6	6	16	8	9	10	6	2	2	1	-	8
Mortgage company	128	121	53	15	23	6	8	12	1	1	-	-	1	1	-	-	7
Home Owners' Loan Corporation	1,147	1,048	182	160	138	140	104	147	60	52	23	13	16	5	6	2	99
Individual	3,398	3,197	1,509	525	354	223	162	224	76	60	22	19	6	5	7	5	201
Other	605	575	164	82	52	62	35	73	42	32	20	7	5	-	1	-	30
Reporting debt and value	5,777	5,435	1,910	852	674	502	358	535	208	184	90	53	37	14	14	-	342
JUNIOR MORTGAGE																	
First mortgage only	466	440	157	70	65	35	25	37	19	15	10	5	2	-	-	-	26
First and junior mortgage	60	54	10	5	6	4	11	6	5	3	3	-	1	-	-	-	6
With 1st mtg.; not rptg. on junior	5,251	4,941	1,743	777	607	463	322	492	184	166	77	48	34	14	14	-	310
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	3,949	3,746	1,893	767	486	264	129	151	29	17	3	5	2	-	-	-	203
\$1,000 to \$1,499	712	652	17	80	144	124	108	116	29	21	6	4	2	1	-	-	60
\$1,500 to \$1,999	378	359	-	5	44	87	63	101	21	24	8	3	1	1	1	-	19
\$2,000 to \$2,499	258	236	-	-	4	21	40	74	42	33	9	8	5	-	-	-	22
\$2,500 to \$2,999	146	137	-	-	-	6	15	54	26	21	8	4	3	-	-	-	9
\$3,000 to \$3,999	172	159	-	-	-	-	3	35	51	38	15	8	4	4	1	-	18
\$4,000 to \$4,999	80	71	-	-	-	-	-	4	8	22	23	9	3	-	2	-	9
\$5,000 to \$5,999	49	45	-	-	-	-	-	2	8	15	9	8	1	2	-	-	4
\$6,000 to \$7,499	18	15	-	-	-	-	-	-	-	3	1	5	3	3	-	-	3
\$7,500 to \$9,999	11	11	-	-	-	-	-	-	-	-	2	4	3	2	-	-	-
\$10,000 to \$14,999	3	3	-	-	-	-	-	-	-	-	-	-	-	1	2	-	-
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	11,248	10,345	979	915	1,066	1,019	908	1,701	865	932	568	425	393	233	342	-	902
Average value (dollars)	1,947	1,903	513	1,074	1,572	2,030	2,536	3,180	4,158	5,063	-	-	-	-	-	-	2,639
Debt on first & jr. mtgs. (thous.)	5,215	4,845	517	436	477	478	415	802	450	456	309	167	156	76	105	-	370
Percent of value of property	46.4	46.8	52.7	47.7	44.8	46.9	45.7	47.2	52.1	48.9	-	-	-	-	-	-	41.0
Average debt (dollars)	903	891	270	512	704	953	1,159	1,500	2,164	2,477	-	-	-	-	-	-	1,063
Debt on first mtgs. (thousands)	5,194	4,826	516	435	476	478	410	798	448	454	308	167	156	76	105	-	368
Percent of value of property	46.2	46.7	52.7	47.5	44.7	46.8	45.2	46.9	51.8	48.7	-	-	-	-	-	-	40.8
Average debt (dollars)	899	888	270	510	702	951	1,146	1,491	2,152	2,467	-	-	-	-	-	-	1,075

HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	7,195	6,905	511	1,028	699	329	88	128	1,147	3,398	605	291
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	6,562	6,467	467	976	672	304	88	124	1,147	3,111	559	95
Average interest rate—(percent)	6.34	6.35	6.35	6.89	6.98	6.88	-	6.63	4.50	6.94	5.87	-
Reporting debt and value	5,777	5,643	414	828	555	273	70	109	959	2,762	501	134
Percent distribution	-	100.0	7.3	14.7	9.8	4.8	1.2	1.9	17.0	48.9	8.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	5,777	5,643	414	828	555	273	70	109	959	2,762	501	134
First mortgage only	466	462	39	53	26	27	8	10	56	244	52	4
First and junior mortgage	60	56	6	9	7	2	1	-	11	25	4	4
With first mortgage; not reporting on junior mortgage	5,251	5,125	369	766	522	244	61	99	892	2,498	445	126
1-family properties	5,435	5,306	394	767	510	257	64	105	881	2,617	478	129
First mortgage only	440	436	38	49	25	24	7	9	50	232	51	4
First and junior mortgage	54	50	5	8	6	2	1	-	11	22	3	4
With first mortgage; not reporting on junior mortgage	4,941	4,820	351	710	479	231	56	96	820	2,363	424	121
2- to 4-family properties	342	337	20	61	45	16	6	4	78	145	23	5
First mortgage only	26	26	1	4	1	3	1	1	6	12	1	-
First and junior mortgage	6	6	1	1	1	-	-	-	-	3	1	-
With first mortgage; not reporting on junior mortgage	310	305	18	56	43	13	5	3	72	130	21	5
RELATION OF DEBT TO VALUE												
1- to 4-family properties	5,777	5,643	414	828	555	273	70	109	959	2,762	501	134
Value of property—(dollars)	11,247,500	11,018,000	782,200	1,739,700	1,153,600	586,100	326,400	181,300	2,568,600	4,252,500	1,162,300	234,500
Average value—(dollars)	1,947	1,952	1,889	2,101	2,079	2,147	-	1,663	2,678	1,540	2,320	1,750
Debt on first and junior mortgages—(dollars)	5,215,100	5,095,500	374,500	751,200	521,900	229,300	158,300	70,200	1,223,300	1,864,400	653,600	119,600
Percent of value of property	46.4	46.3	47.9	43.2	45.2	39.1	-	38.7	47.6	43.8	56.2	51.0
Average debt—(dollars)	903	903	905	907	940	840	-	644	1,276	675	1,305	893
Debt on first mortgages—(dollars)	5,194,000	5,074,700	371,500	747,100	518,400	228,700	158,200	70,200	1,219,100	1,855,900	652,700	119,300
Percent distribution	-	100.0	7.3	14.7	10.2	4.5	3.1	1.4	24.0	36.6	12.9	-
Percent of value of property	46.2	46.1	47.5	42.9	44.9	39.0	-	38.7	47.5	43.6	56.2	50.9
Average debt—(dollars)	899	899	897	902	934	838	-	644	1,271	672	1,303	890
1-family properties	5,435	5,306	394	767	510	257	64	105	881	2,617	478	129
Value of property—(dollars)	10,345,100	10,134,100	684,600	1,592,500	1,039,500	553,000	294,900	174,100	2,294,900	3,988,600	1,104,500	211,000
Average value—(dollars)	1,908	1,910	1,788	2,076	2,098	2,152	-	1,658	2,605	1,524	2,311	1,636
Debt on first and junior mortgages—(dollars)	4,844,800	4,732,900	341,700	693,600	478,400	215,200	143,600	68,700	1,108,600	1,754,600	627,100	111,900
Percent of value of property	46.8	46.7	49.9	43.6	46.0	38.9	-	39.5	48.1	44.0	56.8	53.0
Average debt—(dollars)	891	892	867	904	938	837	-	654	1,253	670	1,312	867
Debt on first mortgages—(dollars)	4,826,200	4,714,600	339,400	689,900	475,800	214,600	143,500	68,700	1,099,400	1,747,300	626,400	111,600
Percent of value of property	46.7	46.5	49.6	42.3	45.7	38.8	-	39.5	47.9	43.8	56.7	52.9
Average debt—(dollars)	888	889	861	899	932	835	-	654	1,248	668	1,310	865
2- to 4-family properties	342	337	20	61	45	16	6	4	78	145	23	5
Value of property—(dollars)	902,400	878,900	97,600	147,200	114,100	33,100	31,500	7,200	273,700	263,900	57,800	23,500
Average value—(dollars)	2,639	2,608	-	-	-	-	-	-	-	1,820	-	-
Debt on first and junior mortgages—(dollars)	370,300	362,600	32,800	57,600	43,500	14,100	14,700	1,500	119,700	109,800	26,500	7,700
Percent of value of property	41.0	41.3	-	-	-	-	-	-	-	41.6	-	-
Average debt—(dollars)	1,083	1,076	-	-	-	-	-	-	-	757	-	-
Debt on first mortgages—(dollars)	367,800	360,100	32,100	57,200	43,100	14,100	14,700	1,500	119,700	108,600	26,300	7,700
Percent of value of property	40.8	41.0	-	-	-	-	-	-	-	41.2	-	-
Average debt—(dollars)	1,075	1,069	-	-	-	-	-	-	-	749	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	6,745	6,461	486	954	648	311	80	121	1,048	3,197	575	284
RACE OF OCCUPANTS												
White	5,641	5,418	432	882	597	285	80	85	886	2,556	497	223
Negro	1,099	1,040	54	71	46	25	-	36	162	639	78	59
Other nonwhite	5	3	-	1	-	1	-	-	-	2	-	2
YEAR BUILT												
Reporting year built	6,564	6,289	461	929	625	304	80	120	1,020	3,115	564	275
1930 to 1940	2,989	2,862	255	470	294	176	47	80	274	1,421	315	127
1920 to 1929	1,655	1,598	134	220	153	67	18	22	353	737	114	57
1910 to 1909	858	820	43	101	73	28	8	7	183	420	58	38
1900 to 1909	651	611	21	88	66	17	3	6	123	321	54	40
1880 to 1899	289	280	5	44	32	12	2	4	54	157	14	9
1879 or earlier	122	118	3	11	7	4	2	1	33	59	9	4

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average (not shown where base is less than 100)]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	6,745	6,461	486	954	643	311	80	121	1,048	3,197	575	284
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	5,444	5,315	394	769	511	258	64	105	881	2,624	478	129
Under \$500.....	2,417	2,359	126	362	243	119	8	63	212	1,426	162	58
\$500 to \$999.....	1,341	1,311	138	171	112	59	7	20	258	615	102	30
\$1,000 to \$1,499.....	658	643	67	94	57	37	5	10	149	260	58	15
\$1,500 to \$1,999.....	355	348	24	48	32	16	12	4	90	132	38	7
\$2,000 to \$2,499.....	282	225	19	22	11	11	9	5	62	77	31	7
\$2,500 to \$2,999.....	136	130	8	17	14	3	6	-	37	38	24	6
\$3,000 to \$3,999.....	158	154	10	25	18	7	6	2	40	40	31	4
\$4,000 to \$4,999.....	70	68	2	13	10	3	6	-	10	16	21	2
\$5,000 to \$5,999.....	45	45	-	15	13	2	3	-	9	9	9	-
\$6,000 to \$7,499.....	15	15	-	-	-	-	1	1	7	5	1	-
\$7,500 to \$9,999.....	11	11	-	2	1	1	1	-	6	2	-	-
\$10,000 to \$14,999.....	3	3	-	-	-	-	-	-	1	2	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	3	3	-	-	-	-	-	-	-	2	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	6,140	6,052	444	904	616	288	75	113	1,048	2,930	533	88
Under 4.0%.....	40	33	4	4	2	2	-	1	-	20	4	7
4.0%.....	171	170	29	17	7	10	3	2	-	75	44	1
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	1,109	1,106	4	6	5	1	-	3	1,048	5	32	3
4.6% to 4.9%.....	3	3	-	-	-	-	-	-	-	-	3	-
5.0%.....	474	453	56	104	75	29	12	9	-	126	146	21
5.1% to 5.4%.....	8	8	-	2	-	2	-	-	-	-	6	-
5.5%.....	52	50	6	13	7	6	2	2	-	7	20	2
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	1,854	1,832	176	272	182	90	38	47	-	1,140	159	22
6.1% to 6.4%.....	5	5	5	-	-	-	-	-	-	-	-	-
6.5%.....	15	15	7	3	2	1	-	-	-	5	-	-
6.6% to 6.9%.....	11	11	11	-	-	-	-	-	-	-	-	-
7.0%.....	201	197	24	25	14	11	2	4	-	127	15	4
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	3	3	1	-	-	-	-	-	-	1	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	2,194	2,166	121	458	322	136	10	50	-	1,484	103	28
Average interest rate..... (percent).....	6.35	6.35	6.33	6.88	6.92	6.81	-	6.70	4.50	6.94	5.86	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	5,251	5,170	422	757	501	256	69	110	982	2,380	500	81
Real estate taxes included in payment.....	838	829	60	122	79	43	10	7	240	245	145	9
Monthly.....	719	711	54	109	69	40	9	6	231	171	131	8
Quarterly.....	10	10	1	-	-	-	-	-	1	4	-	-
Semiannual.....	8	8	1	-	-	1	-	-	-	6	-	-
Annual.....	80	79	1	11	9	2	-	1	-	54	8	1
Other.....	5	5	1	-	-	-	-	-	-	3	1	-
Not reporting frequency of payment.....	16	16	2	1	1	-	1	-	4	7	1	-
Real estate taxes not included in payment.....	4,218	4,156	348	610	407	203	55	103	707	1,997	336	62
Monthly.....	2,808	2,765	310	356	225	131	32	84	656	1,106	221	43
Quarterly.....	91	91	1	20	12	8	14	3	7	40	6	-
Semiannual.....	122	117	1	20	14	6	5	1	3	78	14	5
Annual.....	1,060	1,050	10	188	136	52	4	12	31	713	92	10
Other.....	80	79	22	13	11	2	-	3	2	38	1	1
Not reporting frequency of payment.....	57	54	4	13	9	4	-	8	8	27	2	3
Not reporting tax payment requirements.....	195	185	14	25	15	10	4	-	35	88	19	10
Monthly.....	124	116	13	16	10	6	3	-	32	45	7	8
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	11	11	-	4	3	1	-	-	-	5	2	-
Annual.....	47	45	-	4	2	2	-	-	2	29	10	2
Other.....	2	2	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	11	11	-	1	-	1	1	-	1	8	-	-
No principal payments required.....	590	578	27	107	77	30	8	6	27	364	39	12
Monthly.....	196	192	21	31	19	12	3	4	22	100	11	4
Quarterly.....	20	19	-	8	6	2	-	-	-	10	1	1
Semiannual.....	37	36	1	9	7	2	1	1	-	22	2	1
Annual.....	313	309	4	55	42	13	4	1	4	217	24	4
Other.....	4	4	1	-	-	-	-	-	-	3	-	-
Not reporting frequency of payment.....	20	18	-	4	3	1	-	-	1	12	1	2
Not reporting principal payment requirements.....	455	276	37	34	22	12	2	2	37	143	21	179
Monthly.....	119	100	21	7	3	4	2	1	21	37	11	19
Quarterly.....	3	3	-	2	1	1	-	-	-	1	-	-
Semiannual.....	10	8	-	1	1	-	-	-	1	6	-	2
Annual.....	79	68	1	11	6	5	-	-	3	47	6	11
Other.....	4	3	1	-	-	-	-	-	-	2	-	1
Not reporting frequency of payment.....	240	94	14	18	11	2	-	1	12	50	4	146
No regular payments required.....	449	437	-	56	43	13	1	3	2	360	15	12

HOUSING—NONFARM MORTGAGES

Table C-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	5,444	675	3,571	463	785	Reporting interest rate.....	6,140	795	4,026	550	769
Under \$500	2,417	170	1,608	249	390	Under 4.0%.....	40	4	28	1	7
\$500 to \$999	1,341	114	967	101	159	4.0% to 4.4%.....	171	85	104	10	22
\$1,000 to \$1,499	658	90	444	50	74	4.4% to 4.8%.....	1,109	264	738	30	77
\$1,500 to \$1,999	355	74	221	22	38	4.8% to 5.2%.....	8	8	275	26	43
\$2,000 to \$2,499	232	54	132	17	29	5.2% to 5.6%.....	474	129	6	-	-
						5.6% to 6.0%.....	8	19	25	8	5
\$2,500 to \$2,999	136	47	68	5	16	6.0% to 6.4%.....	52	-	-	-	-
\$3,000 to \$3,999	158	59	76	11	12	6.4% to 6.8%.....	-	-	-	-	-
\$4,000 to \$4,999	70	39	24	3	4	6.8% to 7.2%.....	1,854	198	1,249	186	286
\$5,000 to \$5,999	45	23	15	3	4	7.2% to 7.6%.....	5	1	4	-	-
\$6,000 to \$7,499	15	2	9	1	3	7.6% to 8.0%.....	15	1	6	1	7
						8.0% and over.....	11	-	5	1	5
\$7,500 to \$9,999	11	3	4	-	4	(Average interest rate....(percent)....	201	28	128	29	21
\$10,000 to \$14,999	3	-	2	1	-		8	-	-	-	-
\$15,000 to \$19,999	-	-	-	-	-		-	-	-	2	1
\$20,000 and over	3	-	1	-	2		2,194	121	1,457	261	355
							6.35	5.56	6.36	6.86	6.70

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	3,830	3,423	544	2,761	118	407
Total first mortgage outstanding debt..... (dollars)	3,588,200	3,288,900	899,700	2,229,700	109,500	299,800
Total annual mortgage payment..... (dollars)	748,612	712,481	141,741	550,084	20,656	36,381
Average first mortgage outstanding debt..... (dollars)	924	946	1,654	808	928	735
Average value of property..... (dollars)	1,961	1,985	2,963	1,796	1,942	1,745
Average annual estimated rental value..... (dollars)	202	204	289	189	190	183
Average annual mortgage payment..... (dollars)	196	208	261	199	175	89
Percent which annual mortgage payment represents of—						
First mortgage debt	21.2	22.0	15.8	24.7	18.9	12.1
Value of property	10.0	10.5	8.8	11.1	9.0	5.1
Estimated annual rental value	96.7	101.8	90.2	105.7	92.3	48.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,775	2,638	493	2,056	89	137
Average first mortgage outstanding debt..... (dollars)	998	1,004	1,788	825	-	775
Average value of property..... (dollars)	1,993	2,017	3,083	1,755	-	1,580
Average annual estimated rental value..... (dollars)	207	209	301	187	-	173
Average annual mortgage payment..... (dollars)	211	214	272	208	-	141
Percent which annual mortgage payment represents of—						
First mortgage debt	21.2	21.4	15.6	24.5	-	18.2
Value of property	10.6	10.6	8.8	11.5	-	9.2
Estimated annual rental value	101.7	102.6	90.2	108.1	-	81.6
Monthly mortgage payment—						
Under \$10	711	627	92	504	31	84
\$10 to \$14	803	773	91	655	27	30
\$15 to \$19	415	407	79	321	7	8
\$20 to \$24	271	265	64	190	11	6
\$25 to \$29	254	248	56	188	4	6
\$30 to \$34	168	166	59	105	2	2
\$35 to \$39	66	66	28	37	1	-
\$40 to \$44	46	46	18	29	4	-
\$45 to \$49	12	12	2	9	1	-
\$50 to \$54	15	15	5	9	1	-
\$55 to \$59	14	13	4	9	-	1
\$60 to \$64	-	-	-	-	-	-
\$65 to \$69	-	-	-	-	-	-
\$70 to \$74	-	-	-	-	-	-
\$75 to \$79	-	-	-	-	-	-
\$80 to \$84	-	-	-	-	-	-
\$85 to \$89	-	-	-	-	-	-
\$90 to \$94	-	-	-	-	-	-
\$95 to \$99	-	-	-	-	-	-
\$100 and over	-	-	-	-	-	-
Average monthly mortgage payment..... (dollars)	17.57	17.87	22.64	16.84	-	11.76
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,055	785	51	705	29	270
Average first mortgage outstanding debt..... (dollars)	748	753	-	756	-	715
Average value of property..... (dollars)	1,877	1,884	-	1,916	-	1,854
Average annual estimated rental value..... (dollars)	189	189	-	198	-	188
Average annual mortgage payment..... (dollars)	155	187	-	191	-	63
Percent which annual mortgage payment represents of—						
First mortgage debt	20.9	24.9	-	25.2	-	8.8
Value of property	8.3	9.9	-	10.0	-	3.4
Estimated annual rental value	82.3	98.9	-	99.0	-	38.5

Table D-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF BIRMINGHAM: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	73,681	71,798	21,324	29.7	50,474	1,788	95	20,542	10,819	50.2	10,223
1930: Private families reporting tenure.....	-	63,256	21,576	34.1	41,680	-	-	-	-	-	-
1920: All families reporting tenure.....	-	41,332	11,632	28.1	29,700	-	-	11,802	4,821	42.7	6,481
Dwelling units: 1940.....	73,681	71,798	21,324	29.7	50,474	1,788	95	20,542	10,819	50.2	10,223
COLOR OF OCCUPANTS											
White.....	-	42,321	16,886	39.9	25,435	-	-	16,288	8,515	52.3	7,773
Nonwhite.....	-	29,477	4,438	15.1	25,039	-	-	4,254	1,804	42.4	2,450
TYPE OF STRUCTURE											
1-family.....	38,531	37,475	18,087	48.3	19,389	983	72	17,515	8,859	50.6	8,556
Other.....	35,150	34,322	3,237	9.4	31,085	805	23	8,027	1,460	48.2	1,567
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	38,187	37,241	17,938	48.2	19,309	886	50	17,472	8,845	50.6	8,627
Under \$5.....	870	813	201	24.7	612	56	1	191	31	16.2	160
\$5 to \$9.....	8,277	6,015	1,184	19.7	4,831	244	18	1,128	338	30.1	785
\$10 to \$14.....	8,842	6,727	1,990	29.6	4,737	106	9	1,920	827	43.1	1,093
\$15 to \$19.....	5,148	5,079	2,345	46.2	2,733	87	2	2,292	1,110	48.4	1,132
\$20 to \$24.....	4,634	4,544	2,535	55.8	2,009	84	6	2,486	1,283	51.6	1,203
\$25 to \$29.....	4,661	4,568	2,820	61.7	1,748	88	5	2,765	1,477	53.4	1,288
\$30 to \$39.....	5,172	5,037	3,390	67.3	1,647	124	11	3,300	1,867	56.6	1,433
\$40 to \$49.....	2,316	2,287	1,654	73.9	593	75	4	1,627	966	59.4	661
\$50 to \$59.....	1,002	979	765	78.1	214	21	2	743	441	59.4	302
\$60 to \$74.....	582	568	465	81.9	103	14	-	452	235	52.0	217
\$75 to \$99.....	382	375	305	81.3	70	7	-	300	153	51.0	147
\$100 and over.....	301	299	277	92.6	22	-	2	273	117	42.9	156
Median monthly rent.....(dollars).....	19.46	19.49	25.76	-	18.95	17.26	-	25.81	27.32	-	24.04

Table D-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF BIRMINGHAM: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	10,319	9,056	502	699	957	1,149	1,141	1,852	1,075	643	488	238	194	70	38	10	1,263
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	9,947	8,695	467	673	924	1,112	1,097	1,783	1,028	620	466	230	188	64	36	7	1,252
Average interest rate.....(%).....	5.50	5.50	5.60	5.58	5.66	5.61	5.52	5.48	5.46	5.36	5.43	5.20	5.18	-	-	-	5.49
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	10,092	8,851	488	689	938	1,129	1,115	1,807	1,036	629	480	233	190	70	38	9	1,241
Building and loan association.....	1,227	1,074	85	125	160	195	188	205	94	86	21	7	6	2	-	-	153
Commercial bank.....	230	201	13	11	21	24	25	44	24	12	13	6	3	2	3	-	29
Savings bank.....	409	359	11	34	55	51	52	69	30	21	14	7	10	-	3	2	50
Life insurance company.....	1,472	1,339	4	17	30	69	101	288	249	185	176	94	71	30	20	5	138
Mortgage company.....	1,702	1,482	41	72	141	188	223	345	207	110	85	27	26	11	5	1	220
Home Owners' Loan Corporation.....	3,182	2,739	176	240	315	358	374	553	287	178	113	68	50	13	3	1	443
Individual.....	1,163	1,016	119	189	140	162	122	174	69	36	24	12	12	4	3	-	147
Other.....	707	641	39	51	76	62	80	119	76	51	34	12	12	8	1	-	66
Reporting debt and value.....	9,924	8,697	479	675	906	1,111	1,103	1,779	1,044	616	462	229	189	67	37	-	1,227
JUNIOR MORTGAGE																	
First mortgage only.....	7,957	6,957	410	563	784	939	922	1,400	779	417	323	174	153	58	35	-	1,000
First and junior mortgage.....	168	134	7	12	7	27	21	33	6	6	4	3	3	4	1	-	34
With 1st mtg.; not rptg. on junior.....	1,799	1,606	62	100	115	145	160	346	259	193	135	52	33	5	1	-	193
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,788	2,485	456	509	433	366	259	279	119	39	16	4	4	1	-	-	303
\$1,000 to \$1,499.....	1,694	1,475	28	139	320	356	245	252	75	52	34	6	2	1	-	-	219
\$1,500 to \$1,999.....	1,509	1,283	-	27	132	321	274	331	116	43	26	12	-	1	-	-	226
\$2,000 to \$2,499.....	1,261	1,083	-	-	21	87	249	384	190	89	42	12	7	1	1	-	178
\$2,500 to \$2,999.....	756	652	-	-	-	11	68	305	142	70	40	13	2	1	-	-	104
\$3,000 to \$3,999.....	977	860	-	-	-	-	8	213	313	155	103	37	25	5	1	-	117
\$4,000 to \$4,999.....	470	419	-	-	-	-	-	15	86	131	99	46	33	6	8	-	51
\$5,000 to \$5,999.....	213	205	-	-	-	-	-	-	37	76	45	33	7	4	3	-	13
\$6,000 to \$7,499.....	143	131	-	-	-	-	-	-	-	26	46	39	17	3	-	-	12
\$7,500 to \$9,999.....	67	64	-	-	-	-	-	-	-	-	-	8	38	11	7	-	3
\$10,000 to \$14,999.....	29	29	-	-	-	-	-	-	-	-	-	-	6	15	8	-	-
\$15,000 to \$19,999.....	7	7	-	-	-	-	-	-	-	-	-	-	-	1	6	-	-
\$20,000 and over.....	5	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	34,006	30,040	317	746	1,461	2,274	2,816	5,805	4,404	3,147	2,949	1,878	2,058	1,056	1,129	-	3,966
Average value.....(dollars).....	3,427	3,454	661	1,106	1,612	2,047	2,553	3,263	4,218	5,109	6,383	8,202	10,887	-	-	-	3,232
Debt on first and jr. mtgs.(thous.).....	18,884	16,668	207	479	865	1,326	1,620	3,354	2,512	1,773	1,598	1,000	1,045	471	417	-	2,216
Percent of value of property.....	55.5	55.5	65.4	59.2	58.3	57.5	57.8	57.0	56.3	54.2	53.2	50.8	-	-	-	-	55.9
Average debt.....(dollars).....	1,903	1,917	433	710	955	1,194	1,469	1,885	2,406	2,877	3,460	4,367	5,581	-	-	-	1,806
Debt on first mtgs.....(thousands).....	18,747	16,561	206	475	862	1,312	1,612	3,328	2,508	1,765	1,593	1,000	1,042	457	402	-	2,187
Percent of value of property.....	55.1	55.1	64.9	58.6	59.0	57.7	57.3	57.3	57.0	56.1	54.0	53.2	50.6	-	-	-	55.1
Average debt.....(dollars).....	1,889	1,904	429	703	951	1,181	1,462	1,871	2,402	2,865	3,448	4,356	5,512	-	-	-	1,782

HOUSING—NONFARM MORTGAGES

Table D-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF BIRMINGHAM: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	10,319	10,092	1,227	639	230	409	1,472	1,702	3,182	1,163	707	227
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	9,947	9,837	1,189	615	218	397	1,425	1,658	3,182	1,090	678	110
Average interest rate (percent)	5.50	5.50	6.25	6.01	5.92	6.07	5.73	6.04	4.50	6.05	5.73	5.61
Reporting debt and value	9,924	9,750	1,189	611	222	389	1,435	1,654	3,044	1,186	681	174
Percent distribution	-	100.0	12.2	6.3	2.3	4.0	14.7	17.0	31.2	11.7	7.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	9,924	9,750	1,189	611	222	389	1,435	1,654	3,044	1,186	681	174
First mortgage only	7,957	7,821	1,008	497	177	320	1,074	1,258	2,520	946	518	136
First and junior mortgage	168	159	26	14	6	8	21	27	35	20	16	9
With first mortgage; not reporting on junior mortgage	1,799	1,770	155	100	39	61	340	369	489	170	147	29
1-family properties	8,697	8,545	1,036	533	193	340	1,307	1,434	2,630	989	616	152
First mortgage only	6,957	6,840	881	440	155	284	978	1,073	2,173	829	466	117
First and junior mortgage	134	126	22	10	4	6	17	22	25	16	14	8
With first mortgage; not reporting on junior mortgage	1,606	1,579	133	83	33	50	312	339	432	144	136	27
2- to 4-family properties	1,227	1,205	153	78	29	49	128	220	414	147	65	22
First mortgage only	1,000	981	127	57	21	36	96	185	347	117	52	19
First and junior mortgage	34	33	4	4	2	2	4	5	10	4	2	1
With first mortgage; not reporting on junior mortgage	193	191	22	17	6	11	28	30	57	26	11	2
RELATION OF DEBT TO VALUE												
1- to 4-family properties	9,924	9,750	1,189	611	222	389	1,435	1,654	3,044	1,186	681	174
Value of property (dollars)	84,005,700	83,442,600	3,030,200	2,149,300	796,300	1,353,000	7,715,000	5,733,200	9,589,300	2,992,800	2,231,800	563,100
Average value (dollars)	3,427	3,430	2,549	3,518	3,587	3,478	5,377	3,466	3,180	2,635	3,277	3,236
Debt on first and junior mortgages (dollars)	18,864,000	18,568,200	1,542,300	1,043,700	388,700	660,000	4,357,900	3,244,200	5,555,600	1,549,000	1,275,500	315,800
Percent of value of property	55.5	55.5	50.9	48.6	48.2	48.8	56.5	56.6	57.9	51.8	57.2	56.1
Average debt (dollars)	1,903	1,904	1,297	1,708	1,728	1,697	3,037	1,961	1,825	1,364	1,073	1,815
Debt on first mortgages (dollars)	18,747,400	18,438,200	1,525,500	1,033,100	380,700	652,400	4,315,200	3,224,600	5,539,400	1,538,600	1,261,800	309,200
Percent distribution	-	100.0	8.3	5.6	2.1	3.5	23.4	17.5	30.0	5.3	8.8	-
Percent of value of property	55.1	55.1	50.3	48.1	47.8	48.2	55.9	56.2	57.8	51.4	56.5	54.9
Average debt (dollars)	1,889	1,891	1,283	1,691	1,715	1,677	3,007	1,950	1,820	1,354	1,053	1,777
2-family properties	8,697	8,545	1,036	533	193	340	1,307	1,434	2,630	989	616	152
Value of property (dollars)	80,039,500	79,536,800	2,639,600	1,889,200	714,700	1,174,500	7,067,700	5,049,000	8,260,300	2,592,100	2,038,900	502,700
Average value (dollars)	3,454	3,457	2,548	3,544	3,703	3,454	5,408	3,521	3,141	2,621	3,310	3,307
Debt on first and junior mortgages (dollars)	16,567,900	16,388,400	1,387,400	910,300	336,400	573,900	4,014,700	2,838,400	4,775,300	1,345,200	1,172,100	279,500
Percent of value of property	55.5	55.5	50.7	48.2	47.1	48.9	56.8	56.1	57.8	51.9	57.5	55.6
Average debt (dollars)	1,917	1,918	1,291	1,708	1,743	1,688	3,072	1,976	1,816	1,360	1,093	1,839
Debt on first mortgages (dollars)	16,560,900	16,287,500	1,324,100	902,000	334,600	567,400	3,977,200	2,819,400	4,765,600	1,338,900	1,160,400	273,400
Percent of value of property	55.1	55.1	50.2	47.7	46.8	48.3	56.3	55.8	57.7	51.6	56.9	54.4
Average debt (dollars)	1,904	1,906	1,278	1,692	1,734	1,669	3,043	1,966	1,812	1,354	1,084	1,799
2- to 4-family properties	1,227	1,205	153	78	29	49	128	220	414	147	65	22
Value of property (dollars)	3,966,200	3,905,800	390,600	260,100	81,600	178,500	648,300	684,200	1,329,000	400,700	192,900	60,400
Average value (dollars)	3,232	3,241	2,553	-	-	-	5,065	3,110	3,210	2,726	-	-
Debt on first and junior mortgages (dollars)	2,216,100	2,179,800	204,900	133,400	47,300	86,100	343,200	410,800	780,300	203,800	103,400	36,300
Percent of value of property	55.9	55.8	52.5	-	-	-	52.9	60.0	58.7	50.9	-	-
Average debt (dollars)	1,806	1,809	1,339	-	-	-	2,661	1,867	1,885	1,386	-	-
Debt on first mortgages (dollars)	2,186,500	2,150,700	201,400	131,100	46,100	85,000	338,000	405,200	773,800	199,800	101,400	35,800
Percent of value of property	55.1	55.1	51.6	-	-	-	52.1	59.2	58.2	49.9	-	-
Average debt (dollars)	1,782	1,785	1,316	-	-	-	2,641	1,842	1,869	1,359	-	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF BIRMINGHAM: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	9,056	8,851	1,074	560	201	359	1,389	1,482	2,739	1,016	641	205
RACE OF OCCUPANTS												
White	7,397	7,219	745	488	171	312	1,324	1,345	1,997	774	551	178
Negro	1,644	1,617	328	76	30	46	14	136	735	239	89	27
Other nonwhite	15	15	1	1	-	1	1	1	7	3	1	-
YEAR BUILT												
Reporting year built	8,860	8,661	1,048	555	198	357	1,329	1,439	2,665	999	625	199
1930 to 1940	1,065	1,040	141	65	25	40	209	192	220	102	111	25
1920 to 1929	4,970	4,871	525	288	94	194	901	928	1,418	457	354	99
1910 to 1919	1,629	1,589	208	108	53	55	148	189	600	246	90	40
1900 to 1909	982	952	143	79	21	58	57	111	341	164	57	30
1880 to 1899	210	205	29	15	5	10	12	19	87	30	13	5
1879 or earlier	4	4	2	-	-	-	2	-	-	-	-	-

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF BIRMINGHAM: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	9,056	8,851	1,074	560	201	359	1,339	1,482	2,739	1,016	641	205
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	8,705	8,553	1,036	534	193	341	1,311	1,435	2,632	989	616	132
Under \$500	948	929	159	83	38	45	43	109	257	193	85	19
\$500 to \$999	1,559	1,533	286	113	32	81	82	207	433	253	109	26
\$1,000 to \$1,499	1,479	1,454	220	88	22	66	110	247	509	190	90	25
\$1,500 to \$1,999	1,284	1,261	177	80	33	47	140	238	409	128	89	23
\$2,000 to \$2,499	1,080	1,053	86	71	22	49	189	203	349	90	65	27
\$2,500 to \$2,999	646	635	38	26	9	17	154	142	197	42	36	11
\$3,000 to \$3,999	852	845	47	34	18	16	249	163	226	55	71	7
\$4,000 to \$4,999	417	409	19	17	10	7	152	70	96	12	43	8
\$5,000 to \$5,999	202	200	-	11	7	4	85	28	43	17	16	2
\$6,000 to \$7,499	133	131	3	4	-	4	63	18	34	4	5	2
\$7,500 to \$9,999	65	63	1	4	1	3	25	4	20	2	7	2
\$10,000 to \$14,999	28	28	-	2	1	1	11	5	8	2	-	-
\$15,000 to \$19,999	8	8	-	-	-	-	6	1	-	1	-	-
\$20,000 and over	4	4	-	1	-	1	2	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	8,695	8,600	1,036	538	191	347	1,292	1,438	2,739	945	612	95
Under 4.0%	26	26	8	1	-	1	2	1	-	8	6	-
4.0%	85	83	9	5	2	3	13	13	-	30	13	2
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	2,921	2,904	24	11	5	6	44	26	2,739	5	55	17
4.6% to 4.9%	1	1	-	-	-	-	-	1	-	-	-	-
5.0%	920	902	95	92	41	51	283	170	-	112	150	18
5.1% to 5.4%	5	4	-	-	-	-	1	2	-	1	-	1
5.5%	255	251	26	22	11	11	125	48	-	6	24	4
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-	-
6.0%	3,575	3,534	596	307	107	200	758	955	-	622	295	41
6.1% to 6.4%	2	2	-	1	-	1	1	-	-	-	-	-
6.5%	79	78	8	6	1	5	20	33	-	8	3	1
6.6% to 6.9%	3	3	-	-	-	-	-	1	-	1	1	-
7.0%	337	331	110	44	9	35	20	88	-	43	26	6
7.1% to 7.4%	9	9	5	1	-	1	1	1	-	-	-	-
7.5%	9	9	1	1	-	1	-	1	-	1	-	-
7.6% to 7.9%	3	3	3	-	-	-	-	-	-	-	-	-
8.0% and over	465	460	146	47	15	32	25	96	-	107	37	5
Average interest rate (percent)	5.50	5.50	6.24	6.03	5.92	6.10	5.72	6.03	4.50	6.05	5.70	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	8,540	8,428	1,032	532	188	344	1,290	1,428	2,641	908	602	112
Real estate taxes included in payment	2,258	2,225	224	145	49	96	417	504	656	113	166	33
Monthly	2,158	2,126	213	141	47	94	395	481	637	102	157	32
Quarterly	3	3	-	-	-	-	-	3	-	-	-	-
Semiannual	29	29	1	1	-	1	11	13	-	-	2	-
Annual	12	11	-	1	-	1	-	2	-	6	2	1
Other	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	54	54	10	2	2	-	11	5	18	3	5	-
Real estate taxes not included in payment	6,182	6,105	790	383	139	244	862	912	1,951	778	429	77
Monthly	5,583	5,520	748	380	115	215	709	781	1,888	683	381	63
Quarterly	91	87	6	6	1	5	23	25	4	13	5	4
Semiannual	252	250	5	30	16	14	94	70	-	38	13	2
Annual	81	80	8	12	6	6	16	10	1	22	11	1
Other	13	13	1	-	-	-	1	3	2	4	2	-
Not reporting frequency of payment	162	155	22	5	1	4	14	23	56	18	17	7
Not reporting tax payment requirements	100	98	18	4	-	4	11	12	34	12	7	2
Monthly	90	88	17	3	-	3	8	10	31	12	7	2
Quarterly	1	1	-	-	-	-	1	-	-	-	-	-
Semiannual	4	4	-	1	-	1	1	2	-	-	-	-
Annual	1	1	-	-	-	-	-	-	1	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	4	4	1	-	-	-	1	-	2	-	-	-
No principal payments required	264	258	31	18	6	12	33	31	54	64	27	6
Monthly	190	185	28	9	3	6	17	21	52	39	20	5
Quarterly	7	7	-	-	-	-	2	2	-	2	1	-
Semiannual	40	40	2	6	2	4	12	5	-	14	1	-
Annual	19	19	1	3	1	2	2	-	-	8	5	-
Other	1	1	-	-	-	-	-	1	-	-	-	-
Not reporting frequency of payment	7	6	-	-	-	-	-	2	2	2	-	1
Not reporting principal payment requirements	203	117	9	8	6	2	14	18	44	19	5	86
Monthly	99	80	8	3	1	2	8	13	33	12	3	19
Quarterly	3	3	-	2	2	-	-	1	-	-	-	-
Semiannual	3	2	-	1	1	-	-	1	-	-	-	1
Annual	6	5	1	-	-	-	-	1	-	2	1	1
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	91	26	-	2	2	-	6	2	11	4	1	65
No regular payments required	49	48	2	2	1	1	2	5	-	30	7	1

Table D-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF BIRMINGHAM: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	8,705	2,166	5,989	258	292	Reporting interest rate	8,695	2,195	6,018	248	284
Under \$500	948	117	716	64	51	Under 4.0%	26	7	18	1	-
\$500 to \$999	1,559	220	1,248	48	49	4.0%	85	16	59	7	3
\$1,000 to \$1,499	1,479	301	1,094	37	47	4.1% to 4.4%	-	-	-	-	-
\$1,500 to \$1,999	1,284	306	915	30	33	4.5%	2,921	758	2,018	60	85
\$2,000 to \$2,499	1,080	324	689	28	39	4.6% to 4.9%	1	-	1	-	-
						5.0%	920	287	591	20	22
\$2,500 to \$2,999	646	224	393	6	23	5.1%	5	1	4	-	-
\$3,000 to \$3,999	852	345	467	20	20	5.5%	255	82	157	8	8
\$4,000 to \$4,999	417	197	202	4	14	5.6% to 5.9%	-	-	-	-	-
\$5,000 to \$5,999	202	74	116	8	4	6.0%	3,575	885	2,496	102	92
\$6,000 to \$7,499	133	40	81	6	6	6.1% to 6.4%	2	1	1	-	-
						6.5%	79	20	56	2	1
\$7,500 to \$9,999	65	12	46	2	5	6.6% to 6.9%	3	-	3	-	-
\$10,000 to \$14,999	28	6	19	2	1	7.0%	337	75	239	15	8
\$15,000 to \$19,999	8	-	5	3	-	7.1% to 7.4%	9	3	6	-	-
\$20,000 and over	4	-	3	-	1	7.5%	9	3	4	1	1
						7.6% to 7.9%	3	-	3	-	-
						8.0% and over	465	57	362	32	14
						Average interest rate __ (percent)	5.50	5.41	5.54	5.83	5.50

Table D-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF BIRMINGHAM: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged - properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	7,534	7,313	1,914	5,324	75	221
Total first mortgage outstanding debt (dollars)	14,544,300	14,155,300	4,644,800	9,372,600	137,900	389,000
Total annual mortgage payment (dollars)	2,285,406	2,246,826	658,219	1,568,011	22,596	36,580
Average first mortgage outstanding debt (dollars)	1,930	1,936	2,427	1,760	-	1,760
Average value of property (dollars)	3,433	3,418	3,721	3,308	-	3,938
Average annual estimated rental value (dollars)	347	347	378	336	-	341
Average annual mortgage payment (dollars)	303	308	344	295	-	166
Percent which annual mortgage payment represents of—						
First mortgage debt	15.7	15.9	14.2	16.7	-	9.4
Value of property	8.8	9.0	9.2	8.9	-	4.2
Estimated annual rental value	87.5	88.7	91.0	87.8	-	48.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	7,098	6,988	1,885	4,983	70	160
Average first mortgage outstanding debt (dollars)	1,890	1,904	2,423	1,709	-	1,253
Average value of property (dollars)	3,255	3,270	3,673	3,117	-	2,565
Average annual estimated rental value (dollars)	334	336	375	321	-	257
Average annual mortgage payment (dollars)	300	303	343	288	-	159
Percent which annual mortgage payment represents of—						
First mortgage debt	15.9	15.9	14.2	16.8	-	12.7
Value of property	9.2	9.3	9.3	9.2	-	6.2
Estimated annual rental value	89.7	90.2	91.7	89.6	-	61.7
Monthly mortgage payment—						
Under \$10	547	471	58	406	7	76
\$10 to \$14	1,094	1,063	178	875	10	31
\$15 to \$19	1,274	1,256	246	1,000	10	19
\$20 to \$24	1,237	1,220	347	862	11	17
\$25 to \$29	1,009	1,005	323	673	9	4
\$30 to \$39	1,081	1,073	400	661	12	8
\$40 to \$49	472	469	199	262	8	3
\$50 to \$59	223	221	83	136	2	2
\$60 to \$74	89	89	36	53	-	-
\$75 to \$99	39	39	8	31	-	-
\$100 and over	33	32	7	24	1	1
Average monthly mortgage payment (dollars)	24.98	25.25	28.61	23.99	-	13.23
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	436	375	29	341	5	61
Average first mortgage outstanding debt (dollars)	2,597	2,517	-	2,507	-	-
Average value of property (dollars)	6,339	6,144	-	6,108	-	-
Average annual estimated rental value (dollars)	548	546	-	543	-	-
Average annual mortgage payment (dollars)	361	390	-	391	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	13.9	15.5	-	15.6	-	-
Value of property	5.7	6.3	-	6.4	-	-
Estimated annual rental value	65.9	71.5	-	72.1	-	-

Table E-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE BIRMINGHAM METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	107,465	104,792	34,051	32.5	70,741	2,526	147	32,785	16,222	49.5	16,563
Urban	86,532	84,415	26,178	31.0	58,237	2,016	101	25,294	13,134	51.9	12,160
Rural-nonfarm	20,933	20,377	7,873	38.6	12,504	510	46	7,491	3,088	41.2	4,403
COLOR OF OCCUPANTS											
White	-	60,717	25,753	42.4	34,964	-	-	24,813	12,819	51.7	11,994
Nonwhite	-	44,075	8,298	18.8	35,777	-	-	7,972	3,408	42.7	4,569
TYPE OF STRUCTURE											
1-family	64,577	62,938	29,920	47.5	33,018	1,517	122	28,927	14,432	49.9	14,495
Other	42,888	41,854	4,131	9.9	37,723	1,009	25	3,858	1,790	46.4	2,068
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	64,011	62,523	29,684	47.5	32,839	1,381	107	28,851	14,406	49.9	14,445
Under \$5	3,833	3,679	1,214	33.0	2,465	138	15	1,126	146	13.0	980
\$5 to \$9	14,927	14,437	3,388	23.1	11,049	464	26	3,183	1,004	31.5	2,179
\$10 to \$14	11,880	11,726	4,110	35.1	7,616	144	10	3,959	1,827	46.1	2,132
\$15 to \$19	7,886	7,791	3,909	50.2	3,882	88	7	3,819	1,916	50.2	1,903
\$20 to \$24	6,842	6,222	3,689	59.3	2,533	107	13	3,608	1,849	51.2	1,759
\$25 to \$29	5,798	5,686	3,652	64.2	2,034	103	9	3,582	1,949	54.4	1,633
\$30 to \$39	6,466	6,300	4,373	69.4	1,927	153	13	4,271	2,463	57.7	1,808
\$40 to \$49	3,066	2,974	2,254	75.8	720	87	5	2,219	1,393	62.8	826
\$50 to \$59	1,557	1,510	1,231	81.5	279	44	3	1,201	793	66.0	408
\$60 to \$74	1,070	1,035	861	85.1	154	34	1	867	534	61.6	333
\$75 to \$99	754	733	635	86.6	98	19	2	625	350	56.0	275
\$100 and over	432	430	398	92.6	32	-	2	391	182	46.5	209
Median monthly rent (dollars)	15.37	15.41	22.58	-	11.87	12.57	15.57	22.74	25.68	-	19.58

Table E-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE BIRMINGHAM METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	
Mortgaged properties	16,222	14,715	1,404	1,451	1,730	1,712	1,563	2,432	1,491	952	836	496	344	136	95	1,507
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate	15,489	18,994	1,263	1,372	1,633	1,643	1,499	2,386	1,427	921	801	483	386	127	92	1,495
Average interest rate (%)	5.45	5.45	5.57	5.49	5.58	5.57	5.51	5.45	5.40	5.29	5.28	5.14	5.13	5.14	-	5.46
HOLDER OF FIRST MORTGAGE																
Reporting holder	15,878	14,396	1,360	1,421	1,703	1,678	1,530	2,434	1,447	933	824	469	338	135	93	1,482
Building and loan association	1,858	1,651	166	211	258	267	201	285	140	57	43	15	12	3	2	197
Commercial bank	374	342	31	30	37	37	32	65	40	21	19	15	12	5	5	32
Savings bank	611	547	34	59	72	84	66	98	40	30	26	19	12	-	5	64
Life insurance company	2,064	1,917	7	22	40	77	113	347	325	252	283	204	131	62	49	147
Mortgage company	2,413	2,166	100	131	223	245	269	414	268	172	170	75	56	25	17	247
Home Owners' Loan Corporation	4,794	4,268	448	482	528	514	492	748	396	262	180	111	77	19	9	526
Individual	2,142	1,959	452	307	280	251	173	243	107	53	40	20	19	10	4	183
Other	1,622	1,536	122	179	269	203	184	234	131	86	63	29	22	11	2	86
Reporting debt and value	15,294	18,832	1,209	1,339	1,585	1,623	1,499	2,378	1,444	921	802	479	330	129	94	1,462
JUNIOR MORTGAGE																
First mortgage only	12,142	10,968	951	1,101	1,337	1,364	1,267	1,888	1,061	660	570	345	243	100	76	1,159
First and junior mortgage	246	207	8	13	10	51	89	45	16	19	15	7	8	4	1	39
With 1st mtg.; not rptg. on junior	2,906	2,642	250	225	238	228	203	445	347	242	216	127	79	25	17	264
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000	4,913	4,522	1,161	1,065	779	563	363	364	143	46	22	5	8	2	1	396
\$1,000 to \$1,499	2,520	2,256	48	237	357	491	341	360	100	64	41	12	4	1	-	264
\$1,500 to \$1,999	2,041	1,778	-	37	219	434	352	455	156	66	35	18	1	1	4	263
\$2,000 to \$2,499	1,697	1,494	-	-	30	120	344	520	263	114	69	23	9	1	1	203
\$2,500 to \$2,999	1,006	892	-	-	-	15	88	394	209	98	60	21	5	2	-	114
\$3,000 to \$3,999	1,358	1,229	-	-	-	-	11	265	444	243	159	63	35	7	2	129
\$4,000 to \$4,999	782	723	-	-	-	-	-	20	125	233	188	99	44	10	4	59
\$5,000 to \$5,999	445	430	-	-	-	-	-	-	4	56	183	113	56	13	5	15
\$6,000 to \$7,499	274	261	-	-	-	-	-	-	1	45	109	73	24	9	-	13
\$7,500 to \$9,999	138	133	-	-	-	-	-	-	-	-	-	16	80	25	12	5
\$10,000 to \$14,999	84	84	-	-	-	-	-	-	-	-	-	-	15	41	28	-
\$15,000 to \$19,999	22	22	-	-	-	-	-	-	-	-	-	-	-	2	20	-
\$20,000 and over	9	8	-	-	-	-	-	-	-	-	-	-	-	-	8	1
RELATION OF DEBT TO VALUE																
Value of property (thousands)	58,627	48,017	772	1,475	2,554	3,325	3,823	7,735	6,120	4,737	5,136	3,892	3,646	2,044	2,751	4,611
Average value (dollars)	3,441	3,471	639	1,102	1,611	2,048	2,554	3,253	4,238	5,143	6,404	8,125	11,050	15,845	-	3,154
Debt on first & jr. mtgs. (thous.)	29,505	26,950	478	908	1,496	1,892	2,185	4,443	3,562	2,798	2,995	2,202	1,932	1,000	1,060	2,555
Percent of value of property	56.1	56.1	61.9	61.5	58.6	56.9	57.1	57.4	58.2	59.1	58.3	56.6	53.0	48.9	-	55.4
Average debt (dollars)	1,929	1,948	396	678	944	1,166	1,458	1,868	2,467	3,037	3,785	4,596	5,853	7,754	-	1,747
Debt on first mtgs. (thousands)	29,307	26,785	476	903	1,492	1,876	2,175	4,411	3,551	2,777	2,975	2,197	1,920	986	1,046	2,522
Percent of value of property	55.7	55.8	61.7	61.2	58.4	56.4	57.0	57.0	58.0	58.6	57.9	56.5	52.7	48.2	-	54.7
Average debt (dollars)	1,916	1,936	394	674	941	1,156	1,451	1,855	2,459	3,015	3,709	4,587	5,818	7,643	-	1,725

HOUSING—NONFARM MORTGAGES

Table E-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE BIRMINGHAM METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	16,222	15,878	1,858	985	374	611	2,064	2,413	4,794	2,142	1,522	344
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	15,489	15,338	1,776	940	357	583	1,996	2,329	4,794	1,971	1,532	151
Average interest rate (percent)	5.45	5.45	6.18	5.94	5.89	5.97	5.61	5.92	4.50	6.04	6.04	5.60
Reporting debt and value	15,294	15,032	1,767	939	361	578	2,005	2,313	4,460	2,047	1,501	262
Percent distribution	-	100.0	11.8	6.2	2.4	3.8	13.3	15.4	29.7	13.6	10.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	15,294	15,032	1,767	939	361	578	2,005	2,313	4,460	2,047	1,501	262
First mortgage only	12,142	11,938	1,462	727	283	444	1,458	1,753	3,655	1,644	1,239	204
First and junior mortgage	246	233	35	20	8	12	36	39	54	26	23	13
With first mortgage; not reporting on junior mortgage	2,906	2,861	270	192	70	122	511	521	751	377	239	45
1-family properties	13,832	13,595	1,572	844	329	515	1,864	2,067	3,965	1,866	1,417	237
First mortgage only	10,983	10,800	1,304	562	260	402	1,856	1,552	3,251	1,506	1,169	188
First and junior mortgage	207	195	30	16	6	10	32	32	44	20	21	12
With first mortgage; not reporting on junior mortgage	2,642	2,600	238	166	63	103	476	483	670	340	227	42
2- to 4-family properties	1,462	1,437	195	95	32	63	141	246	495	181	84	25
First mortgage only	1,159	1,138	158	65	23	42	102	201	404	138	70	21
First and junior mortgage	39	38	5	4	2	2	4	7	10	6	2	1
With first mortgage; not reporting on junior mortgage	264	261	32	26	7	19	35	38	81	37	12	3
RELATION OF DEBT TO VALUE												
1- to 4-family properties	15,294	15,032	1,767	939	361	578	2,005	2,313	4,460	2,047	1,501	262
Value of property (dollars)	52,627,300	51,837,500	4,550,300	3,359,800	1,384,700	1,975,100	12,206,400	8,858,700	13,715,800	4,711,600	4,435,400	789,800
Average value (dollars)	3,441	3,448	2,575	3,578	3,836	3,417	6,038	3,830	3,075	2,302	2,955	3,015
Debt on first and junior mortgages (dollars)	29,504,600	29,075,000	2,409,800	1,643,800	685,000	958,800	6,981,200	5,107,200	7,917,100	2,422,900	2,593,000	429,600
Percent of value of property	56.1	56.1	53.0	48.9	49.5	48.5	57.2	57.7	57.4	51.4	58.5	54.4
Average debt (dollars)	1,929	1,934	1,364	1,751	1,898	1,659	3,482	2,208	1,775	1,184	1,728	1,640
Debt on first mortgages (dollars)	29,306,800	28,885,100	2,384,100	1,625,400	678,400	947,000	6,923,200	5,077,200	7,887,900	2,410,100	2,577,200	421,700
Percent distribution	-	100.0	8.3	5.6	2.3	3.3	24.0	17.6	27.3	8.3	8.9	-
Percent of value of property	55.7	55.7	52.4	48.4	49.0	47.9	56.7	57.3	57.5	51.2	58.1	53.4
Average debt (dollars)	1,916	1,922	1,349	1,731	1,879	1,638	3,453	2,195	1,769	1,177	1,717	1,610
1-family properties	13,832	13,595	1,572	844	329	515	1,864	2,067	3,965	1,866	1,417	237
Value of property (dollars)	48,016,600	47,293,200	4,078,800	3,056,300	1,281,100	1,775,200	11,486,400	8,085,800	12,145,100	4,249,500	4,194,300	723,400
Average value (dollars)	3,471	3,479	2,593	3,621	3,894	3,447	6,162	3,912	3,063	2,277	2,960	3,052
Debt on first and junior mortgages (dollars)	26,950,100	26,560,500	2,159,500	1,486,000	623,700	862,300	6,590,500	4,655,300	7,017,100	2,189,600	2,462,400	389,600
Percent of value of property	56.1	56.2	53.0	48.6	48.7	48.6	57.4	57.6	57.8	51.5	58.7	53.9
Average debt (dollars)	1,948	1,954	1,374	1,761	1,896	1,674	3,536	2,252	1,770	1,173	1,738	1,644
Debt on first mortgages (dollars)	26,784,600	26,402,400	2,138,500	1,469,900	618,300	851,600	6,537,800	4,631,800	6,994,400	2,181,400	2,448,600	382,200
Percent of value of property	55.8	55.8	52.5	48.1	48.3	48.0	56.9	57.3	57.6	51.3	58.4	52.8
Average debt (dollars)	1,936	1,942	1,360	1,742	1,879	1,654	3,507	2,241	1,764	1,169	1,728	1,613
2- to 4-family properties	1,462	1,437	195	95	32	63	141	246	495	181	84	25
Value of property (dollars)	4,610,700	4,544,300	474,500	308,500	103,600	199,900	720,000	772,900	1,570,200	462,100	241,100	66,400
Average value (dollars)	3,154	3,162	2,433	-	-	-	5,106	3,142	3,172	2,553	-	-
Debt on first and junior mortgages (dollars)	2,554,500	2,514,500	250,300	157,800	61,300	96,500	390,500	451,900	900,000	233,300	130,600	40,000
Percent of value of property	55.4	55.3	52.8	-	-	-	54.3	58.5	57.3	50.5	-	-
Average debt (dollars)	1,747	1,750	1,284	-	-	-	2,770	1,837	1,818	1,289	-	-
Debt on first mortgages (dollars)	2,522,200	2,482,700	245,600	155,500	60,100	95,400	385,400	445,400	893,500	228,700	128,600	39,500
Percent of value of property	54.7	54.6	51.8	-	-	-	53.5	57.6	56.9	49.5	-	-
Average debt (dollars)	1,725	1,728	1,259	-	-	-	2,733	1,811	1,805	1,264	-	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE BIRMINGHAM METROPOLITAN DISTRICT: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	14,715	14,396	1,661	889	342	547	1,917	2,166	4,268	1,959	1,536	319
RACE OF OCCUPANTS												
White	11,517	11,256	1,198	768	291	477	1,893	1,948	2,954	1,416	1,079	261
Negro	3,179	3,121	462	120	51	69	23	217	1,303	540	456	58
Other nonwhite	19	19	1	1	-	1	1	1	11	3	1	-
YEAR BUILT												
Reporting year built	14,425	14,115	1,631	877	335	542	1,897	2,112	4,168	1,920	1,510	310
1930 to 1940	2,684	2,630	311	193	77	116	519	446	487	367	307	54
1920 to 1929	8,022	7,864	851	432	159	273	1,138	1,288	2,332	927	896	158
1910 to 1919	2,233	2,177	274	143	65	78	168	228	819	362	183	56
1900 to 1909	1,214	1,181	162	90	27	63	57	123	419	225	100	33
1880 to 1899	262	253	31	18	7	11	13	21	110	38	22	9
1879 or earlier	10	10	2	1	-	1	2	1	1	1	2	-

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, IN INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE BIRMINGHAM METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	14,715	14,396	1,661	889	342	547	1,917	2,166	4,268	1,959	1,536	319
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	12,841	13,604	1,572	845	329	516	1,868	2,068	3,967	1,866	1,418	237
Under \$500.....	1,866	1,816	249	172	87	85	47	162	454	534	198	50
\$500 to \$999.....	2,683	2,632	424	189	48	121	92	299	855	487	306	51
\$1,000 to \$1,499.....	2,267	2,237	312	125	32	93	134	319	750	317	280	30
\$1,500 to \$1,999.....	1,781	1,752	259	106	43	63	172	308	534	201	172	29
\$2,000 to \$2,499.....	1,487	1,455	132	92	32	60	240	272	469	130	120	32
\$2,500 to \$2,999.....	883	867	62	45	17	28	194	176	253	66	71	16
\$3,000 to \$3,999.....	1,228	1,217	78	57	30	27	339	226	325	67	125	11
\$4,000 to \$4,999.....	716	707	36	31	16	15	251	136	150	21	92	9
\$5,000 to \$5,999.....	426	423	8	24	15	9	175	86	73	25	32	3
\$6,000 to \$6,999.....	256	253	5	8	-	8	112	42	57	8	21	3
\$7,500 to \$8,999.....	134	132	5	8	3	5	53	18	32	6	10	2
\$10,000 to \$14,999.....	83	83	-	5	4	1	43	18	14	2	1	-
\$15,000 to \$19,999.....	23	22	2	1	1	-	12	5	-	2	-	1
\$20,000 and over.....	8	8	-	2	1	1	4	1	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	13,994	13,861	1,579	847	327	520	1,849	2,082	4,268	1,790	1,446	138
Under 4.0%.....	35	35	8	1	-	1	3	1	-	13	9	-
4.0%.....	142	138	11	14	4	10	17	21	-	50	25	4
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	4,796	4,773	53	23	12	11	123	79	4,268	12	215	23
4.6% to 4.9%.....	2	2	-	-	-	-	-	2	-	-	-	-
5.0%.....	1,846	1,818	181	167	73	94	531	375	-	227	337	28
5.1% to 5.4%.....	5	4	-	-	-	-	1	2	-	1	-	1
5.5%.....	380	376	35	37	19	18	183	65	-	13	43	4
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	5,502	5,446	903	463	178	285	910	1,268	-	1,195	707	56
6.1% to 6.4%.....	5	5	2	1	-	1	1	1	-	-	-	-
6.5%.....	95	94	15	7	1	6	22	85	-	9	6	1
6.6% to 6.9%.....	7	7	2	2	-	2	-	1	-	1	1	-
7.0%.....	459	451	147	55	12	43	25	111	-	76	37	8
7.1% to 7.4%.....	37	34	22	9	-	9	-	1	-	-	2	3
7.5%.....	14	14	6	2	1	1	-	3	-	3	-	-
7.6% to 7.9%.....	3	3	3	-	-	-	-	-	-	-	-	-
8.0% and over.....	666	661	191	66	27	39	33	117	-	190	64	5
Average interest rate..... (percent).....	5.45	5.45	6.17	5.96	5.90	6.00	5.59	5.90	4.50	6.04	5.60	5.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	13,750	13,595	1,576	835	320	515	1,853	2,063	4,076	1,748	1,444	155
Real estate taxes included in payment.....	3,798	3,750	417	247	92	155	723	761	1,003	247	352	43
Monthly.....	3,607	3,561	395	235	87	148	683	722	966	227	333	46
Quarterly.....	6	6	-	-	-	-	-	4	1	1	-	-
Semiannual.....	42	42	4	3	1	2	15	15	1	1	2	-
Annual.....	23	22	-	2	1	1	4	3	-	10	3	1
Other.....	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	118	117	18	7	3	4	20	17	35	6	14	1
Real estate taxes not included in payment.....	9,703	9,607	1,118	576	226	350	1,118	1,273	2,992	1,455	1,075	96
Monthly.....	8,925	8,843	1,065	513	197	316	924	1,317	2,903	1,317	1,006	82
Quarterly.....	107	103	7	7	1	6	35	29	5	14	6	4
Semiannual.....	306	304	7	37	21	16	113	82	1	51	13	2
Annual.....	120	119	9	13	6	7	26	13	4	39	15	1
Other.....	18	18	2	-	-	-	2	4	2	5	3	-
Not reporting frequency of payment.....	227	220	28	6	1	5	18	30	77	29	32	7
Not reporting tax payment requirements.....	249	238	41	12	2	10	12	29	81	46	17	11
Monthly.....	224	213	39	10	1	9	9	26	74	39	16	11
Quarterly.....	3	3	-	1	1	-	1	-	-	1	-	-
Semiannual.....	6	6	-	1	-	1	1	2	-	2	-	-
Annual.....	3	3	-	-	-	-	-	-	1	1	1	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	12	12	2	-	-	-	1	1	6	2	-	-
No principal payments required.....	472	464	50	33	11	22	38	65	106	116	56	8
Monthly.....	374	367	46	17	4	13	20	52	101	85	46	7
Quarterly.....	8	8	-	-	-	-	2	3	-	2	1	-
Semiannual.....	52	52	2	9	5	4	14	7	1	17	2	-
Annual.....	27	27	1	7	2	5	2	-	1	10	6	-
Other.....	1	1	-	-	-	-	-	1	-	-	-	-
Not reporting frequency of payment.....	10	9	1	-	-	-	-	2	3	2	1	1
Not reporting principal payment requirements.....	414	260	32	17	6	9	23	33	86	44	25	154
Monthly.....	230	198	30	12	3	9	13	26	67	30	20	32
Quarterly.....	3	3	-	2	2	-	-	1	-	-	-	-
Semiannual.....	4	3	-	1	1	-	-	1	-	1	-	1
Annual.....	12	10	1	-	-	-	1	1	-	5	2	2
Other.....	2	1	-	-	-	-	-	-	-	1	-	1
Not reporting frequency of payment.....	163	45	1	2	2	-	9	4	19	7	3	118
No regular payments required.....	79	77	3	4	3	1	3	5	-	51	11	2

HOUSING—NONFARM MORTGAGES

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE BIRMINGHAM METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	18,841	3,609	9,206	480	596	Reporting interest rate	13,994	3,661	9,886	444	508
Under \$500	1,866	227	1,380	104	155	Under 4.0%	35	9	22	3	1
\$500 to \$999	2,683	378	2,084	92	129	4.0% to 4.4%	142	33	90	12	7
\$1,000 to \$1,499	2,267	424	1,688	69	86	4.4% to 4.8%	—	—	—	—	—
\$1,500 to \$1,999	1,761	434	1,288	49	60	4.8% to 5.2%	4,796	1,278	3,227	115	176
\$2,000 to \$2,499	1,467	429	952	48	56	5.2% to 5.6%	2	1	1	—	—
\$2,500 to \$2,999	883	322	507	18	31	5.6% to 6.0%	1,846	668	1,067	85	76
\$3,000 to \$3,999	1,228	547	626	24	31	6.0% to 6.4%	5	1	4	—	—
\$4,000 to \$4,999	716	406	284	6	20	6.4% to 6.8%	380	140	222	8	10
\$5,000 to \$5,999	426	243	165	9	9	6.8% to 7.2%	—	—	—	—	—
\$6,000 to \$7,499	256	118	128	6	9	7.2% to 7.6%	5,502	1,305	3,823	197	177
\$7,500 to \$9,999	134	42	84	2	6	7.6% to 8.0%	5	2	2	1	—
\$10,000 to \$14,999	83	27	52	3	1	8.0% and over	95	25	65	4	1
\$15,000 to \$19,999	23	2	17	4	—	Average interest rate—(percent)	7	1	6	—	—
\$20,000 and over	8	—	6	1	1		459	100	327	16	16
							37	10	24	—	3
							14	3	9	1	1
							3	—	8	—	—
							666	85	494	52	85
							5.45	5.34	5.52	5.80	5.51

Table E-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE BIRMINGHAM METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	12,023	11,645	3,254	8,236	155	378
Total first mortgage outstanding debt (dollars)	23,830,400	23,213,500	8,843,500	14,141,100	228,900	616,900
Total annual mortgage payment (dollars)	3,565,654	3,509,103	1,170,926	2,299,237	38,940	56,551
Average first mortgage outstanding debt (dollars)	1,982	1,938	2,718	1,717	1,477	1,682
Average value of property (dollars)	3,490	3,494	4,151	3,233	2,826	3,653
Average annual estimated rental value (dollars)	344	345	413	319	291	311
Average annual mortgage payment (dollars)	297	301	360	279	251	150
Percent which annual mortgage payment represents of—						
First mortgage debt	15.0	15.1	13.2	16.3	17.0	9.2
Value of property	8.5	8.6	8.7	8.6	8.9	4.1
Estimated annual rental value	86.3	87.4	87.1	87.3	86.4	48.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	11,452	11,158	3,200	7,806	147	299
Average first mortgage outstanding debt (dollars)	1,935	1,954	2,713	1,653	1,467	1,220
Average value of property (dollars)	3,299	3,326	4,098	3,020	2,776	2,301
Average annual estimated rental value (dollars)	332	335	410	305	286	242
Average annual mortgage payment (dollars)	294	298	360	273	242	137
Percent which annual mortgage payment represents of—						
First mortgage debt	15.2	15.2	13.3	16.5	16.9	11.2
Value of property	8.9	9.0	8.8	9.1	8.9	6.0
Estimated annual rental value	88.4	89.0	87.9	89.7	86.7	56.7
Monthly mortgage payment—						
Under \$10	1,154	997	134	842	21	157
\$10 to \$14	1,956	1,894	311	1,548	35	62
\$15 to \$19	1,960	1,925	371	1,527	27	35
\$20 to \$24	1,805	1,784	492	1,278	14	21
\$25 to \$29	1,419	1,413	464	932	17	6
\$30 to \$39	1,638	1,628	701	910	17	10
\$40 to \$49	786	783	393	378	12	3
\$50 to \$59	389	386	200	183	3	3
\$60 to \$74	188	188	89	99	—	—
\$75 to \$99	91	90	30	60	—	—
\$100 and over	66	65	15	49	1	1
Average monthly mortgage payment (dollars)	24.48	24.83	30.01	22.79	20.69	11.48
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	571	492	54	480	8	79
Average first mortgage outstanding debt (dollars)	2,920	2,877	—	2,881	—	—
Average value of property (dollars)	7,313	7,078	—	7,114	—	—
Average annual estimated rental value (dollars)	574	575	—	574	—	—
Average annual mortgage payment (dollars)	352	377	—	382	—	—
Percent which annual mortgage payment represents of—						
First mortgage debt	12.1	13.1	—	13.3	—	—
Value of property	4.8	5.3	—	5.4	—	—
Estimated annual rental value	61.3	65.6	—	66.6	—	—

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
MOBILE COUNTY.....	3,311	3,045	2,715	8,267,000	3,045	4,398,400	1,620	53.2	2,969	238	311	154	169	125	913	824	235	5.73
Mobile city.....	2,152	1,924	1,668	6,469,600	3,879	3,547,100	2,127	54.8	1,835	122	264	110	152	72	657	367	141	5.41
Prichard.....	156	146	134	165,200	1,233	97,100	725	58.8	140	28	5	12	-	7	26	53	9	6.32
Rural-nonfarm.....	1,003	975	913	1,632,200	1,788	754,200	826	46.2	944	88	42	32	17	46	230	404	85	6.29
MONROE COUNTY.....	102	96	78	206,600	2,674	100,300	1,286	48.1	96	2	11	2	-	-	20	49	12	6.38
MONTGOMERY COUNTY.....	2,561	2,279	1,984	7,839,100	3,951	4,426,800	2,231	56.5	2,133	49	303	37	180	64	768	606	176	5.43
Montgomery city.....	2,450	2,172	1,891	7,543,900	3,989	4,268,100	2,257	56.6	2,032	48	281	35	177	63	741	570	167	5.41
Rural-nonfarm.....	111	107	93	295,200	3,174	158,700	1,706	53.8	101	1	22	2	3	1	27	36	9	5.79
MORGAN COUNTY.....	623	532	411	987,900	2,404	508,000	1,236	51.4	510	84	15	3	16	19	140	184	49	5.77
Decatur.....	413	346	267	717,500	2,687	356,300	1,334	49.7	332	69	6	-	12	15	111	92	27	5.56
Hartselle.....	81	68	68	187,500	2,757	106,400	1,565	56.7	62	1	5	-	3	2	8	28	15	5.87
Rural-nonfarm.....	129	118	76	82,900	1,091	45,300	596	54.6	116	14	4	3	1	2	21	64	7	6.32
PERRY COUNTY.....	137	134	127	355,200	2,797	174,700	1,376	49.2	129	-	8	1	-	-	23	83	9	6.11
PICKENS COUNTY.....	83	72	69	133,800	1,932	70,800	1,026	53.1	70	-	14	2	1	1	14	31	7	6.37
PIKE COUNTY.....	252	223	207	621,000	3,000	278,600	1,346	44.9	215	2	41	14	10	1	55	86	6	6.01
Troy.....	189	167	157	563,700	3,590	244,100	1,555	43.3	162	2	36	5	9	1	44	61	4	5.92
Rural-nonfarm.....	63	56	50	57,300	1,146	34,500	690	60.2	53	-	5	9	1	-	11	25	2	6.26
RANDOLPH COUNTY.....	29	26	17	25,700	-	10,100	-	-	23	-	2	-	1	-	2	16	2	-
Roanoke.....	16	13	10	20,000	-	8,600	-	-	12	-	2	-	-	-	1	8	1	-
Rural-nonfarm.....	13	13	7	5,700	-	1,500	-	-	11	-	-	-	1	-	1	8	1	-
RUSSELL COUNTY.....	223	209	147	229,800	1,560	118,900	609	51.9	200	5	12	13	10	1	33	107	19	6.51
Phenix City.....	147	136	80	135,700	1,696	72,700	909	53.6	129	4	6	8	8	1	21	64	17	6.10
Rural-nonfarm.....	76	73	67	93,600	1,397	46,200	690	49.4	71	1	6	5	2	-	12	43	2	7.06
ST. CLAIR COUNTY.....	95	91	65	108,500	1,669	43,800	674	40.4	91	1	9	3	-	-	14	54	10	6.01
Leeds city (part).....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rural-nonfarm.....	95	91	65	108,500	1,669	43,800	674	40.4	91	1	9	3	-	-	14	54	10	6.01
SHELBY COUNTY.....	112	99	51	90,800	1,780	37,500	735	41.3	94	16	4	10	1	-	6	55	2	6.29
SUMMIT COUNTY.....	96	88	71	175,200	2,468	79,800	1,124	45.5	83	-	-	12	-	1	19	49	2	6.70
TALLADEGA COUNTY.....	334	287	246	663,000	2,695	314,800	1,280	47.5	282	2	60	17	1	6	32	134	30	6.34
Sylacauga.....	119	97	95	329,100	3,464	138,300	1,466	42.0	97	-	46	2	1	-	7	39	2	6.38
Talladega city.....	75	68	41	209,300	5,105	110,300	2,690	52.7	66	-	5	-	-	-	16	25	19	5.56
Rural-nonfarm.....	140	122	110	124,600	1,133	66,200	602	53.1	119	2	9	15	-	6	9	69	9	6.75
TALLAPOOSA COUNTY.....	235	225	181	406,800	2,248	172,600	954	42.4	209	4	47	10	5	11	22	105	5	6.68
Alexander City.....	145	139	118	268,000	2,271	122,200	1,036	45.6	130	4	35	6	3	5	12	63	2	6.80
Rural-nonfarm.....	90	86	68	138,800	2,203	50,400	800	36.3	79	-	12	4	2	6	10	42	3	6.49
TUSCALOOSA COUNTY.....	1,121	1,006	827	2,556,700	3,092	1,235,800	1,494	48.3	971	164	29	31	101	27	135	409	75	5.93
Northport.....	109	89	68	151,800	2,232	79,300	1,166	52.2	73	4	1	3	1	-	10	52	2	6.82
Tuscaloosa city.....	653	572	455	1,767,600	3,885	808,100	1,776	45.7	561	99	23	21	86	7	103	192	30	5.71
Rural-nonfarm.....	359	345	304	637,300	2,096	348,400	1,146	54.7	337	61	5	7	14	20	22	165	43	6.11
WALKER COUNTY.....	434	408	362	601,600	1,662	279,500	772	46.5	388	16	14	25	12	7	104	166	44	5.85
Carbon Hill.....	50	49	44	47,500	1,080	24,200	550	50.9	46	-	-	5	1	-	24	14	2	5.22
Jasper.....	203	188	173	427,800	2,473	199,900	1,155	46.7	179	12	1	6	11	4	44	65	34	5.76
Rural-nonfarm.....	181	171	145	126,300	871	55,500	383	43.9	163	4	13	12	-	3	36	87	8	5.12
WASHINGTON COUNTY.....	38	32	30	36,700	1,223	10,700	357	29.2	31	-	13	-	-	-	4	13	1	7.87
WILCOX COUNTY.....	27	27	22	52,900	-	21,400	-	-	27	1	2	2	-	-	4	16	2	6.36
WINSTON COUNTY.....	40	36	31	46,000	1,494	17,200	555	37.4	35	1	1	7	-	-	5	18	3	6.09
TOTALS FOR URBAN PLACE IN TWO COUNTIES																		
Leeds city.....	68	63	60	104,200	1,737	49,800	830	47.8	62	4	14	1	3	1	13	6	20	6.19

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940—Con.

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan district; figures for the area marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan district. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
RURAL-NONFARM.....	10,284	9,709	8,070	19,691,200	2,440	9,972,400	1,236	50.6	9,354	818	730	423	337	415	1,874	3,857	900	6.07	
Inside principal metropolitan district.....	3,088	2,964	2,635	9,346,100	3,547	5,127,600	1,946	54.9	2,893	332	87	112	257	294	826	660	325	5.44	
Outside principal metropolitan district.....	7,196	6,745	5,435	10,345,100	1,903	4,844,800	891	46.8	6,461	486	643	311	80	121	1,048	3,197	575	6.35	
Inside secondary metro- politan districts.....	1,039	1,008	949	1,817,100	1,915	867,300	914	47.7	978	79	58	34	21	47	231	433	75	6.33	
Outside secondary metro- politan districts.....	6,157	5,737	4,486	8,528,000	1,901	3,977,500	887	46.6	5,483	407	585	277	59	74	817	2,764	500	6.35	
PRINCIPAL METROPOLITAN DISTRICT																			
BIRMINGHAM DISTRICT....	16,222	14,715	13,832	48,016,600	3,471	26,950,100	1,948	56.1	14,396	1,661	342	547	1,917	2,166	4,268	1,959	1,536	5.45	
Birmingham city.....	10,319	9,056	8,697	30,039,500	3,454	16,667,900	1,917	55.5	8,851	1,074	201	359	1,339	1,482	2,739	1,016	641	5.50	
Outside central city.....	5,903	5,659	5,135	17,977,100	3,501	10,282,200	2,002	57.2	5,545	587	141	188	578	684	1,529	943	895	5.37	
Urban.....	2,815	2,695	2,500	8,631,000	3,452	5,154,600	2,062	59.7	2,652	255	54	76	321	390	703	283	570	5.28	
Rural-nonfarm.....	3,088	2,964	2,635	9,346,100	3,547	5,127,600	1,946	54.9	2,893	332	87	112	257	294	826	660	325	5.44	
District includes following urban places and rural-nonfarm area:																			
In Jefferson County.....	16,222	14,715	13,832	48,016,600	3,471	26,950,100	1,948	56.1	14,396	1,661	342	547	1,917	2,166	4,268	1,959	1,536	5.45	
Bessemer city*.....	796	750	658	1,611,800	2,298	824,100	1,252	54.5	741	83	16	31	20	55	328	135	78	5.30	
Birmingham city*.....	10,319	9,056	8,697	30,039,500	3,454	16,667,900	1,917	55.5	8,851	1,074	201	359	1,339	1,482	2,739	1,016	641	5.50	
Fairfield city*.....	808	771	728	1,886,300	2,591	1,013,500	1,892	53.7	756	57	14	11	84	61	96	65	368	5.36	
Homewood city*.....	897	889	883	4,783,100	5,367	3,047,300	3,451	64.3	863	69	23	24	215	203	186	58	105	5.16	
Tarrant City*.....	814	285	231	493,800	2,138	269,700	1,163	54.6	272	46	1	10	2	71	93	25	24	5.43	
Rural-nonfarm**.....	3,088	2,964	2,635	9,346,100	3,547	5,127,600	1,946	54.9	2,893	332	87	112	257	294	826	660	325	5.44	
SECONDARY METROPOLITAN DISTRICTS																			
MOBILE DISTRICT.....	3,198	2,934	2,614	8,110,300	3,103	4,328,100	1,656	53.4	2,864	227	306	151	169	125	882	785	219	5.72	
Mobile city.....	2,152	1,924	1,668	6,469,600	3,879	3,547,100	2,127	54.8	1,885	122	264	110	152	72	657	367	141	5.41	
Outside central city.....	1,046	1,010	946	1,640,700	1,734	781,000	826	47.6	979	105	42	41	17	53	225	418	78	6.33	
Urban.....	156	146	134	165,200	1,233	97,100	725	58.8	140	28	5	12	-	7	26	53	9	6.32	
Rural-nonfarm.....	890	864	812	1,475,500	1,817	683,900	842	46.4	839	77	37	29	17	46	199	365	69	6.34	
District includes following urban places and rural-nonfarm area:																			
In Mobile County.....	3,198	2,934	2,614	8,110,300	3,103	4,328,100	1,656	53.4	2,864	227	306	151	169	125	882	785	219	5.72	
Mobile city.....	2,152	1,924	1,668	6,469,600	3,879	3,547,100	2,127	54.8	1,885	122	264	110	152	72	657	367	141	5.41	
Priest city.....	156	146	134	165,200	1,233	97,100	725	58.8	140	28	5	12	-	7	26	53	9	6.33	
Rural-nonfarm.....	890	864	812	1,475,500	1,817	683,900	842	46.4	839	77	37	29	17	46	199	365	69	6.34	
MONTGOMERY DISTRICT....																			
Montgomery city.....	2,551	2,269	1,981	7,825,100	3,950	4,421,300	2,232	56.5	2,174	49	301	36	180	64	767	604	173	5.42	
Outside central city ¹	2,450	2,172	1,891	7,543,900	3,989	4,268,100	2,257	56.6	2,082	48	281	35	177	63	741	570	167	5.41	
Urban.....	101	97	90	281,200	3,124	153,200	1,702	54.5	92	1	20	1	3	1	26	34	6	5.76	
Rural-nonfarm.....	101	97	90	281,200	3,124	153,200	1,702	54.5	92	1	20	1	3	1	26	34	6	5.76	
COLUMBUS, GA., DISTRICT (part in Alabama).....																			
Urban.....	195	183	127	196,100	1,544	102,900	810	52.5	176	5	7	12	9	1	27	98	17	6.49	
Rural-nonfarm.....	147	136	80	135,700	1,696	72,700	909	53.6	129	4	6	8	8	1	21	64	17	6.10	
Part of district in Alabama includes following urban place and rural-nonfarm area:																			
In Russell County.....	195	183	127	196,100	1,544	102,900	810	52.5	176	5	7	12	9	1	27	98	17	6.49	
Phenix City.....	147	136	80	135,700	1,696	72,700	909	53.6	129	4	6	8	8	1	21	64	17	6.10	
Rural-nonfarm.....	48	47	47	60,400	1,285	30,200	643	50.0	47	1	1	4	1	-	6	34	-	7.30	

¹ Comprising parts of 3 precincts in Montgomery County, outside Montgomery city.

ARIZONA

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HOUSING—NONFARM MORTGAGES

Table A-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	15,020	14,613	1,019	2,396	1,777	619	260	1,134	3,596	5,053	1,155	407
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	14,289	14,085	977	2,311	1,714	597	253	1,117	3,596	4,785	1,046	204
Average interest rate (percent)	5.72	5.72	6.02	5.84	5.80	5.94	5.76	6.01	4.50	6.47	5.64	5.63
Reporting debt and value	14,065	13,805	974	2,290	1,702	588	249	1,100	3,355	4,773	1,064	260
Percent distribution	-	100.0	7.1	16.6	12.3	4.3	1.8	8.0	24.3	34.6	7.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	14,065	13,805	974	2,290	1,702	588	249	1,100	3,355	4,773	1,064	260
First mortgage only	5,226	5,157	474	1,009	740	269	95	559	1,265	1,417	338	69
First and junior mortgage	337	301	25	43	27	16	13	21	62	123	13	36
With first mortgage; not reporting on junior mortgage	8,502	8,347	474	1,238	935	303	141	520	2,028	3,233	713	155
1-family properties	13,044	12,811	924	2,163	1,622	541	219	1,049	3,051	4,392	1,013	233
First mortgage only	4,879	4,818	450	966	716	250	87	545	1,154	1,293	323	61
First and junior mortgage	287	258	24	37	25	12	9	17	52	109	10	29
With first mortgage; not reporting on junior mortgage	7,878	7,735	450	1,160	881	279	123	487	1,845	2,990	680	143
2- to 4-family properties	1,021	994	50	127	80	47	30	51	304	381	51	27
First mortgage only	347	339	24	43	24	19	8	14	111	124	15	8
First and junior mortgage	50	43	2	6	2	4	4	4	10	14	3	7
With first mortgage; not reporting on junior mortgage	624	612	24	78	54	24	18	33	183	243	33	12
RELATION OF DEBT TO VALUE												
1- to 4-family properties	14,065	13,805	974	2,290	1,702	588	249	1,100	3,355	4,773	1,064	260
Value of property (dollars)	47,695,500	46,624,600	3,384,000	9,788,300	7,292,600	2,445,700	1,470,000	2,944,800	12,140,900	13,052,300	3,894,300	1,070,900
Average value (dollars)	3,391	3,377	3,474	4,233	4,285	4,159	5,904	2,677	3,619	2,785	3,660	4,119
Debt on first and junior mortgages (dollars)	24,729,100	24,217,500	1,879,500	5,428,800	4,122,400	1,305,400	695,200	1,708,700	6,080,200	6,306,100	2,119,000	511,600
Percent of value of property	51.8	51.9	55.5	55.7	56.5	53.4	47.3	58.0	50.1	48.3	54.4	47.8
Average debt (dollars)	1,758	1,754	1,930	2,371	2,422	2,222	2,792	1,553	1,812	1,321	1,992	1,968
Debt on first mortgages (dollars)	24,491,200	24,004,000	1,865,300	5,389,900	4,095,000	1,294,900	682,300	1,695,100	6,042,500	6,220,500	2,108,400	487,200
Percent distribution	100.0	100.0	7.8	22.5	17.1	5.4	2.8	25.2	25.9	25.9	8.8	8.8
Percent of value of property	51.3	51.5	55.1	55.3	56.2	52.9	46.4	57.6	49.8	47.7	54.1	45.5
Average debt (dollars)	1,741	1,739	1,915	2,354	2,406	2,202	2,740	1,541	1,801	1,303	1,982	1,874
1-family properties	13,044	12,811	924	2,163	1,622	541	219	1,049	3,051	4,392	1,013	233
Value of property (dollars)	42,187,200	41,452,200	3,163,000	8,939,800	6,822,200	2,117,600	1,116,500	2,782,100	10,711,000	11,253,500	3,536,300	785,000
Average value (dollars)	3,234	3,236	3,423	4,133	4,206	3,914	5,098	2,604	3,511	2,562	3,491	3,155
Debt on first and junior mortgages (dollars)	22,314,500	21,919,900	1,780,400	5,064,200	3,902,500	1,161,700	548,000	1,617,900	5,385,000	5,577,800	1,946,600	394,600
Percent of value of property	52.9	52.9	55.3	56.6	57.2	54.9	49.1	59.2	50.3	49.6	55.0	58.7
Average debt (dollars)	1,711	1,711	1,927	2,341	2,408	2,147	2,505	1,542	1,765	1,270	1,922	1,694
Debt on first mortgages (dollars)	22,128,700	21,753,900	1,767,000	5,033,700	3,877,400	1,156,300	543,200	1,605,700	5,359,000	5,501,600	1,943,700	374,800
Percent of value of property	52.5	52.5	55.9	56.3	56.8	54.6	48.7	58.8	50.0	48.9	55.0	51.0
Average debt (dollars)	1,696	1,698	1,912	2,327	2,391	2,137	2,480	1,531	1,756	1,253	1,919	1,609
2- to 4-family properties	1,021	994	50	127	80	47	30	51	304	381	51	27
Value of property (dollars)	5,508,300	5,172,400	221,000	798,500	470,400	328,100	353,500	212,700	1,429,900	1,798,800	358,000	335,900
Average value (dollars)	5,395	5,204	-	6,287	-	-	-	-	4,704	4,721	-	-
Debt on first and junior mortgages (dollars)	2,414,600	2,297,600	99,100	364,600	219,900	144,700	147,200	90,800	695,200	728,300	172,400	117,000
Percent of value of property	43.8	44.4	-	45.7	-	-	-	-	48.6	40.5	-	-
Average debt (dollars)	2,365	2,311	-	2,871	-	-	-	-	2,287	1,912	-	-
Debt on first mortgages (dollars)	2,362,500	2,250,100	98,300	356,200	217,600	138,600	139,100	89,400	683,500	718,900	164,700	112,400
Percent of value of property	42.9	43.5	-	44.6	-	-	-	-	47.8	40.0	-	-
Average debt (dollars)	2,314	2,264	-	2,805	-	-	-	-	2,243	1,887	-	-

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	13,901	13,545	963	2,256	1,688	568	223	1,082	3,267	4,649	1,100	356
RACE OF OCCUPANTS												
White	13,461	13,115	949	2,231	1,671	560	221	1,030	3,174	4,451	1,059	346
Negro	395	386	12	20	13	7	7	52	85	173	37	9
Other nonwhite	45	44	2	5	4	1	-	-	8	25	4	1
YEAR BUILT												
Reporting year built	13,623	13,277	952	2,223	1,666	557	227	1,071	3,197	4,543	1,064	346
1930 to 1940	7,124	6,946	623	1,461	1,125	336	130	749	946	2,296	741	178
1920 to 1929	4,332	4,224	234	484	338	146	74	238	1,508	1,494	192	108
1910 to 1919	1,504	1,461	70	192	138	54	19	62	526	498	94	43
1900 to 1909	504	493	21	63	45	18	2	19	163	195	30	11
1880 to 1899	145	140	4	22	20	2	2	3	50	54	5	5
1879 or earlier	14	13	-	1	-	1	-	-	4	6	2	1

Table A-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	13,901	13,545	963	2,256	1,698	568	223	1,082	3,267	4,649	1,100	356
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	13,047	12,814	924	2,163	1,622	541	219	1,049	3,053	4,393	1,013	233
Under \$500.....	2,588	2,536	85	318	234	84	22	211	369	1,269	262	52
\$500 to \$999.....	2,226	2,186	138	263	199	64	23	208	542	910	102	40
\$1,000 to \$1,499.....	1,968	1,932	168	261	175	86	25	173	510	705	90	36
\$1,500 to \$1,999.....	1,666	1,638	143	213	151	62	27	130	514	514	97	28
\$2,000 to \$2,499.....	1,390	1,366	100	210	154	56	23	100	425	399	109	24
\$2,500 to \$2,999.....	1,026	1,006	98	240	194	46	33	66	236	242	91	20
\$3,000 to \$3,999.....	1,266	1,247	125	313	245	68	37	121	279	213	158	19
\$4,000 to \$4,999.....	479	472	43	162	127	35	12	25	96	77	57	6
\$5,000 to \$5,999.....	212	208	14	85	66	19	6	9	38	30	24	4
\$6,000 to \$7,499.....	103	102	5	55	45	10	1	2	16	15	8	1
\$7,500 to \$9,999.....	65	63	2	21	15	6	3	2	19	7	9	2
\$10,000 to \$14,999.....	43	42	2	15	12	3	3	2	7	7	4	1
\$15,000 to \$19,999.....	13	13	-	5	3	2	2	-	-	4	2	-
\$20,000 and over.....	8	3	-	2	2	-	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	13,236	13,056	924	2,179	1,629	550	222	1,066	3,267	4,401	997	180
Under 4.0%.....	80	76	8	5	3	2	-	3	-	29	31	4
4.0%.....	186	181	10	24	11	13	1	9	-	56	31	5
4.1% to 4.4%.....	1	1	-	1	-	1	-	-	-	-	-	-
4.5%.....	3,728	3,690	42	200	155	45	2	43	3,267	18	118	38
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	1,330	1,295	117	553	466	87	50	133	-	202	240	35
5.1% to 5.4%.....	86	86	2	22	13	9	2	6	-	2	2	-
5.5%.....	443	430	37	195	164	31	31	60	-	27	80	13
5.6% to 5.9%.....	3	3	2	1	-	1	-	-	-	-	-	-
6.0%.....	5,022	4,965	472	805	560	245	124	658	-	2,550	356	57
6.1% to 6.4%.....	10	10	4	2	1	1	-	-	-	2	2	-
6.5%.....	110	110	40	19	9	10	3	8	-	32	8	-
6.6% to 6.9%.....	120	118	73	24	11	13	-	8	-	4	9	2
7.0%.....	755	747	55	85	48	37	6	60	-	510	31	8
7.1% to 7.4%.....	8	8	5	-	-	-	-	1	-	2	-	-
7.5%.....	15	14	1	2	-	2	-	1	-	10	-	1
7.6% to 7.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over.....	1,438	1,421	55	241	188	53	3	76	-	957	89	17
Average interest rate..... (percent).....	5.72	5.72	5.01	5.83	5.79	5.93	5.74	5.98	4.50	6.48	5.62	5.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	12,459	12,267	934	2,115	1,586	529	219	1,037	3,174	3,757	1,031	192
Real estate taxes included in payment.....	3,277	3,206	243	1,024	827	197	86	289	735	399	430	71
Monthly.....	3,149	3,079	236	984	800	184	80	282	716	376	405	70
Quarterly.....	8	8	-	3	3	-	1	1	1	2	-	-
Semiannual.....	9	9	1	1	1	-	1	-	3	2	1	-
Annual.....	13	13	1	2	1	1	-	-	1	7	2	-
Other.....	2	2	-	-	-	-	-	1	-	1	-	-
Not reporting frequency of payment.....	96	95	5	34	22	12	4	5	14	11	22	1
Real estate taxes not included in payment.....	8,989	8,777	665	1,057	738	319	128	731	2,343	3,276	572	112
Monthly.....	8,283	8,166	645	986	687	299	112	683	2,295	2,948	517	97
Quarterly.....	100	99	1	11	6	3	11	14	2	51	9	1
Semiannual.....	151	147	1	12	13	6	3	15	5	87	17	4
Annual.....	132	130	-	15	12	3	-	6	-	98	11	2
Other.....	28	27	-	5	3	2	-	1	-	19	2	1
Not reporting frequency of payment.....	195	188	18	21	15	6	2	12	46	73	16	7
Not reporting tax payment requirements.....	293	284	26	34	21	13	5	17	91	82	29	9
Monthly.....	252	247	26	31	18	13	4	15	83	63	25	5
Quarterly.....	8	7	-	-	-	-	1	2	-	4	-	1
Semiannual.....	6	6	-	1	1	-	-	-	-	3	2	-
Annual.....	4	4	-	-	-	-	-	-	-	4	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	22	19	-	2	2	-	-	-	8	7	2	3
No principal payments required.....	788	779	12	69	52	17	2	33	44	590	29	9
Monthly.....	461	455	8	39	31	8	-	19	40	326	23	6
Quarterly.....	102	102	1	7	3	4	-	4	1	88	1	-
Semiannual.....	129	127	1	13	10	3	2	8	2	98	3	2
Annual.....	61	60	1	5	4	1	-	2	1	50	1	1
Other.....	15	15	-	3	2	1	-	-	-	11	1	-
Not reporting frequency of payment.....	20	20	1	2	2	-	-	-	-	17	-	-
Not reporting principal payment requirements.....	358	211	15	30	22	8	4	6	46	89	21	147
Monthly.....	143	124	11	19	13	6	4	4	42	29	15	19
Quarterly.....	7	6	-	2	2	-	-	-	-	4	-	1
Semiannual.....	13	13	-	2	2	-	-	-	1	9	1	-
Annual.....	17	16	-	3	2	1	-	-	-	12	1	1
Other.....	10	9	-	1	1	-	-	1	-	7	-	1
Not reporting frequency of payment.....	168	43	4	3	2	1	-	1	3	28	4	125
No regular payments required.....	296	288	2	42	28	14	3	6	3	213	19	8

HOUSING—NONFARM MORTGAGES

Table A-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average] not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	13,047	3,154	8,370	755	768	Reporting interest rate.....	13,236	3,199	8,550	766	721
Under \$500	2,588	196	2,120	85	187	Under 4.0%.....	80	26	39	7	8
\$500 to \$999	2,226	240	1,685	154	147	4.0% to 4.4%.....	136	38	89	5	9
\$1,000 to \$1,499	1,968	364	1,342	134	128	4.4% to 4.8%.....	1	1	-	-	-
\$1,500 to \$1,999	1,666	328	1,166	84	88	4.8% to 5.2%.....	3,728	1,052	2,477	52	147
\$2,000 to \$2,499	1,390	391	823	107	69	5.2% to 5.6%.....	-	-	-	-	-
\$2,500 to \$2,999	1,025	419	482	58	57	5.6% to 6.0%.....	1,380	799	446	28	57
\$3,000 to \$3,999	1,266	673	478	58	47	6.0% to 6.4%.....	36	28	6	1	1
\$4,000 to \$4,999	478	276	154	28	20	6.4% to 6.8%.....	443	301	121	5	16
\$5,000 to \$5,999	212	132	58	15	7	6.8% to 7.2%.....	3	-	3	-	-
\$6,000 to \$7,499	103	67	22	9	5	7.2% to 7.6%.....	5,022	739	3,698	311	279
\$7,500 to \$9,999	55	27	22	1	5	7.6% to 8.0%.....	10	2	8	-	-
\$10,000 to \$14,999	43	24	10	1	8	8.0% and over.....	110	20	75	12	3
\$15,000 to \$19,999	13	5	7	1	-	Average interest rate —(percent).....	120	18	92	4	6
\$20,000 and over	3	2	1	-	-		755	53	518	134	50
							8	2	6	-	-
							15	1	9	5	-
							7.5%.....	-	-	-	-
							7.6% to 7.9%.....	-	-	-	-
							1,438	124	968	202	144
							5.72	5.26	5.82	6.65	6.10

Table A-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	11,064	10,379	2,727	7,427	225	685
Total first mortgage outstanding debt (dollars)	18,847,600	17,649,900	7,434,900	9,915,000	800,000	1,197,700
Total annual mortgage payment (dollars)	3,321,380	3,236,086	1,225,862	1,953,746	56,478	85,244
Average first mortgage outstanding debt (dollars)	1,704	1,701	2,726	1,335	1,333	1,748
Average value of property (dollars)	3,207	3,127	4,360	2,694	2,479	4,418
Average annual estimated rental value (dollars)	383	375	516	325	305	501
Average annual mortgage payment (dollars)	300	312	450	263	251	124
Percent which annual mortgage payment represents of—						
First mortgage debt	17.5	18.3	16.5	19.7	18.8	7.1
Value of property	9.4	10.0	10.3	9.8	10.1	2.8
Estimated annual rental value	78.5	83.2	87.1	80.9	82.3	24.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	10,486	10,075	2,707	7,155	213	411
Average first mortgage outstanding debt (dollars)	1,715	1,706	2,735	1,328	1,350	1,937
Average value of property (dollars)	3,167	3,111	4,366	2,658	2,506	4,559
Average annual estimated rental value (dollars)	380	373	516	321	309	536
Average annual mortgage payment (dollars)	307	313	451	263	257	142
Percent which annual mortgage payment represents of—						
First mortgage debt	17.9	18.4	16.5	19.8	19.0	7.3
Value of property	9.7	10.1	10.3	9.9	10.2	3.1
Estimated annual rental value	80.8	83.9	87.4	81.9	83.1	26.5
Monthly mortgage payment—						
Under \$10	1,275	1,094	100	968	26	181
\$10 to \$14	1,322	1,404	143	1,223	38	118
\$15 to \$19	1,555	1,504	219	1,245	40	51
\$20 to \$24	1,441	1,422	315	1,087	20	19
\$25 to \$29	1,507	1,489	363	1,082	44	18
\$30 to \$39	1,668	1,648	710	908	30	20
\$40 to \$49	737	735	398	380	7	2
\$50 to \$59	371	370	208	157	5	1
\$60 to \$74	200	200	131	68	1	—
\$75 to \$99	103	102	61	39	2	1
\$100 and over	107	107	59	48	—	—
Average monthly mortgage payment (dollars)	25.55	26.11	37.59	21.91	21.42	11.84
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	578	304	20	272	12	274
Average first mortgage outstanding debt (dollars)	1,490	1,511	—	1,524	—	1,466
Average value of property (dollars)	3,933	3,688	—	3,774	—	4,205
Average annual estimated rental value (dollars)	436	425	—	429	—	448
Average annual mortgage payment (dollars)	184	262	—	268	—	98
Percent which annual mortgage payment represents of—						
First mortgage debt	12.4	17.3	—	17.6	—	6.7
Value of property	4.7	7.1	—	7.1	—	2.3
Estimated annual rental value	42.2	61.5	—	62.5	—	21.5

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	7,692	7,461	488	1,404	1,049	355	190	482	2,213	2,132	602	281
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,921	7,198	471	1,340	1,004	336	184	420	2,213	2,018	557	128
Average interest rate (percent)	5.56	5.56	5.97	5.72	5.64	5.93	5.76	5.90	4.50	6.45	5.55	5.60
Reporting debt and value	7,157	7,007	459	1,339	1,008	331	181	415	2,067	1,987	559	150
Percent distribution	-	100.0	6.6	19.1	14.4	4.7	2.6	5.9	29.5	28.4	8.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	7,157	7,007	459	1,339	1,008	331	181	415	2,067	1,987	559	150
First mortgage only	2,969	2,920	277	657	479	178	59	250	828	647	202	49
First and junior mortgage	162	138	9	21	15	6	9	8	32	50	9	24
With first mortgage; not reporting on junior mortgage	4,026	3,949	173	661	514	147	113	157	1,207	1,290	348	77
1-family properties	6,475	6,347	425	1,260	959	301	158	386	1,837	1,757	524	128
First mortgage only	2,705	2,665	258	625	463	162	53	240	734	564	191	41
First and junior mortgage	135	117	8	19	15	4	6	7	26	44	7	18
With first mortgage; not reporting on junior mortgage	3,634	3,565	159	616	481	135	99	139	1,077	1,149	326	69
2- to 4-family properties	682	660	34	79	49	30	23	29	230	230	35	22
First mortgage only	253	255	19	32	16	16	6	10	94	88	11	8
First and junior mortgage	27	21	1	2	-	2	3	1	6	6	2	6
With first mortgage; not reporting on junior mortgage	392	384	14	45	33	12	14	18	130	141	22	8
RELATION OF DEBT TO VALUE												
1- to 4-family properties	7,157	7,007	459	1,339	1,008	331	181	415	2,067	1,987	559	150
Value of property (dollars)	28,967,000	28,171,000	1,735,100	5,107,300	4,706,000	1,401,300	1,118,600	1,489,700	8,105,500	7,144,800	2,470,500	796,000
Average value (dollars)	4,047	4,020	3,780	4,561	4,569	4,284	6,180	3,590	3,921	3,596	4,419	5,807
Debt on first and junior mortgages (dollars)	15,067,800	14,693,700	990,600	3,477,800	2,745,000	732,800	502,200	847,700	4,104,200	3,892,500	1,383,700	369,100
Percent of value of property	52.0	52.2	57.1	56.9	58.3	52.3	44.9	56.9	50.5	47.5	55.0	46.4
Average debt (dollars)	2,105	2,098	2,158	2,597	2,723	2,214	2,775	2,043	1,986	1,707	2,475	2,461
Debt on first mortgages (dollars)	14,926,900	14,575,400	988,700	3,456,200	2,730,200	726,000	490,900	839,000	4,083,800	3,843,600	1,378,200	351,500
Percent distribution	-	100.0	6.7	23.7	18.7	5.0	3.4	5.8	22.0	22.9	9.5	-
Percent of value of property	51.5	51.7	56.7	56.6	58.0	51.8	43.9	56.3	50.4	46.8	55.8	44.2
Average debt (dollars)	2,086	2,080	2,143	2,581	2,709	2,193	2,712	2,022	1,976	1,683	2,465	2,343
1-family properties	6,475	6,347	425	1,260	959	301	158	386	1,837	1,757	524	128
Value of property (dollars)	24,966,600	24,465,900	1,588,900	5,600,200	4,408,000	1,192,200	806,800	1,360,100	6,960,700	5,927,700	2,221,500	500,700
Average value (dollars)	3,856	3,855	3,739	4,445	4,596	3,961	5,106	3,524	3,789	3,374	4,240	3,912
Debt on first and junior mortgages (dollars)	13,273,100	12,999,300	924,200	3,247,800	2,597,700	650,100	471,300	787,100	3,532,500	2,875,600	1,260,800	278,800
Percent of value of property	53.2	53.1	58.2	58.0	58.9	54.5	46.0	57.9	50.7	48.5	56.8	54.7
Average debt (dollars)	2,050	2,048	2,175	2,578	2,709	2,160	2,850	2,039	1,923	1,637	2,406	2,139
Debt on first mortgages (dollars)	13,163,100	12,904,300	917,800	3,231,700	2,582,900	648,800	367,900	779,200	3,516,200	2,832,000	1,259,500	258,800
Percent of value of property	52.7	52.7	57.8	57.7	58.6	54.4	45.6	57.3	50.5	47.8	56.7	51.7
Average debt (dollars)	2,038	2,038	2,160	2,565	2,698	2,155	2,828	2,019	1,914	1,612	2,404	2,022
2- to 4-family properties	682	660	34	79	49	30	23	29	230	230	35	22
Value of property (dollars)	4,000,400	3,705,100	146,200	507,100	298,000	209,100	311,800	129,600	1,144,800	1,216,600	249,000	295,300
Average value (dollars)	5,866	5,614	-	-	-	-	-	-	4,977	5,290	-	-
Debt on first and junior mortgages (dollars)	1,794,700	1,699,400	66,400	280,000	147,300	82,700	130,900	60,600	571,700	516,900	122,900	95,800
Percent of value of property	44.9	45.9	-	-	-	-	-	-	49.9	42.5	-	-
Average debt (dollars)	2,632	2,575	-	-	-	-	-	-	2,466	2,247	-	-
Debt on first mortgages (dollars)	1,753,800	1,671,100	65,900	224,500	147,300	77,200	123,000	59,800	567,600	511,600	118,700	92,700
Percent of value of property	44.1	45.1	-	-	-	-	-	-	49.6	42.1	-	-
Average debt (dollars)	2,586	2,532	-	-	-	-	-	-	2,468	2,224	-	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	6,938	6,745	449	1,317	995	322	165	402	1,965	1,884	563	193
RACE OF OCCUPANTS												
White	6,697	6,511	441	1,301	986	315	158	394	1,882	1,809	526	186
Negro	227	220	7	14	7	7	7	8	76	73	35	7
Other nonwhite	14	14	1	2	2	-	-	-	7	2	2	-
YEAR BUILT												
Reporting year built	6,741	6,553	443	1,296	979	317	164	396	1,910	1,810	534	188
1930 to 1940	2,552	2,478	240	763	601	162	84	198	398	466	324	79
1920 to 1929	2,546	2,476	126	807	617	90	60	131	919	808	125	70
1910 to 1919	1,113	1,088	58	156	112	44	17	47	409	342	59	25
1900 to 1909	410	401	17	58	35	18	2	17	138	152	22	9
1880 to 1899	111	106	2	16	14	2	1	3	42	38	4	5
1879 or earlier	9	9	-	1	-	-	-	-	4	4	-	-

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	6,938	6,745	449	1,317	995	322	165	402	1,965	1,884	563	193
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	6,477	6,349	425	1,260	959	301	158	386	1,839	1,757	524	128
Under \$500	797	775	28	155	96	59	8	33	161	300	90	22
\$500 to \$999	908	892	60	112	86	26	17	65	289	306	43	16
\$1,000 to \$1,499	921	903	60	148	99	49	19	57	281	299	39	18
\$1,500 to \$1,999	858	846	66	105	75	30	24	42	328	231	50	12
\$2,000 to \$2,499	793	775	44	112	87	25	19	41	278	231	50	18
\$2,500 to \$2,999	648	635	38	137	122	15	27	38	177	156	62	13
\$3,000 to \$3,999	889	873	82	226	176	50	25	85	204	146	105	16
\$4,000 to \$4,999	869	863	31	133	112	21	11	17	69	57	45	6
\$5,000 to \$5,999	160	157	12	72	58	14	5	5	22	19	22	3
\$6,000 to \$7,499	71	70	3	43	36	7	-	1	11	6	6	1
\$7,500 to \$9,999	39	37	1	11	8	3	2	1	13	2	7	2
\$10,000 to \$14,999	18	17	-	5	3	2	1	1	6	1	3	-
\$15,000 to \$19,999	4	4	-	-	-	-	-	-	-	2	2	-
\$20,000 and over	2	2	-	1	1	-	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	6,615	6,510	433	1,260	953	307	160	391	1,965	1,777	524	105
Under 4.0%	26	25	3	3	1	2	-	-	-	16	3	1
4.0%	62	60	7	11	5	6	1	3	-	29	9	2
4.1% to 4.4%	1	1	-	1	-	1	-	-	-	-	-	-
4.5%	2,291	2,262	36	117	99	18	2	22	1,965	14	106	29
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	835	817	62	401	346	55	38	80	-	94	142	18
5.1% to 5.4%	25	25	2	14	12	2	2	4	-	1	2	-
5.5%	262	254	18	125	108	17	22	39	-	13	37	6
5.6% to 5.9%	1	1	1	-	-	-	-	-	-	-	-	-
6.0%	2,028	1,996	191	413	262	151	86	181	-	963	162	32
6.1% to 6.4%	5	5	2	2	1	1	-	-	-	-	1	-
6.5%	68	68	20	14	8	6	3	5	-	20	6	-
6.6% to 6.9%	44	43	36	4	3	1	-	2	-	1	-	1
7.0%	372	368	20	48	29	19	3	30	-	246	21	4
7.1% to 7.4%	3	3	3	-	-	-	-	-	-	-	-	-
7.5%	9	8	1	1	-	1	-	-	-	6	-	1
7.6% to 7.9%	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over	582	573	30	106	79	27	3	25	-	374	35	9
Average interest rate (percent)	5.56	5.56	5.95	5.70	5.64	5.91	5.72	5.86	4.50	6.46	5.52	5.60
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	6,149	6,087	434	1,230	933	297	161	381	1,909	1,388	534	112
Real estate taxes included in payment	1,866	1,815	109	692	577	115	68	150	401	109	286	51
Monthly	1,788	1,738	104	651	557	104	62	145	395	101	270	50
Quarterly	2	2	-	1	1	-	1	-	1	-	-	-
Semiannual	4	4	-	1	1	-	-	-	1	-	-	-
Annual	6	6	1	2	1	1	-	-	-	3	-	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	65	64	4	27	17	10	4	5	5	3	16	1
Real estate taxes not included in payment	4,162	4,108	315	523	349	175	91	226	1,462	1,247	244	54
Monthly	3,885	3,835	301	493	323	160	79	205	1,431	1,110	226	50
Quarterly	52	51	1	7	6	1	7	7	1	24	4	1
Semiannual	63	61	-	9	5	4	3	10	2	38	4	2
Annual	54	54	-	8	5	3	-	3	-	39	4	-
Other	14	14	-	5	3	2	-	-	-	8	1	-
Not reporting frequency of payment	94	93	13	11	6	5	2	1	28	38	5	1
Not reporting tax payment requirements	121	114	10	15	8	7	2	5	46	32	4	7
Monthly	100	97	10	13	6	7	2	5	41	23	3	3
Quarterly	3	2	-	-	-	-	-	-	-	2	-	1
Semiannual	1	1	-	-	-	-	-	-	-	1	-	-
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	16	13	-	2	2	-	-	-	5	5	1	3
No principal payments required	445	439	6	43	34	9	2	14	25	334	15	6
Monthly	249	245	3	25	20	5	-	5	22	178	12	4
Quarterly	54	54	-	3	2	1	-	3	-	48	-	-
Semiannual	85	84	1	8	7	1	2	4	2	65	2	1
Annual	30	29	1	4	3	1	-	2	1	21	-	1
Other	13	13	-	3	2	1	-	-	-	9	1	-
Not reporting frequency of payment	14	14	1	-	-	-	-	-	-	13	-	-
Not reporting principal payment requirements	183	115	8	16	9	7	1	4	29	52	5	68
Monthly	71	59	5	7	2	5	1	2	28	13	3	12
Quarterly	6	5	-	2	2	-	-	-	-	3	-	1
Semiannual	7	7	-	1	1	-	-	-	-	6	-	-
Annual	8	7	-	3	2	1	-	-	-	4	-	1
Other	7	7	-	-	-	-	-	1	-	6	-	-
Not reporting frequency of payment	84	30	3	3	2	1	-	1	1	20	2	54
No regular payments required	161	154	1	28	19	9	1	3	2	110	9	7

HOUSING—NONFARM MORTGAGES

Table B-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	6,477	1,785	3,889	428	375	Reporting interest rate.....	6,615	1,806	4,018	433	358
Under \$500	797	53	641	34	69	Under 4.0%.....	26	3	18	5	-
\$500 to \$999	908	98	691	59	65	4.0% to 4.4%.....	62	18	36	3	5
\$1,000 to \$1,499	921	163	615	77	66	4.4% to 4.8%.....	1	1	-	-	-
\$1,500 to \$1,999	858	147	599	55	57	4.8% to 5.2%.....	2,291	682	1,547	31	81
\$2,000 to \$2,499	793	186	492	75	39	5.2% to 5.6%.....	-	-	-	-	-
						5.6% to 6.0%.....	835	590	200	14	31
\$2,500 to \$2,999	648	252	319	45	32	6.0% to 6.4%.....	25	20	3	1	1
\$3,000 to \$3,999	889	476	389	51	23	6.4% to 6.8%.....	262	195	59	3	5
\$4,000 to \$4,999	369	218	118	19	14	6.8% to 7.2%.....	1	-	1	-	-
\$5,000 to \$5,999	160	107	39	10	4	7.2% to 7.6%.....	2,028	276	1,419	191	142
\$6,000 to \$7,499	71	51	15	2	3	7.6% to 8.0%.....	5	1	4	-	-
\$7,500 to \$9,999	39	26	12	-	1	8.0% and over.....	68	10	45	11	2
\$10,000 to \$14,999	18	11	5	-	2	Average interest rate — (percent)	44	1	40	2	1
\$15,000 to \$19,999	4	1	3	-	-		372	29	234	83	26
\$20,000 and over	2	1	1	-	-		3	-	3	-	-
							9	1	6	2	-
							1	-	-	-	1
							582	29	403	87	63
							5.56	5.11	5.62	6.44	6.02

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	5,547	5,167	1,616	3,463	88	380
Total first mortgage outstanding debt (dollars)	11,445,600	10,722,300	4,943,700	5,647,200	131,400	723,300
Total annual mortgage payment (dollars)	1,885,638	1,834,874	776,389	1,035,357	23,128	50,764
Average first mortgage outstanding debt (dollars)	2,063	2,075	3,059	1,631	-	1,903
Average value of property (dollars)	3,859	3,788	4,814	3,329	-	4,825
Average annual estimated rental value (dollars)	455	449	565	397	-	589
Average annual mortgage payment (dollars)	340	355	480	299	-	134
Percent which annual mortgage payment represents of—						
First mortgage debt	16.5	17.1	15.7	18.3	-	7.0
Value of property	8.8	9.4	10.0	9.0	-	2.8
Estimated annual rental value	74.7	79.1	85.1	75.3	-	24.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,249	5,030	1,606	3,337	87	219
Average first mortgage outstanding debt (dollars)	2,067	2,085	3,066	1,629	-	2,125
Average value of property (dollars)	3,823	3,771	4,817	3,289	-	5,000
Average annual estimated rental value (dollars)	453	447	565	393	-	579
Average annual mortgage payment (dollars)	349	358	482	301	-	155
Percent which annual mortgage payment represents of—						
First mortgage debt	16.7	17.2	15.7	18.5	-	7.3
Value of property	9.1	9.5	10.0	9.1	-	3.1
Estimated annual rental value	77.2	80.0	85.3	76.5	-	26.7
Monthly mortgage payment—						
Under \$10	367	291	21	262	8	76
\$10 to \$14	549	476	38	419	19	73
\$15 to \$19	632	545	83	543	19	37
\$20 to \$24	677	666	115	544	7	11
\$25 to \$29	747	737	166	554	17	10
\$30 to \$39	1,072	1,064	490	566	8	8
\$40 to \$49	530	578	331	243	4	2
\$50 to \$59	283	282	170	108	4	1
\$60 to \$74	160	160	114	46	-	-
\$75 to \$99	73	72	45	26	1	1
\$100 and over	59	59	33	26	-	-
Average monthly mortgage payment (dollars)	29.12	29.82	40.14	25.07	-	12.88
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	298	137	10	126	1	161
Average first mortgage outstanding debt (dollars)	1,645	1,696	-	1,681	-	1,602
Average value of property (dollars)	4,491	4,377	-	4,392	-	4,588
Average annual estimated rental value (dollars)	493	502	-	498	-	485
Average annual mortgage payment (dollars)	173	254	-	250	-	105
Percent which annual mortgage payment represents of—						
First mortgage debt	10.5	14.9	-	14.9	-	6.6
Value of property	3.9	5.8	-	5.7	-	2.3
Estimated annual rental value	35.2	50.5	-	50.2	-	21.7

Table C-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	62,038	55,818	26,867	48.1	28,946	4,291	1,934	24,472	7,328	29.9	17,144
1930: Private families reporting tenure.....	-	45,117	19,202	42.6	25,915	-	-	-	-	-	-
1920: All families reporting tenure.....	-	30,413	11,071	36.4	19,342	-	-	10,761	1,575	14.6	9,186
Dwelling units: 1940.....	62,038	55,818	26,867	48.1	28,946	4,291	1,934	24,472	7,328	29.9	17,144
COLOR OF OCCUPANTS											
White.....	-	51,507	24,458	47.5	27,049	-	-	22,827	7,101	31.1	5,726
Nonwhite.....	-	4,806	2,409	55.9	1,897	-	-	1,645	227	18.8	1,418
TYPE OF STRUCTURE											
1-family.....	52,685	47,133	23,933	50.8	23,200	3,690	1,862	22,223	6,953	31.3	15,270
Other.....	9,353	8,680	2,934	33.8	5,746	601	72	2,249	375	16.7	1,874
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	51,597	46,287	23,586	51.0	22,701	3,553	1,757	22,087	6,928	31.4	15,159
Under \$5.....	10,025	8,746	6,037	69.0	2,709	471	808	5,159	362	7.0	4,797
\$5 to \$9.....	10,290	9,133	3,686	40.4	5,447	910	247	3,474	676	19.5	2,798
\$10 to \$14.....	9,327	8,338	3,261	39.1	5,077	791	198	3,121	930	29.8	2,191
\$15 to \$19.....	6,813	6,138	2,545	41.5	3,593	533	142	2,466	978	39.7	1,488
\$20 to \$24.....	4,881	4,518	2,120	46.9	2,398	261	102	2,058	881	42.8	1,177
\$25 to \$29.....	3,789	3,464	1,744	50.3	1,720	221	54	1,702	788	46.3	914
\$30 to \$39.....	3,583	3,279	2,088	63.7	1,191	198	56	2,051	1,159	56.5	892
\$40 to \$49.....	1,841	1,239	912	73.6	327	75	27	897	539	60.1	358
\$50 to \$59.....	626	574	466	81.2	108	39	13	456	243	53.3	213
\$60 to \$74.....	270	251	203	80.9	48	9	10	197	105	53.3	92
\$75 to \$99.....	210	180	127	76.1	43	16	14	133	81	60.9	52
\$100 and over.....	542	427	387	90.6	40	29	86	373	186	49.9	187
Median monthly rent..... (dollars).....	12.44	12.66	12.67	-	12.65	12.00	5.93	13.36	22.44	-	9.47

Table C-2.—1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, AND VALUE OF 1-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4- family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4- family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties.....	7,328	6,963	1,491	853	834	732	720	1,186	475	250	161	101	79	32	48	1	365
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	6,968	6,621	1,327	815	799	714	698	1,152	466	240	156	98	76	32	48	-	347
Average interest rate..... (%).....	5.88	5.88	6.24	6.10	6.01	5.92	5.83	5.57	5.54	5.54	5.61	-	-	-	-	-	5.92
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	7,152	6,800	1,455	835	815	711	703	1,152	470	243	158	100	77	32	48	1	352
Building and loan association.....	531	514	31	39	51	63	85	127	50	37	17	7	4	1	2	-	17
Commercial bank.....	728	693	90	68	67	57	80	149	61	32	30	19	18	9	13	-	35
Savings bank.....	264	246	13	15	26	22	24	72	33	12	9	8	4	2	6	-	18
Life insurance company.....	70	63	14	3	2	2	5	12	5	7	1	2	5	1	4	-	7
Mortgage company.....	702	680	185	73	104	106	65	89	25	9	13	5	3	1	2	-	22
Home Owners' Loan Corporation.....	1,383	1,302	99	128	156	155	163	292	137	73	41	35	13	5	5	-	81
Individual.....	2,921	2,765	865	465	364	264	235	313	108	54	33	16	25	10	12	1	156
Other.....	553	537	158	44	45	42	46	98	51	19	14	8	5	3	4	-	16
Reporting debt and value.....	6,908	6,569	1,365	797	773	700	692	1,145	452	237	154	98	77	31	48	-	339
JUNIOR MORTGAGE																	
First mortgage only.....	2,257	2,173	409	269	310	246	236	375	138	51	41	27	35	11	25	-	84
First and junior mortgage.....	175	152	16	12	18	23	25	33	15	5	2	2	-	-	1	-	23
With 1st mtg.; not rptg. on junior.....	4,476	4,244	940	516	445	431	431	737	299	181	111	69	42	20	22	-	232
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,230	3,094	1,357	634	422	268	164	173	43	19	10	8	1	-	-	-	136
\$1,000 to \$1,499.....	1,083	1,035	8	155	238	181	188	175	55	21	7	3	4	-	-	-	48
\$1,500 to \$1,999.....	850	805	-	8	111	185	151	239	59	26	16	3	5	1	1	-	45
\$2,000 to \$2,499.....	630	609	-	-	2	66	144	231	86	41	18	13	6	1	1	-	21
\$2,500 to \$2,999.....	408	384	-	-	-	5	43	199	76	28	22	8	1	2	-	-	24
\$3,000 to \$3,999.....	410	381	-	-	-	-	2	125	56	32	22	22	16	6	-	-	29
\$4,000 to \$4,999.....	129	114	-	-	-	-	-	3	10	40	32	18	9	1	1	-	15
\$5,000 to \$5,999.....	60	53	-	-	-	-	-	-	1	6	16	12	10	3	5	-	7
\$6,000 to \$7,499.....	42	33	-	-	-	-	-	-	-	-	1	10	15	2	5	-	9
\$7,500 to \$9,999.....	28	26	-	-	-	-	-	-	-	-	-	1	8	10	7	-	2
\$10,000 to \$14,999.....	25	24	-	-	-	-	-	-	-	-	-	-	2	5	17	-	1
\$15,000 to \$19,999.....	11	10	-	-	-	-	-	-	-	-	-	-	-	-	10	-	1
\$20,000 and over.....	2	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	18,729	17,221	634	876	1,248	1,450	1,777	3,732	1,903	1,213	986	796	852	489	1,216	-	1,508
Average value..... (dollars).....	2,711	2,621	501	1,099	1,614	2,071	2,568	3,259	4,209	5,118	6,403	-	-				

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	6,963	6,800	514	939	693	246	63	680	1,302	2,765	537	163
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	6,570	6,465	499	908	653	240	61	663	1,214	2,636	499	105
Under \$500	1,791	1,761	57	163	138	25	14	178	208	969	172	30
\$500 to \$999	1,318	1,294	78	151	113	38	6	143	253	604	59	24
\$1,000 to \$1,499	1,047	1,029	103	113	76	37	6	116	229	406	51	18
\$1,500 to \$1,999	808	792	77	103	76	32	3	88	186	283	47	16
\$2,000 to \$2,499	597	591	56	98	67	31	4	59	147	168	59	6
\$2,500 to \$2,999	373	371	60	103	72	31	6	28	59	86	29	7
\$3,000 to \$3,999	377	374	44	87	69	18	12	36	75	67	53	3
\$4,000 to \$4,999	109	109	12	29	15	14	1	8	27	20	12	-
\$5,000 to \$5,999	52	51	2	13	8	5	3	4	16	11	2	1
\$6,000 to \$6,999	32	32	2	12	9	3	1	1	5	9	2	-
\$7,500 to \$9,999	25	26	1	10	7	3	1	1	6	5	2	-
\$10,000 to \$14,999	25	25	2	10	9	1	2	1	3	6	1	-
\$15,000 to \$19,999	9	9	-	5	3	2	2	-	-	2	-	-
\$20,000 and over	1	1	-	1	1	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	6,621	6,546	491	919	676	243	62	675	1,302	2,624	473	75
Under 4.0%	54	51	5	2	2	-	-	3	-	13	23	3
4.0%	74	71	3	13	6	7	-	6	-	27	22	3
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	1,437	1,423	6	88	56	27	-	21	1,302	4	12	9
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	495	478	55	152	120	32	12	53	-	108	98	17
5.1% to 5.4%	11	11	-	8	1	7	-	2	-	1	-	-
5.5%	181	176	19	70	56	14	9	21	-	14	43	5
5.6% to 5.9%	2	2	1	1	-	1	-	-	-	-	-	-
6.0%	2,994	2,969	281	392	298	94	38	477	-	1,587	194	25
6.1% to 6.4%	5	5	2	-	-	-	-	-	-	2	1	-
6.5%	42	42	20	5	1	4	-	3	-	12	2	-
6.6% to 6.9%	75	75	37	20	8	12	-	6	-	3	9	1
7.0%	383	379	35	37	19	18	3	30	-	264	10	4
7.1% to 7.4%	5	5	2	-	-	-	-	1	-	2	-	-
7.5%	6	6	-	1	-	1	-	1	-	4	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	856	848	25	135	109	26	-	51	-	583	54	8
Average interest rate (percent)	5.88	5.88	6.06	6.00	6.01	5.96	-	6.05	4.50	6.48	5.74	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	6,310	6,230	500	885	653	232	58	656	1,265	2,369	497	80
Real estate taxes included in payment	1,411	1,391	134	332	250	82	13	139	334	290	144	20
Monthly	1,361	1,341	132	323	243	80	13	137	321	275	135	20
Quarterly	6	6	2	2	2	-	-	1	1	2	-	-
Semiannual	5	5	1	-	-	-	-	-	2	1	-	-
Annual	7	7	-	-	-	-	-	-	1	4	2	-
Other	1	1	-	-	-	-	-	1	-	-	-	-
Not reporting frequency of payment	31	31	1	7	5	2	-	9	8	6	-	-
Real estate taxes not included in payment	4,727	4,669	350	534	390	144	37	505	886	2,023	323	58
Monthly	4,398	4,351	344	503	364	139	33	473	854	1,833	291	47
Quarterly	48	48	-	4	2	2	4	7	1	27	5	-
Semiannual	88	86	1	10	8	2	-	5	3	54	13	2
Annual	78	76	-	7	7	-	-	3	-	59	7	-
Other	14	13	-	-	-	-	-	1	-	11	1	-
Not reporting frequency of payment	101	95	5	10	9	1	-	11	18	40	11	6
Not reporting tax payment requirements	172	170	16	19	13	6	3	12	45	50	25	2
Monthly	152	150	16	18	12	6	2	10	42	40	22	2
Quarterly	5	5	-	-	-	-	1	2	-	2	-	-
Semiannual	5	5	-	1	1	-	-	-	-	2	-	-
Annual	3	3	-	-	-	-	-	-	-	3	-	-
Other	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	6	6	-	-	-	-	-	-	3	2	1	-
No principal payments required	343	340	6	26	18	8	-	19	19	256	14	3
Monthly	212	210	5	14	11	3	-	14	13	143	11	2
Quarterly	48	48	1	4	1	3	-	1	1	40	1	-
Semiannual	44	43	-	5	3	2	-	4	-	33	1	1
Annual	31	31	-	1	1	-	-	-	-	29	1	-
Other	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	6	6	-	2	2	-	-	-	-	4	-	-
Not reporting principal payment requirements	175	96	7	14	13	1	3	2	17	37	16	79
Monthly	72	65	6	12	11	1	3	2	14	16	12	7
Quarterly	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual	6	6	-	1	1	-	-	-	-	3	1	-
Annual	9	9	-	-	-	-	-	-	-	8	1	-
Other	3	2	-	1	1	-	-	-	-	1	-	-
Not reporting frequency of payment	84	13	1	-	-	-	-	-	2	8	2	71
No regular payments required	135	134	1	14	9	5	2	3	1	103	10	1

HOUSING—NONFARM MORTGAGES

Table C-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	6,570	1,369	4,481	827	893	Reporting interest rate.....	6,621	1,393	4,532	833	363
Under \$500.....	1,791	143	1,479	51	118	Under 4.0%.....	54	23	21	2	8
\$500 to \$999.....	1,818	147	994	95	82	4.0% to 4.4%.....	74	15	53	2	4
\$1,000 to \$1,499.....	1,047	201	727	57	62	4.4% to 4.8%.....	-	-	-	-	-
\$1,500 to \$1,999.....	808	181	567	29	81	4.8% to 5.2%.....	1,437	420	930	21	86
\$2,000 to \$2,499.....	597	205	331	31	30	5.2% to 5.6%.....	-	-	-	-	-
\$2,500 to \$2,999.....	378	167	163	23	25	5.6% to 6.0%.....	495	209	246	14	26
\$3,000 to \$3,999.....	377	197	139	17	24	6.0% to 6.4%.....	11	8	3	-	-
\$4,000 to \$4,999.....	109	58	36	9	6	6.4% to 6.8%.....	181	106	62	2	11
\$5,000 to \$5,999.....	52	25	19	5	3	6.8% to 7.2%.....	2	-	2	-	-
\$6,000 to \$7,499.....	32	16	7	7	2	7.2% to 7.6%.....	2,994	463	2,274	120	137
\$7,500 to \$9,999.....	26	11	10	1	4	7.6% to 8.0%.....	5	1	4	-	-
\$10,000 to \$14,999.....	25	13	5	1	6	8.0% and over.....	42	10	30	1	1
\$15,000 to \$19,999.....	9	4	4	1	-	Average interest rate —(percent).....	76	17	52	2	5
\$20,000 and over.....	1	1	-	-	-		383	24	284	51	24
							5	2	3	-	-
							7.5%	-	3	3	-
							7.6% to 7.5%.....	-	-	-	-
							8.0% and over.....	95	565	115	81
								5.45	5.97	6.85	6.13

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	5,517	5,212	1,111	3,964	137	305
Total first mortgage outstanding debt (dollars)	7,402,000	6,927,600	2,491,200	4,267,800	168,600	474,400
Total annual mortgage payment (dollars)	1,435,692	1,401,212	449,478	918,389	33,350	34,480
Average first mortgage outstanding debt (dollars)	1,842	1,329	2,242	1,077	1,281	1,555
Average value of property (dollars)	2,552	2,473	3,701	2,140	2,153	3,910
Average annual estimated rental value (dollars)	310	301	445	262	281	453
Average annual mortgage payment (dollars)	260	269	405	232	243	113
Percent which annual mortgage payment represents of—						
First mortgage debt	19.4	20.2	18.0	21.5	19.8	7.3
Value of property	10.2	10.9	10.9	10.8	11.3	2.9
Estimated annual rental value	84.0	89.2	90.9	86.5	86.6	25.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,237	5,045	1,101	3,818	126	192
Average first mortgage outstanding debt (dollars)	1,343	1,328	2,251	1,065	1,244	1,722
Average value of property (dollars)	2,510	2,451	3,710	2,098	2,176	4,057
Average annual estimated rental value (dollars)	306	299	446	258	286	487
Average annual mortgage payment (dollars)	264	269	406	230	254	128
Percent which annual mortgage payment represents of—						
First mortgage debt	19.6	20.2	18.0	21.6	20.4	7.4
Value of property	10.5	11.0	11.0	10.9	11.7	3.2
Estimated annual rental value	86.1	89.8	91.2	89.1	88.9	26.3
Monthly mortgage payment—						
Under \$10	908	803	79	706	18	105
\$10 to \$14	978	928	105	804	19	45
\$15 to \$19	878	859	136	702	21	14
\$20 to \$24	764	756	200	543	13	8
\$25 to \$29	760	752	197	528	27	8
\$30 to \$39	596	584	220	342	22	12
\$40 to \$49	157	157	67	87	3	-
\$50 to \$59	88	88	38	49	1	-
\$60 to \$74	40	40	17	22	1	-
\$75 to \$99	30	30	16	13	1	-
\$100 and over	48	48	26	22	-	-
Average monthly mortgage payment (dollars)	21.97	22.40	33.86	19.14	21.21	10.67
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	280	167	10	146	11	113
Average first mortgage outstanding debt (dollars)	1,324	1,359	-	1,399	-	1,272
Average value of property (dollars)	3,359	3,122	-	3,240	-	3,661
Average annual estimated rental value (dollars)	375	362	-	370	-	396
Average annual mortgage payment (dollars)	196	269	-	284	-	88
Percent which annual mortgage payment represents of—						
First mortgage debt	14.8	19.8	-	20.4	-	6.9
Value of property	5.9	8.6	-	8.8	-	2.4
Estimated annual rental value	52.1	74.3	-	76.7	-	22.1

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE.....	15,020	13,901	13,044	42,187,200	3,234	22,314,500	1,711	52.9	13,545	963	1,688	568	223	1,082	3,267	4,649	1,100	5.72	
Urban.....	7,692	6,938	6,475	24,966,600	3,856	13,273,100	2,050	53.2	6,745	449	995	322	165	402	1,965	1,884	563	5.56	
Rural-nonfarm.....	7,328	6,963	6,569	17,220,600	2,621	9,041,400	1,376	52.5	6,800	514	693	246	63	680	1,302	2,765	537	5.88	
APACHE COUNTY.....	47	45	42	85,200	2,029	42,200	1,005	49.5	40	1	3	-	-	-	9	16	11	5.91	
COCHISE COUNTY.....	542	501	461	1,084,600	2,353	456,200	990	42.1	493	4	107	15	-	4	170	142	51	5.55	
Bisbee.....	70	63	62	137,500	2,218	57,600	929	41.9	63	-	16	3	-	-	20	22	2	5.67	
Douglas.....	243	224	222	542,400	2,443	231,700	1,044	42.7	221	2	66	7	-	4	92	44	6	5.31	
Rural-nonfarm.....	229	214	177	404,700	2,286	166,900	943	41.2	209	2	25	5	-	-	58	76	43	5.78	
COCONINO COUNTY.....	202	169	161	593,100	3,684	252,400	1,568	42.6	166	-	21	9	1	4	35	80	18	5.83	
Flagstaff.....	105	94	91	406,000	4,462	173,900	1,911	42.8	93	-	11	9	1	1	23	40	8	5.61	
Williams town.....	63	47	47	123,800	2,634	48,400	1,030	39.1	45	-	7	-	-	2	12	22	2	5.73	
Rural-nonfarm.....	34	28	28	63,300	-	30,100	-	-	28	-	3	-	-	1	-	18	6	6.76	
GILA COUNTY.....	336	314	262	505,100	1,928	191,200	730	37.9	298	9	10	7	2	4	106	133	27	5.68	
Globe.....	149	137	117	293,400	2,508	102,900	879	35.1	131	4	2	3	2	1	56	47	16	5.77	
Miami town.....	56	49	40	88,100	2,078	34,900	873	42.0	48	1	-	1	-	1	16	25	4	5.34	
Rural-nonfarm.....	131	128	105	128,600	1,225	53,400	509	41.5	119	4	8	3	-	2	34	61	7	5.70	
GRAHAM COUNTY.....	158	154	108	262,200	2,428	145,300	1,345	55.4	139	7	8	2	-	4	41	49	28	5.58	
GREENLEE COUNTY.....	19	17	16	18,400	-	9,200	-	-	16	1	1	2	1	1	-	10	-	-	
Clifton town.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Rural-nonfarm.....	19	17	16	18,400	-	9,200	-	-	16	1	1	2	1	1	-	10	-	-	
MARICOPA COUNTY.....	8,651	7,973	7,603	23,420,900	3,080	13,371,500	1,759	57.1	7,785	698	1,061	397	172	963	1,840	2,281	373	5.62	
Glendale.....	208	192	184	285,400	1,551	166,000	902	58.2	183	18	5	34	-	10	46	42	28	5.82	
Mesa.....	378	348	343	775,500	2,261	420,200	1,225	54.2	339	102	22	2	1	13	99	92	8	5.79	
Phoenix.....	3,700	3,293	3,078	12,651,600	4,110	7,234,200	2,350	57.2	3,196	243	592	207	124	328	953	582	167	5.41	
Tempe.....	99	84	83	265,000	3,193	137,500	1,657	51.9	81	6	26	2	2	1	19	25	-	5.69	
Rural-nonfarm.....	4,266	4,056	3,915	9,443,300	2,412	5,413,600	1,883	57.3	3,986	329	416	152	45	611	723	1,540	170	5.77	
MOHAVE COUNTY.....	99	97	89	284,700	3,199	99,100	1,113	34.8	94	1	13	1	-	-	26	48	5	5.70	
NAVAJO COUNTY.....	330	320	256	819,200	3,200	410,000	1,602	50.0	310	11	103	9	-	2	59	120	6	6.02	
Winslow.....	222	217	163	606,500	3,721	314,000	1,926	51.8	208	3	78	7	-	1	40	80	4	5.80	
Rural-nonfarm.....	108	103	93	212,700	2,227	96,000	1,032	45.1	102	8	30	2	-	1	19	40	2	6.46	
PIMA COUNTY.....	3,367	3,135	2,990	12,302,200	4,114	5,972,100	1,997	48.5	3,056	117	192	47	38	68	724	1,351	519	5.89	
Tucson.....	1,897	1,731	1,650	7,439,500	4,509	3,695,800	2,240	49.7	1,687	51	116	15	29	30	444	712	290	5.72	
Rural-nonfarm.....	1,470	1,404	1,340	4,862,700	3,629	2,276,300	1,699	46.8	1,369	66	76	32	9	38	280	639	229	6.11	
PINAL COUNTY.....	281	273	251	512,100	2,040	260,200	1,037	50.8	264	83	30	7	2	1	32	94	15	6.16	
SANTA CRUZ COUNTY.....	129	118	78	231,900	2,973	120,900	1,550	52.1	115	3	15	-	-	1	44	40	12	5.74	
Nogales.....	101	92	55	162,800	2,960	87,300	1,587	53.6	91	3	11	-	-	1	35	29	12	5.78	
Rural-nonfarm.....	28	26	23	69,100	-	33,600	-	-	24	-	4	-	-	-	9	11	-	5.60	
YAVAPAI COUNTY.....	541	480	465	1,269,400	2,730	547,700	1,178	43.1	476	3	99	36	2	17	110	134	25	5.96	
Prescott.....	240	210	207	711,500	3,437	318,300	1,538	44.7	209	2	41	19	2	5	59	70	11	5.66	
Rural-nonfarm.....	301	270	258	557,900	2,162	229,400	889	41.1	267	1	58	17	-	12	51	114	14	6.21	
YUMA COUNTY.....	318	305	262	798,200	3,047	436,500	1,666	54.7	293	25	25	36	10	13	71	101	12	5.76	
Yuma city.....	161	157	133	482,500	3,628	250,400	1,883	51.9	150	14	7	13	4	4	51	52	3	5.67	
Rural-nonfarm.....	157	148	129	315,700	2,447	186,100	1,443	58.9	143	11	18	23	6	9	20	49	7	5.85	

(Table 9 of the standard series is omitted as there are no tracted cities or cities of 100,000 or more in the State)

HOUSING—NONFARM MORTGAGES

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4- family mortgaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE																			
TOTAL.....	15,020	13,901	13,044	42,187,200	3,234	22,314,500	1,711	52.9	13,545	963	1,688	568	228	1,082	3,267	4,649	1,100	5.72	
Inside secondary metropol- itan district.....	7,644	7,049	6,752	21,372,900	3,165	12,327,500	1,826	57.7	6,892	535	969	370	164	933	1,644	1,961	316	5.60	
Outside secondary metropol- itan district.....	7,376	6,852	6,292	20,814,300	3,308	9,987,000	1,587	48.0	6,653	428	719	198	64	149	1,623	2,688	784	5.85	
URBAN.....	7,692	6,938	6,475	24,966,600	3,856	13,273,100	2,050	53.2	6,745	449	995	322	165	402	1,965	1,884	568	5.56	
Inside secondary metropol- itan district.....	3,908	3,485	3,262	12,937,000	3,966	7,400,200	2,269	57.2	3,379	261	597	241	124	338	999	624	195	5.43	
Outside secondary metropol- itan district.....	3,784	3,453	3,213	12,029,600	3,744	5,872,900	1,828	48.8	3,366	188	398	81	41	64	966	1,260	368	5.69	
RURAL-NONFARM.....	7,328	6,963	6,569	17,220,600	2,621	9,041,400	1,376	52.5	6,800	514	693	246	63	680	1,302	2,765	537	5.88	
Inside secondary metropol- itan district.....	3,736	3,564	3,490	8,435,900	2,417	4,927,300	1,412	58.4	3,513	274	372	129	40	595	645	1,337	121	5.76	
Outside secondary metropol- itan district.....	3,592	3,399	3,079	8,784,700	2,853	4,114,100	1,336	46.8	3,287	240	321	117	23	85	657	1,428	416	6.02	
SECONDARY METROPOLITAN DISTRICT																			
PHOENIX DISTRICT.....	7,644	7,049	6,752	21,372,900	3,165	12,327,500	1,826	57.7	6,892	535	969	370	164	933	1,644	1,961	316	5.60	
Phoenix city.....	3,700	3,293	3,078	12,651,600	4,110	7,234,200	2,350	57.2	3,196	243	592	207	124	328	953	582	167	5.41	
Outside central city.....	3,944	3,755	3,674	8,721,300	2,374	5,093,300	1,386	58.4	3,696	292	377	163	40	605	691	1,379	149	5.76	
Urban.....	208	192	184	285,400	1,551	166,000	902	58.2	183	18	5	34	-	10	46	42	28	5.82	
Rural-nonfarm.....	3,736	3,564	3,490	8,435,900	2,417	4,927,300	1,412	58.4	3,513	274	372	129	40	595	645	1,337	121	5.76	
District includes following urban places and rural- nonfarm areas:																			
In Maricopa County.....	7,644	7,049	6,752	21,372,900	3,165	12,327,500	1,826	57.7	6,892	535	969	370	164	933	1,644	1,961	316	5.60	
Glendale city.....	208	192	184	285,400	1,551	166,000	902	58.2	183	18	5	34	-	10	46	42	28	5.82	
Phoenix city.....	3,700	3,293	3,078	12,651,600	4,110	7,234,200	2,350	57.2	3,196	243	592	207	124	328	953	582	167	5.41	
Rural-nonfarm.....	3,736	3,564	3,490	8,435,900	2,417	4,927,300	1,412	58.4	3,513	274	372	129	40	595	645	1,337	121	5.76	

ARKANSAS

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Table A-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	243,976	235,164	94,582	40.2	140,582	7,660	1,152	82,113	21,722	26.5	60,391
1930: Private families reporting tenure	-	185,412	81,938	44.2	103,474	-	-	-	-	-	-
1920: All families reporting tenure	-	143,119	61,772	43.2	81,347	-	-	59,792	15,230	25.5	44,562
Dwelling units: 1940	243,976	235,164	94,582	40.2	140,582	7,660	1,152	82,113	21,722	26.5	60,391
Urban	127,751	123,528	47,397	38.4	76,131	3,917	306	44,055	15,062	34.2	28,993
Rural-nonfarm	116,225	111,636	47,185	42.3	64,451	3,743	846	38,058	6,660	17.5	31,398
COLOR OF OCCUPANTS											
White	-	179,191	75,908	42.4	103,283	-	-	65,999	18,918	28.7	47,081
Nonwhite	-	55,973	18,674	33.4	37,299	-	-	16,114	2,804	17.4	13,310
TYPE OF STRUCTURE											
1-family	188,369	181,908	84,318	46.4	97,590	5,460	1,001	73,408	19,393	26.4	54,015
Other	55,607	53,256	10,264	19.3	42,992	2,200	151	8,705	2,329	26.8	6,376
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	185,564	179,390	83,038	46.3	96,352	5,225	949	73,097	19,322	26.4	53,775
Under \$5	55,339	53,498	21,026	39.3	32,472	1,671	175	16,290	1,488	9.1	14,802
\$5 to \$9	50,814	49,354	17,190	34.8	32,164	1,272	188	15,082	2,791	18.5	12,291
\$10 to \$14	24,631	23,832	11,259	47.2	12,573	578	121	10,249	2,917	28.5	7,332
\$15 to \$19	15,992	15,389	7,920	51.5	7,469	478	125	7,353	2,446	33.3	4,907
\$20 to \$24	11,393	10,812	6,339	58.6	4,473	404	177	5,931	2,088	35.2	3,843
\$25 to \$29	9,042	8,680	5,296	61.0	3,384	260	102	5,020	2,004	39.9	3,016
\$30 to \$39	9,544	9,280	6,698	72.2	2,582	225	39	6,302	2,710	43.0	3,592
\$40 to \$49	3,988	3,859	3,116	80.7	743	114	15	2,958	1,370	46.3	1,588
\$50 to \$59	2,475	2,416	2,106	87.2	310	53	6	1,963	770	39.2	1,193
\$60 to \$74	1,150	1,102	966	87.7	136	47	1	903	377	41.7	525
\$75 to \$99	623	608	568	93.4	40	15	-	533	211	39.6	322
\$100 and over	573	565	554	98.1	11	8	-	513	150	29.2	363
Median monthly rent (dollars)	8.18	8.17	10.97	-	6.94	8.20	14.11	12.03	19.55	-	9.48

Table A-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties	21,722	19,303	4,635	2,620	2,206	1,857	1,764	2,893	1,430	991	699	431	230	63	52	32	1,819
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	20,315	18,570	4,073	2,456	2,092	1,771	1,691	2,754	1,374	942	662	408	219	54	49	25	1,745
Average interest rate (%)	6.07	6.08	7.14	6.36	6.05	5.90	5.74	5.56	5.36	5.34	5.35	5.37	5.41	-	-	-	5.97
HOLDER OF FIRST MORTGAGE																	
Reporting holder	21,025	19,240	4,434	2,557	2,134	1,803	1,722	2,818	1,386	944	669	415	224	58	49	27	1,785
Building and loan association	4,132	3,785	485	522	513	405	424	645	296	185	150	91	48	12	5	4	347
Commercial bank	1,659	1,491	267	204	145	153	122	223	123	70	70	39	31	12	9	3	168
Savings bank	684	591	116	87	54	62	57	96	36	32	21	12	11	2	3	2	43
Life insurance company	717	663	25	22	26	39	57	155	104	88	70	44	24	7	2	-	54
Mortgage company	656	609	95	61	77	66	68	107	60	29	25	12	4	2	3	-	47
Home Owners' Loan Corporation	5,343	4,790	528	617	612	524	525	848	427	312	188	119	56	9	15	10	553
Individual	5,763	5,341	2,559	811	504	371	294	363	154	106	71	59	25	9	8	7	422
Other	2,121	1,970	339	233	203	183	175	381	186	122	74	39	25	5	4	1	151
Reporting debt and value	17,805	16,251	3,547	2,071	1,825	1,547	1,480	2,455	1,228	856	602	359	184	53	44	-	1,554
JUNIOR MORTGAGE																	
First mortgage only	2,715	2,439	403	276	270	210	227	409	258	175	117	64	26	4	-	-	276
First and junior mortgage	180	151	81	13	17	18	16	18	10	11	7	5	3	-	2	-	29
With 1st mtg.; not rptg. on junior	14,910	13,661	3,113	1,782	1,538	1,319	1,237	2,028	960	670	478	290	155	49	42	-	1,249
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	9,265	8,537	3,529	1,805	1,190	720	489	523	131	80	38	19	7	5	1	-	728
\$1,000 to \$1,499	2,752	2,491	18	239	504	463	403	513	163	102	52	20	10	2	2	-	261
\$1,500 to \$1,999	1,782	1,607	-	27	123	270	312	517	182	100	45	23	14	2	2	-	175
\$2,000 to \$2,499	1,383	1,258	-	-	8	83	211	433	233	135	90	47	16	1	1	-	125
\$2,500 to \$2,999	766	687	-	-	-	11	59	266	169	102	47	16	13	1	1	-	79
\$3,000 to \$3,999	1,060	975	-	-	-	-	6	194	296	204	153	91	26	4	1	-	85
\$4,000 to \$4,999	429	393	-	-	-	-	-	9	53	110	113	55	41	5	7	-	36
\$5,000 to \$5,999	189	161	-	-	-	-	-	-	1	22	48	53	24	10	3	-	28
\$6,000 to \$7,499	101	86	-	-	-	-	-	-	-	1	15	25	31	7	7	-	15
\$7,500 to \$9,999	45	35	-	-	-	-	-	-	-	-	1	8	10	7	9	-	10
\$10,000 to \$14,999	22	14	-	-	-	-	-	-	-	-	-	-	2	8	4	-	8
\$15,000 to \$19,999	5	3	-	-	-	-	-	-	-	-	-	-	-	1	2	-	2
\$20,000 and over	6	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	2
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	47,048	41,908	1,807	2,251	2,883	3,151	3,750	7,931	5,134	4,341	3,816	2,874	1,988	833	1,149	-	5,140
Average value (dollars)	2,642	2,579	510	1,087	1,530	2,037	2,534	3,230	4,181	5,071	6,339	8,005	10,806	-	-	-	3,308
Debt on first and jr. mtgs. (thous.)	22,515	20,217	959	1,165	1,394	1,569	1,849	4,009	2,701	2,116	1,789	1,239	772	313	341	-	2,297
Percent of value of property	47.9	48.2	53.1	51.8	48.3	49.8	49.3	50.6	52.5	48.7	46.9	43.1	38.8	-	-	-	44.7
Average debt (dollars)	1,265	1,244	270	563	764	1,014	1,250	1,633	2,199	2,472	2,972	3,451	4,197	-	-	-	1,478
Debt on first mtgs. (thousands)	22,421	20,143	958	1,163	1,388	1,561	1,844	3,999	2,700	2,107	1,782	1,231	757	313	341	-	2,278
Percent of value of property	47.7	48.1	53.0	51.7	48.2	49.5	49.2	50.4	52.6	48.5	46.7	42.8	38.1	-	-	-	44.3
Average debt (dollars)	1,259	1,240	270	562	761	1,009	1,246	1,629	2,198	2,462	2,960	3,429	4,113	-	-	-	1,466

HOUSING—NONFARM MORTGAGES

Table A-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	21,722	21,025	4,132	2,293	1,659	634	717	656	5,343	5,763	2,121	697
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	20,315	19,999	3,919	2,202	1,604	598	692	637	5,343	5,251	1,955	316
Average interest rate (percent)	6.07	6.07	6.37	6.71	6.67	6.81	5.87	6.04	4.50	7.24	6.02	6.07
Reporting debt and value	17,805	17,413	3,397	1,973	1,451	522	637	598	4,388	4,738	1,682	392
Percent distribution	-	100.0	19.5	11.3	8.3	3.0	3.7	3.4	25.2	27.2	9.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	17,805	17,413	3,397	1,973	1,451	522	637	598	4,388	4,738	1,682	392
First mortgage only	2,715	2,672	706	258	203	55	91	67	648	658	244	43
First and junior mortgage	180	157	27	30	20	10	8	5	34	39	14	23
With first mortgage; not reporting on junior mortgage	14,910	14,584	2,664	1,685	1,228	457	538	526	3,706	4,041	1,424	326
1-family properties	16,251	15,893	3,091	1,794	1,304	490	590	555	3,914	4,383	1,566	358
First mortgage only	2,439	2,398	636	228	177	51	83	63	559	605	224	41
First and junior mortgage	151	133	21	25	17	8	7	4	30	33	13	18
With first mortgage; not reporting on junior mortgage	13,661	13,362	2,434	1,541	1,110	431	500	488	3,325	3,745	1,329	299
2- to 4-family properties	1,554	1,520	306	179	147	32	47	43	474	355	116	34
First mortgage only	276	274	70	30	26	4	8	4	89	53	20	2
First and junior mortgage	29	24	6	5	3	2	1	1	4	6	1	5
With first mortgage; not reporting on junior mortgage	1,249	1,222	230	144	118	26	38	38	381	296	95	27
RELATION OF DEBT TO VALUE												
1- to 4-family properties	17,805	17,413	3,397	1,973	1,451	522	637	598	4,388	4,738	1,682	392
Value of property (dollars)	47,049,400	45,905,800	9,754,900	5,819,800	4,389,800	1,430,000	2,845,000	1,706,200	13,021,700	7,855,300	4,902,900	1,142,600
Average value (dollars)	2,642	2,636	2,872	2,950	3,025	2,739	4,466	2,853	2,968	1,658	2,915	2,915
Debt on first and junior mortgages (dollars)	22,514,700	21,931,200	4,526,400	2,687,800	2,008,300	679,500	1,577,100	893,400	6,213,000	3,485,800	2,547,700	583,300
Percent of value of property	47.9	47.8	46.4	46.2	45.7	47.5	55.4	52.4	47.7	44.4	52.0	51.1
Average debt (dollars)	1,265	1,259	1,332	1,362	1,384	1,302	2,476	1,494	1,416	736	1,515	1,489
Debt on first mortgages (dollars)	22,420,900	21,852,100	4,516,000	2,669,900	1,995,600	674,300	1,571,200	891,600	6,202,200	3,464,600	2,536,400	568,800
Percent distribution	-	100.0	20.7	12.2	9.1	7.2	4.1	28.4	15.9	11.6	-	-
Percent of value of property	47.7	47.6	46.3	45.9	45.5	47.2	55.2	52.3	47.6	44.1	51.7	49.8
Average debt (dollars)	1,259	1,255	1,329	1,353	1,375	1,292	2,467	1,491	1,413	731	1,508	1,451
1-family properties	16,251	15,893	3,091	1,794	1,304	490	590	555	3,914	4,383	1,566	358
Value of property (dollars)	41,908,000	40,903,600	8,782,400	5,134,800	3,778,600	1,356,200	2,584,700	1,569,900	11,480,500	6,852,500	4,498,800	1,004,400
Average value (dollars)	2,579	2,574	2,841	2,862	2,898	2,768	4,381	2,829	2,933	1,563	2,873	2,806
Debt on first and junior mortgages (dollars)	20,217,400	19,699,400	4,117,700	2,388,700	1,739,300	649,400	1,447,800	838,900	5,502,800	3,057,400	2,346,100	518,000
Percent of value of property	48.2	48.2	46.9	46.5	45.0	47.9	56.0	53.4	47.9	44.6	52.1	51.6
Average debt (dollars)	1,244	1,240	1,332	1,331	1,334	1,325	2,454	1,512	1,406	698	1,498	1,447
Debt on first mortgages (dollars)	20,143,300	19,636,100	4,110,600	2,374,300	1,728,500	645,800	1,442,000	837,600	5,493,100	3,042,100	2,336,400	507,200
Percent of value of property	48.1	48.0	46.8	46.2	45.7	47.6	55.8	53.4	47.8	44.4	51.9	50.5
Average debt (dollars)	1,240	1,236	1,330	1,323	1,326	1,318	2,444	1,509	1,403	694	1,492	1,417
2- to 4-family properties	1,554	1,520	306	179	147	32	47	43	474	355	116	34
Value of property (dollars)	5,140,400	5,002,200	972,500	685,000	611,200	73,800	260,300	136,300	1,541,200	1,002,800	404,100	138,200
Average value (dollars)	3,308	3,291	3,178	3,827	4,158	-	-	-	3,251	2,825	3,484	-
Debt on first and junior mortgages (dollars)	2,297,300	2,231,800	408,700	299,100	269,000	30,100	129,300	54,500	710,200	428,400	201,600	65,500
Percent of value of property	44.7	44.6	42.0	43.7	44.0	-	-	-	46.1	42.7	49.9	-
Average debt (dollars)	1,478	1,468	1,336	1,671	1,830	-	-	-	1,498	1,207	1,738	-
Debt on first mortgages (dollars)	2,277,600	2,216,000	405,400	295,600	267,100	28,500	129,200	54,200	709,100	422,500	200,800	61,600
Percent of value of property	44.3	44.3	41.7	43.2	43.7	-	-	-	45.0	42.1	49.5	-
Average debt (dollars)	1,466	1,458	1,325	1,651	1,817	-	-	-	1,496	1,190	1,784	-

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	19,903	19,240	3,785	2,082	1,491	591	663	609	4,790	5,341	1,970	663
RACE OF OCCUPANTS												
White	17,302	16,748	3,467	1,920	1,359	561	652	551	4,149	4,203	1,806	554
Negro	2,583	2,476	314	162	132	30	11	58	636	1,133	162	107
Other nonwhite	18	16	4	-	-	-	-	-	5	5	2	2
YEAR BUILT												
Reporting year built	19,256	18,639	3,708	2,038	1,459	579	657	604	4,600	5,163	1,869	617
1930 to 1940	5,302	5,110	1,044	650	458	192	217	206	624	1,591	778	192
1920 to 1929	6,926	6,720	1,345	663	488	175	316	237	2,031	1,563	565	206
1910 to 1919	3,837	3,725	759	399	283	116	80	87	1,074	1,052	274	112
1900 to 1909	2,260	2,180	422	215	141	74	32	53	625	655	178	80
1880 to 1899	828	805	122	101	79	22	10	13	224	270	65	23
1879 or earlier	103	99	16	10	10	-	2	8	22	32	9	4

Table A-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	19,908	19,240	3,785	2,082	1,491	591	668	609	4,790	5,341	1,970	668
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	16,265	15,907	3,095	1,797	1,305	492	590	555	3,916	4,388	1,566	358
Under \$500	4,961	4,834	682	594	442	152	40	99	607	2,437	375	127
\$500 to \$999	3,608	3,551	806	354	246	108	51	142	999	897	302	57
\$1,000 to \$1,499	2,493	2,450	557	251	179	72	57	93	830	447	215	43
\$1,500 to \$1,999	1,596	1,568	322	173	126	46	81	54	523	235	181	28
\$2,000 to \$2,499	1,262	1,235	249	130	92	38	94	60	398	154	150	27
\$2,500 to \$2,999	680	665	136	72	53	19	68	25	187	65	112	15
\$3,000 to \$3,999	974	945	203	132	104	28	100	58	225	86	146	29
\$4,000 to \$4,999	395	375	88	48	30	18	64	16	73	32	54	20
\$5,000 to \$5,999	161	155	29	21	16	5	20	9	36	21	19	6
\$6,000 to \$6,999	82	79	16	6	4	2	11	2	25	9	9	4
\$7,000 to \$7,999	32	31	5	9	7	2	2	1	10	3	1	1
\$10,000 to \$14,999	14	13	2	4	4	-	2	-	2	2	1	1
\$15,000 to \$19,999	3	3	-	1	-	1	-	-	1	-	1	-
\$20,000 and over	4	4	-	3	2	1	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	18,570	18,278	3,581	1,999	1,441	558	640	590	4,790	4,858	1,820	292
Under 4.0%	90	87	6	10	9	1	-	5	-	47	19	3
4.0%	358	348	63	38	25	13	11	11	-	147	78	10
4.1% to 4.4%	1	1	-	-	-	-	-	-	-	1	-	-
4.5%	5,352	5,304	117	81	68	13	46	27	4,790	33	210	48
4.6% to 4.9%	2	2	-	-	-	-	-	1	-	-	1	-
5.0%	2,003	1,946	482	365	285	80	177	94	-	410	418	57
5.1% to 5.4%	20	20	3	-	-	-	3	-	-	-	14	-
5.5%	381	365	112	51	39	12	62	21	-	15	104	16
5.6% to 5.9%	1	1	1	-	-	-	-	-	-	-	-	-
6.0%	5,453	5,363	1,501	704	498	211	300	310	-	1,987	561	90
6.1% to 6.4%	3	2	-	1	-	1	-	-	-	-	1	1
6.5%	102	100	52	14	11	3	8	7	-	9	10	2
6.6% to 6.9%	22	22	19	-	-	-	-	-	-	2	1	-
7.0%	937	923	443	114	63	51	4	44	-	229	69	14
7.1% to 7.4%	80	78	57	4	-	4	-	5	-	3	9	2
7.5%	74	73	44	10	2	0	-	7	-	5	7	1
7.6% to 7.9%	6	6	4	-	-	-	-	2	-	-	-	-
8.0% and over	3,685	3,637	677	607	446	161	29	56	-	1,970	298	48
Average interest rate (percent)	6.08	6.08	6.36	6.73	6.70	6.81	5.65	6.04	4.50	7.24	6.01	6.04
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
* Principal payments required	17,498	17,194	3,594	1,795	1,274	521	624	562	4,566	4,256	1,797	304
Real estate taxes included in payment	4,548	4,443	1,033	508	341	167	195	199	1,122	663	723	105
Monthly	4,232	4,139	1,010	461	308	153	182	185	1,076	544	681	93
Quarterly	24	24	2	6	5	1	1	2	5	7	1	-
Semiannual	41	39	2	10	7	3	2	5	1	12	7	2
Annual	126	124	5	20	13	7	5	3	-	81	10	2
Other	11	11	2	-	-	-	-	-	2	5	2	-
Not reporting frequency of payment	114	106	12	11	8	3	5	4	38	14	22	8
Real estate taxes not included in payment	12,380	12,200	2,407	1,229	888	341	419	357	3,326	3,445	1,017	180
Monthly	10,592	10,435	2,288	926	654	272	340	310	3,197	2,501	873	157
Quarterly	121	121	9	31	25	6	11	4	3	53	10	-
Semiannual	278	274	11	63	51	12	38	10	8	114	30	4
Annual	951	941	20	168	126	42	17	18	14	640	64	10
Other	51	51	3	7	4	3	-	1	-	39	1	-
Not reporting frequency of payment	387	378	76	34	28	6	13	14	104	98	39	9
Not reporting tax payment requirements	570	551	154	58	45	13	10	6	118	148	57	19
Monthly	452	447	146	41	31	10	10	4	109	93	44	15
Quarterly	3	3	-	-	-	-	-	-	-	2	1	-
Semiannual	12	10	-	1	-	-	-	-	-	6	3	2
Annual	56	55	1	11	9	2	-	1	1	37	4	1
Other	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	35	34	7	5	4	1	-	1	8	8	5	1
No principal payments required	928	910	102	121	88	88	16	23	106	481	61	18
Monthly	451	442	94	50	27	23	6	9	97	156	30	9
Quarterly	17	17	-	6	6	-	1	-	1	8	1	-
Semiannual	90	87	3	22	15	7	3	4	2	44	9	3
Annual	313	309	1	40	32	8	3	7	2	241	15	4
Other	16	16	1	2	2	-	-	3	-	8	2	-
Not reporting frequency of payment	41	39	3	1	1	-	3	-	4	24	4	2
Not reporting principal payment requirements	898	867	76	71	53	18	12	10	115	206	77	331
Monthly	362	319	65	26	17	9	9	8	88	76	47	43
Quarterly	9	8	1	3	2	1	1	-	-	2	1	1
Semiannual	13	10	1	3	3	-	-	-	-	5	1	3
Annual	134	115	-	23	18	5	2	1	4	72	13	19
Other	16	14	-	5	4	1	-	-	1	8	-	2
Not reporting frequency of payment	364	101	9	11	9	2	-	1	22	43	15	263
No regular payments required	579	569	13	95	81	14	11	14	3	398	35	10

HOUSING—NONFARM MORTGAGES

Table A-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	15,265	3,746	10,389	693	1,437	Reporting interest rate.....	18,570	4,364	11,867	878	1,461
Under \$500.....	4,961	595	3,381	332	652	Under 4.0%.....	90	12	54	12	12
\$500 to \$999.....	3,608	632	2,532	151	293	4.0% to 4.4%.....	358	84	219	24	31
\$1,000 to \$1,499.....	2,493	574	1,689	77	153	4.4% to 4.8%.....	1	1	-	-	-
\$1,500 to \$1,999.....	1,596	466	979	47	104	4.8% to 5.2%.....	5,352	1,451	3,515	119	257
\$2,000 to \$2,499.....	1,262	416	726	33	85	5.2% to 5.6%.....	2	-	2	-	-
\$2,500 to \$2,999.....	690	275	347	20	38	5.6% to 6.0%.....	2,003	768	1,074	57	104
\$3,000 to \$3,999.....	974	457	439	15	62	6.0% to 6.4%.....	20	16	4	-	9
\$4,000 to \$4,999.....	895	199	167	11	18	6.4% to 6.8%.....	381	182	186	4	9
\$5,000 to \$5,999.....	161	78	64	4	15	6.8% to 7.2%.....	1	-	1	-	-
\$6,000 to \$7,499.....	82	32	39	2	9	7.2% to 7.6%.....	5,453	1,138	3,642	274	399
\$7,500 to \$9,999.....	32	14	15	-	3	7.6% to 8.0%.....	3	2	1	-	-
\$10,000 to \$14,999.....	14	6	4	-	4	8.0% and over.....	102	19	68	2	13
\$15,000 to \$19,999.....	3	1	1	-	1	Average interest rate — (percent).....	22	3	13	2	4
\$20,000 and over.....	4	-	4	-	-		937	196	651	32	58
							80	26	51	-	3
							74	25	44	3	2
							6	2	4	-	-
							3,685	439	2,388	349	559
							6.08	5.62	6.07	6.87	6.78

Table A-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	13,184	12,548	3,293	8,921	334	586
Total first mortgage outstanding debt..... (dollars).....	16,719,200	16,242,000	6,043,400	9,879,100	319,500	477,200
Total annual mortgage payment..... (dollars).....	2,998,666	2,954,754	927,473	1,966,107	61,174	43,912
Average first mortgage outstanding debt..... (dollars).....	1,273	1,294	1,335	1,107	957	614
Average value of property..... (dollars).....	2,594	2,618	3,186	2,430	2,037	2,077
Average annual estimated rental value..... (dollars).....	272	275	331	256	221	214
Average annual mortgage payment..... (dollars).....	223	235	282	220	183	75
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.9	18.2	15.3	19.9	19.1	9.2
Value of property.....	8.8	9.0	8.8	9.1	9.0	8.6
Estimated annual rental value.....	84.0	85.8	85.2	86.1	83.0	35.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,857	11,595	3,196	8,094	305	262
Average first mortgage outstanding debt..... (dollars).....	1,315	1,324	1,854	1,127	994	941
Average value of property..... (dollars).....	2,619	2,630	3,196	2,438	2,079	2,128
Average annual estimated rental value..... (dollars).....	276	277	332	257	226	219
Average annual mortgage payment..... (dollars).....	234	237	283	221	192	100
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.8	17.9	15.3	19.6	19.3	10.6
Value of property.....	8.9	9.0	8.9	9.1	9.2	4.7
Estimated annual rental value.....	84.9	85.6	85.4	85.8	84.9	45.5
Monthly mortgage payment—						
Under \$10.....	2,216	2,042	315	1,644	83	174
\$10 to \$14.....	2,807	2,765	518	2,150	98	41
\$15 to \$19.....	1,964	1,949	484	1,420	45	15
\$20 to \$24.....	1,651	1,639	570	1,040	29	12
\$25 to \$29.....	1,301	1,293	469	803	21	8
\$30 to \$39.....	1,169	1,161	519	624	18	8
\$40 to \$49.....	850	847	157	188	2	3
\$50 to \$59.....	225	224	96	125	3	1
\$60 to \$74.....	87	87	43	41	3	-
\$75 to \$99.....	39	39	16	22	1	-
\$100 and over.....	48	48	9	37	2	-
Average monthly mortgage payment..... (dollars).....	19.50	19.76	23.61	18.38	15.97	8.30
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,277	953	97	827	29	324
Average first mortgage outstanding debt..... (dollars).....	881	938	-	917	-	712
Average value of property..... (dollars).....	2,356	2,465	-	2,449	-	2,036
Average annual estimated rental value..... (dollars).....	238	247	-	245	-	210
Average annual mortgage payment..... (dollars).....	175	216	-	219	-	55
Percent which annual mortgage payment represents of—						
First mortgage debt.....	19.9	23.0	-	23.9	-	7.7
Value of property.....	7.4	8.8	-	8.9	-	2.7
Estimated annual rental value.....	73.6	87.3	-	89.4	-	26.1

Table B-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	126,651	122,508	46,991	38.4	75,512	3,845	302	43,676	14,908	34.1	28,768
COLOR OF OCCUPANTS											
White	-	91,220	37,856	41.5	53,364	-	-	35,307	12,935	36.6	22,372
Nonwhite	-	31,288	9,135	29.2	22,148	-	-	8,369	1,973	23.6	6,396
TYPE OF STRUCTURE											
1-family	87,043	84,831	40,631	47.9	44,200	2,042	170	37,955	13,070	34.4	24,885
Other	39,608	37,672	6,360	16.9	31,312	1,804	132	5,721	1,838	32.1	3,883
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	85,915	83,789	39,950	47.7	43,839	1,963	163	37,825	13,030	34.4	24,795
Under \$5	10,045	9,768	4,118	42.2	5,650	261	16	3,730	420	11.3	3,310
\$5 to \$9	21,981	21,504	6,140	28.6	15,364	488	39	5,757	1,367	23.7	4,390
\$10 to \$14	12,946	12,631	5,238	41.5	7,393	293	22	4,983	1,709	34.3	3,274
\$15 to \$19	10,358	10,086	4,670	46.3	5,416	254	18	4,468	1,673	37.4	2,795
\$20 to \$24	8,180	7,924	4,224	53.3	3,700	238	18	4,043	1,578	39.0	2,465
\$25 to \$29	7,108	6,908	3,946	57.1	2,962	184	16	3,769	1,589	41.9	2,200
\$30 to \$39	7,930	7,738	5,469	70.7	2,264	174	23	5,218	2,284	43.8	2,934
\$40 to \$49	3,860	3,885	2,630	80.1	655	67	8	2,508	1,138	45.4	1,370
\$50 to \$59	2,005	1,970	1,700	86.3	270	33	2	1,614	624	38.7	990
\$60 to \$74	977	961	837	87.1	124	15	1	794	381	41.7	463
\$75 to \$99	536	534	502	94.0	32	2	-	476	190	39.9	286
\$100 and over	489	485	476	98.1	9	4	-	425	127	28.5	318
Median monthly rent (dollars)	13.72	13.70	19.30	-	10.11	14.32	15.75	19.47	23.76	-	17.05

Note.—Tables B-1 to B-7 include statistics for the entire urban area of the State except West Memphis city, which is the urban part of that portion of the Memphis metropolitan district located in Arkansas. Summary statistics for this city are shown in table 10.

Table B-2.—1- TO 4-FAMILY URBAN PROPERTIES, AND VALUE OF 1-FAMILY URBAN PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	14,908	13,431	2,036	1,581	1,518	1,404	1,354	2,322	1,155	801	587	365	192	50	41	25	1,477
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	14,065	12,647	1,806	1,487	1,444	1,347	1,300	2,208	1,107	763	557	344	182	43	39	20	1,413
Average interest rate.....(%)	5.80	5.80	6.72	6.07	5.94	5.82	5.63	5.54	5.33	5.34	5.32	5.34	5.33	-	-	-	5.82
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	14,478	13,029	1,953	1,545	1,474	1,368	1,322	2,266	1,122	764	566	352	188	48	39	22	1,449
Building and loan association.....	3,846	3,042	342	363	394	339	345	565	265	157	130	83	41	10	4	4	304
Commercial bank.....	1,078	947	107	99	94	112	80	166	88	60	62	30	27	12	8	2	131
Savings bank.....	416	379	35	40	33	50	46	79	33	23	19	10	7	1	2	1	37
Life insurance company.....	578	533	10	14	24	32	49	138	82	62	54	40	20	7	1	-	45
Mortgage company.....	466	425	54	39	55	54	53	73	41	21	16	10	4	2	3	-	41
Home Owners' Loan Corporation.....	4,162	3,636	320	423	449	413	412	700	355	261	172	104	49	6	12	10	476
Individual.....	3,008	2,710	944	419	286	248	203	267	119	85	57	45	21	7	5	4	298
Other.....	1,424	1,307	141	148	139	120	134	278	139	95	56	30	19	3	4	1	117
Reporting debt and value.....	12,390	11,126	1,527	1,260	1,285	1,200	1,148	1,979	1,003	695	500	301	151	42	35	-	1,264
JUNIOR MORTGAGE																	
First mortgage only.....	2,253	1,994	220	191	215	176	196	383	245	167	111	61	25	4	-	-	259
First and junior mortgage.....	131	104	16	9	11	14	13	13	9	10	3	4	1	-	1	-	27
With 1st mtg.; not rptg. on junior.....	10,006	9,028	1,291	1,060	1,059	1,010	939	1,583	749	518	386	236	125	38	34	-	978
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	5,431	4,904	1,516	1,082	815	533	353	397	94	58	32	16	6	2	-	-	527
\$1,000 to \$1,499.....	2,163	1,935	11	160	367	378	307	424	131	88	42	16	7	2	2	-	228
\$1,500 to \$1,999.....	1,463	1,305	-	18	97	217	258	420	156	79	33	22	2	1	2	-	158
\$2,000 to \$2,499.....	1,159	1,042	-	-	6	63	175	366	193	107	78	89	13	1	1	-	117
\$2,500 to \$2,999.....	638	568	-	-	-	9	49	217	140	85	40	15	11	1	1	-	70
\$3,000 to \$3,999.....	877	800	-	-	-	-	6	147	243	173	130	75	23	3	-	-	77
\$4,000 to \$4,999.....	350	319	-	-	-	-	-	8	45	36	23	44	34	5	4	-	31
\$5,000 to \$5,999.....	164	139	-	-	-	-	-	-	1	18	41	47	20	9	3	-	25
\$6,000 to \$7,499.....	81	68	-	-	-	-	-	-	-	1	10	20	27	4	6	-	13
\$7,500 to \$9,999.....	38	29	-	-	-	-	-	-	-	-	1	7	6	7	8	-	9
\$10,000 to \$14,999.....	18	11	-	-	-	-	-	-	-	-	-	-	-	2	6	3	7
\$15,000 to \$19,999.....	3	2	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1
\$20,000 and over.....	5	4	-	-	-	-	-	-	-	-	-	-	-	-	4	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	36,928	32,524	865	1,381	2,089	2,447	2,910	6,400	4,193	3,522	3,174	2,414	1,635	662	884	-	4,404
Average value.....(dollars)	2,990	2,923	567	1,096	1,587	2,039	2,535	3,234	4,180	5,068	6,349	8,019	10,825	-	-	-	3,484
Debt on first & jr. mtgs.....(thous.)	17,864	15,876	476	746	1,011	1,248	1,483	3,248	2,236	1,727	1,484	1,038	636	261	282	-	1,987
Percent of value of property.....	48.4	48.8	55.0	54.0	49.6	51.0	51.0	50.8	53.3	49.0	46.8	43.0	38.9	-	-	-	45.1
Average debt.....(dollars)	1,442	1,427	312	592	787	1,040	1,292	1,641	2,229	2,485	2,968	3,449	4,210	-	-	-	1,572
Debt on first mtgs.....(thousands)	17,801	15,833	476	745	1,008	1,240	1,478	3,243	2,235	1,721	1,483	1,030	631	261	282	-	1,968
Percent of value of property.....	48.2	48.7	55.0	53.9	49.4	50.7	50.8	50.7	53.3	48.9	45.7	42.7	38.6	-	-	-	44.7
Average debt.....(dollars)	1,437	1,423	311	591	784	1,033	1,288	1,639	2,228	2,477	2,965	3,423	4,180	-	-	-	1,557

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	14,908	14,478	3,346	1,494	1,078	416	578	466	4,162	3,008	1,424	430
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	14,065	13,862	3,162	1,434	1,040	394	560	459	4,162	2,760	1,325	203
Average interest rate..... (percent)	5.80	5.80	5.32	6.22	6.17	6.55	5.65	6.01	4.50	6.89	5.89	5.85
Reporting debt and value.....	12,890	12,136	2,743	1,325	970	355	512	427	3,447	2,521	1,161	254
Percent distribution.....	-	100.0	22.6	10.9	8.0	2.9	4.2	3.5	26.4	20.8	9.6	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	12,890	12,136	2,743	1,325	970	355	512	427	3,447	2,521	1,161	254
First mortgage only.....	2,253	2,215	670	219	176	43	90	46	566	411	213	38
First and junior mortgage.....	131	112	21	25	16	9	6	3	26	23	8	19
With first mortgage; not reporting on junior mortgage.....	10,006	9,809	2,052	1,081	778	303	416	378	2,855	2,087	940	197
1-family properties.....	11,126	10,900	2,473	1,179	852	327	474	389	3,043	2,275	1,067	226
First mortgage only.....	1,994	1,958	600	191	152	39	83	43	481	367	193	36
First and junior mortgage.....	104	90	15	20	13	7	5	2	23	18	7	14
With first mortgage; not reporting on junior mortgage.....	9,028	8,852	1,858	968	687	281	386	344	2,539	1,890	867	176
2- to 4-family properties.....	1,264	1,236	270	146	118	28	38	38	404	246	94	28
First mortgage only.....	259	257	70	28	24	4	7	3	85	44	20	2
First and junior mortgage.....	27	22	6	5	3	2	1	1	3	5	1	5
With first mortgage; not reporting on junior mortgage.....	978	957	194	113	91	22	30	34	316	197	73	21
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	12,890	12,136	2,743	1,325	970	355	512	427	3,447	2,521	1,161	254
Value of property..... (dollars).....	36,927,500	36,087,300	8,287,100	4,496,700	3,408,400	1,088,300	2,294,000	1,290,300	10,710,300	5,352,100	3,656,800	840,200
Average value..... (dollars).....	2,980	2,974	3,021	3,394	3,514	3,066	4,480	3,022	3,107	2,123	3,150	3,398
Debt on first and junior mortgages..... (dollars).....	17,863,800	17,440,700	3,917,300	2,120,900	1,587,700	533,200	1,293,900	650,900	5,143,100	2,419,100	1,895,600	423,100
Percent of value of property.....	48.4	48.3	47.3	47.2	45.6	49.0	56.4	50.4	48.0	45.2	51.8	50.4
Average debt..... (dollars).....	1,442	1,437	1,438	1,601	1,637	1,502	2,527	1,524	1,492	960	1,633	1,666
Debt on first mortgages..... (dollars).....	17,800,600	17,888,200	3,910,200	2,105,700	1,577,500	528,200	1,289,900	650,000	5,134,700	2,409,900	1,887,800	412,400
Percent distribution.....	-	100.0	22.5	12.1	9.1	3.0	7.4	8.7	29.5	13.9	10.9	-
Percent of value of property.....	48.2	48.2	47.2	46.8	46.3	48.5	56.2	50.4	47.9	45.0	51.6	49.1
Average debt..... (dollars).....	1,437	1,433	1,426	1,589	1,626	1,488	2,519	1,522	1,490	956	1,626	1,624
1-family properties.....	11,126	10,900	2,473	1,179	852	327	474	389	3,043	2,275	1,067	226
Value of property..... (dollars).....	32,523,600	31,797,900	7,411,000	3,911,800	2,894,000	1,017,800	2,087,800	1,160,000	9,366,900	4,561,000	3,299,400	725,700
Average value..... (dollars).....	2,923	2,917	2,997	3,318	3,397	3,113	4,405	2,982	3,078	2,005	3,092	3,211
Debt on first and junior mortgages..... (dollars).....	15,876,400	15,503,200	3,546,600	1,859,800	1,355,000	504,800	1,186,200	600,600	4,519,900	2,057,900	1,732,200	373,200
Percent of value of property.....	48.8	48.8	47.9	47.5	46.8	49.6	56.8	51.8	48.3	45.1	52.5	51.4
Average debt..... (dollars).....	1,427	1,422	1,434	1,577	1,590	1,544	2,508	1,544	1,485	905	1,623	1,651
Debt on first mortgages..... (dollars).....	15,832,700	15,466,300	3,542,800	1,848,100	1,346,700	501,400	1,182,400	600,000	4,512,500	2,054,500	1,726,000	366,400
Percent of value of property.....	48.7	48.6	47.8	47.2	46.5	49.3	56.6	51.7	48.2	45.0	52.3	50.5
Average debt..... (dollars).....	1,423	1,419	1,433	1,568	1,581	1,533	2,495	1,542	1,483	903	1,618	1,621
2- to 4-family properties.....	1,264	1,236	270	146	118	28	38	38	404	246	94	28
Value of property..... (dollars).....	4,403,900	4,289,400	876,100	584,900	514,400	70,500	206,200	130,300	1,343,400	791,100	357,400	114,500
Average value..... (dollars).....	3,484	3,470	3,245	4,006	4,359	-	-	-	3,325	3,216	-	-
Debt on first and junior mortgages..... (dollars).....	1,987,400	1,987,500	370,700	261,100	232,700	28,400	107,600	50,300	625,200	361,200	163,400	45,900
Percent of value of property.....	45.1	45.2	42.3	44.6	45.2	-	-	-	46.4	45.7	-	-
Average debt..... (dollars).....	1,572	1,568	1,373	1,788	1,972	-	-	-	1,543	1,468	-	-
Debt on first mortgages..... (dollars).....	1,967,900	1,921,900	367,400	257,600	230,800	26,800	107,500	50,000	622,200	355,400	161,800	46,000
Percent of value of property.....	44.7	44.8	41.9	44.0	44.9	-	-	-	46.3	44.9	-	-
Average debt..... (dollars).....	1,557	1,555	1,361	1,764	1,956	-	-	-	1,540	1,445	-	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	13,431	13,029	3,042	1,325	947	379	533	425	3,586	2,710	1,307	408
RACE OF OCCUPANTS												
White.....	11,620	11,287	2,757	1,203	840	363	523	382	3,128	2,096	1,198	339
Negro.....	1,801	1,732	282	123	107	16	10	48	554	612	108	69
Other nonwhite.....	10	10	3	-	-	-	-	-	4	2	1	-
YEAR BUILT												
Reporting year built.....	12,995	12,627	2,982	1,300	926	374	529	420	3,546	2,610	1,240	368
1930 to 1940.....	2,840	2,749	758	324	229	95	166	111	399	545	446	91
1920 to 1929.....	5,102	4,972	1,121	480	339	141	256	180	1,575	940	430	130
1910 to 1909.....	2,743	2,670	630	275	201	74	69	78	858	570	195	78
1900 to 1909.....	1,660	1,602	355	143	97	46	27	41	511	402	123	58
1880 to 1899.....	579	566	103	70	52	18	9	11	184	142	47	13
1879 or earlier.....	71	68	15	8	8	-	2	4	19	11	9	3

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	13,431	13,029	3,042	1,326	947	379	533	425	3,686	2,710	1,307	402
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	11,136	10,910	2,477	1,180	852	328	474	389	3,045	2,278	1,067	226
Under \$500	2,438	2,377	461	273	206	67	23	56	388	978	198	61
\$500 to \$999	2,485	2,446	609	228	153	70	41	102	740	527	199	39
\$1,000 to \$1,499	1,941	1,913	471	192	134	58	46	72	661	304	167	28
\$1,500 to \$1,999	1,295	1,272	283	137	95	39	73	44	436	168	131	23
\$2,000 to \$2,499	1,046	1,025	220	105	70	35	76	48	336	123	117	21
\$2,500 to \$2,999	563	554	116	65	49	16	54	20	162	55	82	9
\$3,000 to \$3,999	798	777	192	106	84	22	83	27	188	71	110	21
\$4,000 to \$4,999	319	305	78	39	25	14	47	7	69	25	40	14
\$5,000 to \$5,999	140	134	26	17	14	8	17	9	33	18	14	6
\$6,000 to \$6,999	67	65	15	4	3	1	10	2	23	5	6	2
\$7,500 to \$9,999	27	26	5	6	5	1	2	1	8	3	1	1
\$10,000 to \$14,999	11	10	1	4	4	—	2	—	1	1	1	1
\$15,000 to \$19,999	2	2	—	1	—	1	—	—	—	—	1	—
\$20,000 and over	4	4	—	3	2	1	—	1	—	—	—	—
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	12,647	12,463	2,866	1,272	913	359	517	418	3,686	2,487	1,217	184
Under 4.0%	35	34	5	3	3	—	—	1	—	14	11	1
4.0% to 4.4%	236	229	44	23	18	5	9	5	—	100	48	7
4.4% to 4.8%	1	1	—	—	—	—	—	—	—	1	—	—
4.8% to 5.2%	4,110	4,073	99	61	51	10	44	23	3,686	24	136	37
5.2% to 5.6%	1	1	—	—	—	—	—	—	—	—	1	—
5.6% to 6.0%	1,452	1,412	391	279	224	55	131	68	—	261	282	40
6.0% to 6.4%	16	16	2	—	—	—	3	—	—	—	11	—
6.4% to 6.8%	273	266	68	41	34	7	43	8	—	11	75	7
6.8% to 7.2%	1	1	1	—	—	—	—	—	—	—	—	—
7.2% to 7.6%	3,828	3,773	1,240	529	369	160	257	229	—	1,103	415	55
7.6% to 8.0%	2	2	—	1	—	1	—	—	—	—	1	—
8.0% to 8.4%	92	91	48	12	9	3	7	7	—	8	9	1
8.4% to 8.8%	18	18	15	—	—	—	—	—	—	2	1	—
8.8% to 9.2%	685	674	386	64	30	34	3	35	—	127	59	11
9.2% to 9.6%	75	73	54	4	—	4	—	5	—	2	7	2
9.6% to 10.0%	60	59	42	8	—	8	—	2	—	2	5	1
10.0% to 10.4%	5	5	4	—	—	—	—	1	—	—	—	—
10.4% and over	1,757	1,735	447	247	175	72	20	34	—	831	156	28
Average interest rate (percent)	5.80	5.80	6.31	6.28	6.18	6.53	5.64	6.01	4.50	6.88	5.87	5.82
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	12,092	11,895	2,888	1,172	831	341	509	394	3,517	2,217	1,198	197
Real estate taxes included in payment	3,351	3,281	860	382	262	120	166	138	898	322	515	70
Monthly	3,177	3,113	843	354	241	113	158	128	864	273	493	64
Quarterly	15	15	2	4	3	1	1	1	3	3	1	—
Semiannual	26	25	2	8	6	2	2	4	—	6	3	1
Annual	46	45	—	8	6	2	—	2	—	30	5	1
Other	8	8	2	—	—	—	—	—	—	3	1	—
Not reporting frequency of payment	79	75	11	8	6	2	5	3	29	7	12	4
Real estate taxes not included in payment	8,491	8,372	1,961	766	553	213	335	251	2,659	1,843	657	119
Monthly	7,572	7,465	1,867	621	440	181	274	221	2,462	1,424	597	106
Quarterly	78	78	7	19	18	1	10	3	—	32	7	—
Semiannual	173	172	8	42	34	8	30	8	—	69	12	1
Annual	353	346	11	60	45	17	13	8	—	230	18	7
Other	31	31	2	2	1	1	—	—	—	26	1	—
Not reporting frequency of payment	284	279	66	22	17	5	8	11	88	62	22	5
Not reporting tax payment requirements	250	242	67	24	16	8	8	5	60	52	26	8
Monthly	219	211	62	18	12	6	8	3	57	40	23	8
Quarterly	1	1	—	—	—	—	—	—	—	1	—	—
Semiannual	6	6	—	1	1	—	—	—	—	4	1	—
Annual	9	9	1	2	1	1	—	1	—	4	1	—
Other	2	2	—	—	—	—	—	—	—	2	—	—
Not reporting frequency of payment	13	13	4	3	2	1	—	1	3	1	1	—
No principal payments required	504	494	89	64	45	19	10	15	61	206	29	10
Monthly	297	292	61	31	19	12	3	6	76	76	19	5
Quarterly	9	9	—	2	2	—	1	—	1	4	1	—
Semiannual	53	50	3	13	9	4	2	4	—	27	1	3
Annual	112	110	1	16	13	3	2	2	—	83	5	2
Other	13	13	—	2	2	—	—	3	—	6	1	—
Not reporting frequency of payment	20	20	3	—	—	—	2	—	3	10	2	—
Not reporting principal payment requirements	523	340	53	38	27	11	5	7	86	94	57	188
Monthly	263	230	44	19	12	7	4	6	68	48	41	33
Quarterly	3	3	1	1	1	—	—	—	—	—	1	—
Semiannual	9	6	1	2	2	—	—	—	—	2	1	3
Annual	34	30	—	8	5	3	1	1	2	15	3	4
Other	8	7	—	4	3	1	—	—	1	2	—	1
Not reporting frequency of payment	211	64	7	4	4	—	—	—	15	27	11	147
No regular payments required	307	300	12	52	44	8	9	9	2	193	23	7

HOUSING—NONFARM MORTGAGES

Table B-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

(Average not shown where base is less than 100)

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	11,136	2,836	7,208	361	731	Reporting interest rate.....	12,647	3,239	8,191	461	736
Under \$500.....	2,438	310	1,798	114	216	Under 4.0%.....	35	6	23	3	3
\$500 to \$999.....	2,465	470	1,774	88	153	4.0%.....	236	64	141	11	20
\$1,000 to \$1,499.....	1,941	455	1,338	54	94	4.1% to 4.4%.....	1	1	-	-	-
\$1,500 to \$1,999.....	1,295	361	805	33	76	4.5%.....	4,110	1,149	2,702	88	171
\$2,000 to \$2,499.....	1,046	355	596	26	69	4.6% to 4.9%.....	1	-	1	-	-
						5.0%.....	1,452	571	780	33	68
\$2,500 to \$2,999.....	563	226	288	18	31	5.1% to 5.4%.....	16	12	4	-	-
\$3,000 to \$3,999.....	798	368	371	13	46	5.5%.....	273	129	136	4	4
\$4,000 to \$4,999.....	319	158	132	11	18	5.6% to 5.9%.....	1	-	1	-	-
\$5,000 to \$5,999.....	140	70	52	4	14	6.0%.....	3,823	828	2,581	181	238
\$6,000 to \$7,499.....	67	28	32	-	7	6.1% to 6.4%.....	2	2	-	-	-
						6.5%.....	92	16	62	2	12
\$7,500 to \$9,999.....	27	11	13	-	3	6.6% to 6.9%.....	18	3	9	2	4
\$10,000 to \$14,999.....	11	4	4	-	3	7.0%.....	685	162	469	17	37
\$15,000 to \$19,999.....	2	-	1	-	1	7.1% to 7.4%.....	75	25	49	-	1
\$20,000 and over.....	4	-	4	-	-	7.5%.....	60	24	34	1	1
						7.6% to 7.9%.....	5	2	3	-	-
						8.0% and over.....	1,757	245	1,196	139	177
						Average interest rate — (percent).	5.80	5.53	5.87	6.50	6.28

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	9,409	9,100	2,572	6,370	158	309
Total first mortgage outstanding debt (dollars)	13,455,500	13,115,800	5,001,600	7,902,100	212,100	339,700
Total annual mortgage payment (dollars)	2,319,513	2,289,694	761,449	1,492,897	35,348	29,819
Average first mortgage outstanding debt (dollars)	1,430	1,441	1,945	1,242	1,342	1,099
Average value of property (dollars)	2,900	2,903	3,379	2,715	2,725	2,820
Average annual estimated rental value (dollars)	305	305	352	287	287	287
Average annual mortgage payment (dollars)	247	252	296	234	224	97
Percent which annual mortgage payment represents of—						
First mortgage debt	17.2	17.5	15.2	18.9	16.7	8.8
Value of property	8.5	8.7	8.8	8.6	8.2	3.4
Estimated annual rental value	80.9	82.5	84.0	81.8	77.9	35.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	8,795	8,624	2,515	5,961	148	171
Average first mortgage outstanding debt (dollars)	1,445	1,451	1,949	1,242	1,386	1,173
Average value of property (dollars)	2,864	2,870	3,363	2,664	2,765	2,574
Average annual estimated rental value (dollars)	302	303	351	282	291	265
Average annual mortgage payment (dollars)	247	250	296	231	232	116
Percent which annual mortgage payment represents of—						
First mortgage debt	17.1	17.2	15.2	18.6	16.8	9.9
Value of property	8.6	8.7	8.8	8.7	8.4	4.5
Estimated annual rental value	81.9	82.6	84.8	81.7	79.9	43.7
Monthly mortgage payment—						
Under \$10	1,335	1,284	185	1,025	24	101
\$10 to \$14	1,910	1,877	358	1,481	38	38
\$15 to \$19	1,554	1,542	385	1,130	27	12
\$20 to \$24	1,840	1,382	432	829	21	8
\$25 to \$29	1,066	1,058	397	647	14	6
\$30 to \$39	971	965	437	512	16	6
\$40 to \$49	297	294	135	157	2	3
\$50 to \$59	189	189	82	105	2	-
\$60 to \$74	66	66	33	31	2	-
\$75 to \$99	34	34	14	19	1	-
\$100 and over	38	33	7	25	1	-
Average monthly mortgage payment (dollars)	20.61	20.82	24.67	19.24	19.36	9.67
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	614	476	57	409	10	138
Average first mortgage outstanding debt (dollars)	1,214	1,274	-	1,218	-	1,008
Average value of property (dollars)	3,416	3,501	-	3,458	-	3,125
Average annual estimated rental value (dollars)	343	351	-	346	-	314
Average annual mortgage payment (dollars)	236	233	-	236	-	72
Percent which annual mortgage payment represents of—						
First mortgage debt	19.4	22.2	-	23.4	-	7.2
Value of property	6.9	8.1	-	8.3	-	2.3
Estimated annual rental value	68.8	80.7	-	82.6	-	23.0

Table C-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Rural- nonfarm dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	116,155	111,570	47,165	42.3	64,405	3,739	846	38,045	6,654	17.5	31,391
COLOR OF OCCUPANTS											
White.....	-	87,515	37,832	43.3	49,683	-	-	30,531	5,999	19.3	24,632
Nonwhite.....	-	24,055	9,283	38.6	14,772	-	-	7,514	755	10.0	6,759
TYPE OF STRUCTURE											
1-family.....	100,509	96,327	43,329	45.0	52,998	3,355	827	35,123	6,184	17.6	28,939
Other.....	15,646	15,243	3,836	25.2	11,407	384	19	2,922	470	15.1	2,452
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	98,849	94,856	42,733	45.1	52,123	3,211	782	34,943	6,153	17.6	28,790
Under \$5.....	45,116	43,556	16,880	38.6	26,726	1,401	159	12,499	1,056	8.4	11,443
\$5 to \$9.....	28,552	27,596	10,963	39.7	16,635	807	147	9,243	1,899	15.1	7,344
\$10 to \$14.....	11,588	11,111	5,967	53.7	5,144	379	98	5,215	1,188	22.8	4,027
\$15 to \$19.....	5,586	5,255	3,265	61.4	2,029	224	107	2,861	765	26.7	2,096
\$20 to \$24.....	3,174	2,850	2,100	73.7	750	155	159	1,873	503	26.9	1,370
\$25 to \$29.....	1,884	1,724	1,227	71.0	397	74	86	1,208	402	33.3	806
\$30 to \$39.....	1,555	1,495	1,195	79.9	300	45	15	1,051	399	38.0	652
\$40 to \$49.....	609	555	470	84.7	85	47	7	434	218	50.2	216
\$50 to \$59.....	454	430	393	91.4	37	20	4	336	140	41.7	196
\$60 to \$74.....	170	138	126	91.3	12	32	-	106	45	42.5	61
\$75 to \$99.....	83	70	63	-	7	13	-	54	18	-	36
\$100 and over.....	78	74	73	-	1	4	-	63	20	-	43
Median monthly rent..... (dollars)	5.25	5.20	6.57	-	4.88	5.77	13.84	7.19	12.12	-	6.88

Note.—Tables C-1 to C-7 include statistics for the entire rural-nonfarm area of the State except the rural-nonfarm part of that portion of the Memphis metropolitan district located in Arkansas. Summary statistics for the excluded rural-nonfarm area are shown in table 10.

Table C-2.—1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, AND VALUE OF 1-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4- family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4- family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	6,654	6,320	2,540	1,025	680	447	402	548	263	182	108	61	34	13	10	7	384
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	6,097	5,777	2,208	957	640	419	383	523	256	171	102	59	34	11	9	5	320
Average interest rate..... (%)	6.69	6.69	7.53	6.81	6.38	6.16	6.09	5.67	5.43	5.38	5.57	-	-	-	-	-	6.65
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	6,400	6,072	2,427	1,000	652	430	392	530	253	173	101	53	32	10	9	5	328
Building and loan association.....	777	785	143	159	119	65	79	80	29	26	19	8	6	2	-	-	42
Commercial bank.....	575	540	180	105	51	41	42	55	34	10	8	9	3	-	1	1	35
Savings bank.....	217	211	80	47	21	12	11	17	3	9	2	2	4	1	1	1	6
Life insurance company.....	138	129	15	8	2	7	8	16	22	26	16	4	4	-	1	-	9
Mortgage company.....	183	177	39	22	22	12	15	34	16	8	9	-	-	-	-	-	6
Home Owners' Loan Corporation.....	1,150	1,074	190	193	157	110	111	147	72	50	16	15	7	3	3	-	76
Individual.....	2,702	2,582	1,585	383	216	123	90	95	83	21	13	12	3	2	3	3	120
Other.....	658	624	195	83	64	60	36	86	44	23	18	8	5	2	-	-	34
Reporting debt and value.....	5,268	4,984	1,963	799	532	342	324	455	213	155	100	53	29	11	8	-	284
JUNIOR MORTGAGE																	
First mortgage only.....	456	439	179	85	55	33	31	25	13	8	6	3	1	-	-	-	17
First and junior mortgage.....	47	45	15	4	6	4	3	5	1	1	4	-	1	-	1	-	2
With 1st mtg.; not rptg. on junior.....	4,765	4,500	1,769	710	471	305	290	425	199	146	90	50	27	11	7	-	265
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,759	3,561	1,956	718	369	187	134	125	36	22	6	3	1	3	1	-	198
\$1,000 to \$1,499.....	574	542	7	72	135	82	94	89	32	14	10	4	3	-	-	-	32
\$1,500 to \$1,999.....	313	296	-	9	26	51	54	94	26	20	12	1	2	1	-	-	17
\$2,000 to \$2,499.....	215	207	-	-	2	20	34	64	39	27	12	8	1	-	-	-	8
\$2,500 to \$2,999.....	117	108	-	-	-	8	43	26	17	7	3	3	2	-	-	-	9
\$3,000 to \$3,999.....	169	161	-	-	-	-	39	49	30	23	15	3	3	1	1	-	8
\$4,000 to \$4,999.....	68	63	-	-	-	-	-	1	5	21	18	8	7	-	3	-	5
\$5,000 to \$5,999.....	24	21	-	-	-	-	-	-	4	7	6	3	3	1	-	-	3
\$6,000 to \$7,499.....	18	17	-	-	-	-	-	-	-	5	4	4	4	3	1	-	1
\$7,500 to \$9,999.....	6	5	-	-	-	-	-	-	-	-	-	1	3	-	1	-	1
\$10,000 to \$14,999.....	3	2	-	-	-	-	-	-	-	-	-	-	-	2	-	-	1
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
\$20,000 and over.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	9,742	9,036	918	858	832	694	819	1,462	889	789	630	420	310	172	245	-	706
Average value..... (dollars).....	1,849	1,813	467	1,073	1,564	2,028	2,528	3,212	4,175	5,090	6,297	-	-	-	-	-	2,487
Debt on first & jr. mtgs.....(thous.).....	4,408	4,121	468	409	378	314	353	708	428	370	297	179	117	52	48	-	287
Percent of value of property.....	45.2	45.6	51.0	47.7	45.4	45.3	48.1	48.5	48.1	46.9	47.1	-	-	-	-	-	40.6
Average debt..... (dollars).....	837	827	239	512	710	919	1,090	1,557	2,010	2,385	2,966	-	-	-	-	-	1,011
Debt on first mtgs.....(thousands).....	4,386	4,099	467	409	376	314	353	704	428	366	290	179	115	52	48	-	287
Percent of value of property.....	45.0	45.4	50.9	47.6	45.1	45.2	48.0	48.2	48.1	46.4	46.1	-	-	-	-	-	40.6
Average debt..... (dollars).....	833	823	238	511	706	918	1,088	1,547	2,008	2,364	2,902	-	-	-	-	-	1,010

HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	6,654	6,400	777	792	575	217	138	183	1,150	2,702	658	254
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	6,097	5,993	749	761	558	203	131	171	1,150	2,439	592	104
Average interest rate.....(percent).....	6.69	6.69	6.60	7.54	7.63	7.31	5.79	6.14	4.50	7.65	6.36	6.54
Reporting debt and value.....	5,268	5,140	647	643	477	166	124	164	912	2,167	483	128
Percent distribution.....	-	100.0	12.6	12.5	9.3	3.2	2.4	3.2	17.7	42.2	9.4	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	5,268	5,140	647	643	477	166	124	164	912	2,167	483	128
First mortgage only.....	456	452	36	38	27	11	1	21	82	246	28	4
First and junior mortgage.....	47	43	6	5	4	1	2	2	8	14	6	4
With first mortgage; not reporting on junior mortgage.....	4,765	4,645	605	600	446	154	121	141	822	1,907	449	120
1-family properties.....	4,984	4,862	612	611	449	162	115	159	843	2,061	461	122
First mortgage only.....	439	435	36	36	25	11	-	20	78	237	28	4
First and junior mortgage.....	45	41	6	5	4	1	2	2	7	13	6	4
With first mortgage; not reporting on junior mortgage.....	4,500	4,386	570	570	420	150	113	137	758	1,811	427	114
2- to 4-family properties.....	284	278	35	32	28	4	9	5	69	106	22	6
First mortgage only.....	17	17	-	2	2	-	1	1	4	9	-	-
First and junior mortgage.....	2	2	-	-	-	-	-	-	1	1	-	-
With first mortgage; not reporting on junior mortgage.....	265	259	35	30	26	4	8	4	64	96	22	6
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	5,268	5,140	647	643	477	166	124	164	912	2,167	483	128
Value of property.....(dollars).....	9,742,400	9,461,600	1,414,300	1,282,800	941,400	341,400	548,000	386,600	2,282,300	2,430,200	1,117,400	280,800
Average value.....(dollars).....	1,849	1,841	2,185	1,995	1,974	2,057	4,419	2,357	2,503	1,121	2,313	2,194
Debt on first and junior mortgages.....(dollars).....	4,407,900	4,265,300	580,300	539,700	393,600	146,100	280,300	222,700	1,053,400	1,020,300	568,600	142,600
Percent of value of property.....	45.2	45.1	41.0	42.1	41.8	42.8	51.1	57.6	46.2	42.0	50.9	50.8
Average debt.....(dollars).....	837	830	897	839	825	880	2,260	1,358	1,155	471	1,177	1,114
Debt on first mortgages.....(dollars).....	4,386,300	4,247,700	577,000	537,000	391,100	145,900	278,300	222,000	1,051,000	1,017,300	565,100	138,600
Percent distribution.....	100.0	100.0	13.6	12.6	9.2	3.4	6.6	5.2	24.7	23.9	13.3	-
Percent of value of property.....	45.0	44.9	40.8	41.9	41.5	42.7	50.8	57.4	46.1	41.9	50.6	49.4
Average debt.....(dollars).....	838	826	892	835	820	879	2,244	1,354	1,152	469	1,170	1,098
1-family properties.....	4,984	4,862	612	611	449	162	115	159	843	2,061	461	122
Value of property.....(dollars).....	9,036,100	8,779,000	1,326,400	1,200,700	862,000	338,100	493,900	380,500	2,085,100	2,221,600	1,070,700	257,100
Average value.....(dollars).....	1,813	1,806	2,167	1,965	1,921	2,087	4,295	2,394	2,473	1,078	2,323	2,107
Debt on first and junior mortgages.....(dollars).....	4,120,300	3,993,800	548,300	515,700	372,300	144,400	258,600	218,500	966,500	954,800	530,400	127,000
Percent of value of property.....	45.6	45.5	41.3	43.0	43.2	42.7	52.4	57.4	46.4	43.0	49.5	49.4
Average debt.....(dollars).....	827	821	895	846	829	891	2,249	1,374	1,147	463	1,151	1,041
Debt on first mortgages.....(dollars).....	4,099,400	3,976,400	545,000	514,000	369,800	144,200	256,500	217,800	964,200	951,900	526,900	123,000
Percent of value of property.....	45.4	45.3	41.1	42.8	42.9	42.7	52.0	57.2	46.2	42.8	49.2	47.8
Average debt.....(dollars).....	828	818	891	841	824	890	2,231	1,370	1,144	462	1,143	1,008
2- to 4-family properties.....	284	278	35	32	28	4	9	5	69	106	22	6
Value of property.....(dollars).....	706,300	682,600	87,900	82,100	78,800	3,800	54,100	6,000	197,200	208,600	46,700	23,700
Average value.....(dollars).....	2,487	2,455	-	-	-	-	-	-	-	1,968	-	-
Debt on first and junior mortgages.....(dollars).....	287,100	271,500	32,000	23,000	21,300	1,700	21,700	4,200	86,900	65,500	38,200	15,600
Percent of value of property.....	40.6	39.8	-	-	-	-	-	-	-	31.4	-	-
Average debt.....(dollars).....	1,011	977	-	-	-	-	-	-	-	618	-	-
Debt on first mortgages.....(dollars).....	286,900	271,300	32,000	23,000	21,300	1,700	21,700	4,200	86,800	65,400	38,200	15,600
Percent of value of property.....	40.6	39.7	-	-	-	-	-	-	-	31.4	-	-
Average debt.....(dollars).....	1,010	976	-	-	-	-	-	-	-	617	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	6,320	6,072	735	751	540	211	129	177	1,074	2,582	624	248
RACE OF OCCUPANTS												
White.....	5,608	5,388	703	713	515	198	128	164	1,012	2,097	571	215
Negro.....	712	680	32	38	25	13	1	13	61	483	52	38
Other nonwhite.....	5	4	-	-	-	-	-	-	1	2	1	1
YEAR BUILT												
Reporting year built.....	6,109	5,873	718	733	529	204	127	177	1,024	2,504	590	236
1930 to 1940.....	2,380	2,241	279	321	225	96	50	89	197	1,010	295	89
1920 to 1929.....	1,806	1,731	223	183	149	34	60	56	455	610	144	75
1910 to 1919.....	1,092	1,053	129	124	82	42	11	14	215	482	78	89
1900 to 1909.....	600	578	67	72	44	28	5	12	114	253	55	22
1880 to 1899.....	249	239	19	31	27	4	1	2	40	128	18	10
1879 or earlier.....	32	31	1	2	2	-	-	4	3	21	-	1

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	6,320	6,072	735	751	540	211	129	177	1,074	2,582	524	248
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	4,988	4,866	612	613	450	163	115	159	843	2,063	451	122
Under \$500.....	2,469	2,408	221	320	226	84	17	41	201	1,434	174	61
\$500 to \$999.....	1,104	1,086	197	126	88	38	10	40	255	359	99	18
\$1,000 to \$1,499.....	538	524	85	59	45	14	11	21	165	138	45	14
\$1,500 to \$1,999.....	295	290	39	35	26	7	8	10	86	66	46	5
\$2,000 to \$2,499.....	207	201	28	25	22	3	18	12	62	30	26	6
\$2,500 to \$2,999.....	106	100	18	7	4	3	14	5	24	10	22	6
\$3,000 to \$3,999.....	162	155	10	24	18	6	16	24	37	13	31	7
\$4,000 to \$4,999.....	65	62	10	9	5	4	17	6	4	5	11	3
\$5,000 to \$5,999.....	20	20	3	3	1	2	3	-	3	3	5	-
\$6,000 to \$7,499.....	14	12	1	2	1	1	1	-	2	4	2	2
\$7,500 to \$9,999.....	5	5	-	3	2	1	-	-	2	-	-	-
\$10,000 to \$14,999.....	2	2	-	-	-	-	-	-	1	1	-	-
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	-	1	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	5,777	5,678	708	722	524	198	122	165	1,074	2,322	565	99
Under 4.0%.....	55	53	1	7	6	1	-	4	-	33	6	2
4.0%.....	122	119	19	15	7	8	2	6	-	47	30	3
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	1,207	1,196	18	19	16	3	2	3	1,074	9	71	11
4.6% to 4.9%.....	1	1	-	-	-	-	-	1	-	-	-	-
5.0%.....	524	509	89	84	59	25	45	26	-	147	118	15
5.1% to 5.4%.....	4	4	1	-	-	-	-	-	-	-	3	7
5.5%.....	89	82	21	10	5	5	19	9	-	3	20	-
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	1,565	1,535	259	173	123	50	43	79	-	841	140	30
6.1% to 6.4%.....	1	-	-	-	-	-	-	-	-	-	-	1
6.5%.....	9	8	4	2	2	-	1	-	-	1	-	1
6.6% to 6.9%.....	4	4	4	-	-	-	-	-	-	-	-	-
7.0%.....	251	248	57	50	33	17	1	9	-	102	29	3
7.1% to 7.4%.....	5	5	3	-	-	-	-	-	-	-	2	-
7.5%.....	14	14	2	2	2	-	-	5	-	3	2	-
7.6% to 7.9%.....	1	1	-	-	-	-	-	1	-	-	-	-
8.0% and over.....	1,925	1,899	230	360	271	89	9	22	-	1,136	142	26
Average interest rate..... (percent)	6.69	6.69	6.60	7.53	7.61	7.31	5.71	6.14	4.50	7.65	6.36	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	5,262	5,165	698	618	439	179	114	161	1,020	1,992	562	97
Real estate taxes included in payment.....	1,123	1,093	169	123	77	46	28	56	218	322	177	30
Monthly.....	998	972	163	106	66	40	23	52	206	259	163	26
Quarterly.....	9	9	-	2	2	-	-	1	2	4	-	-
Semiannual.....	15	14	-	2	1	-	-	1	1	6	4	1
Annual.....	74	73	5	11	7	4	5	1	-	46	5	1
Other.....	3	3	-	-	-	-	-	-	-	2	1	-
Not reporting frequency of payment.....	24	22	1	2	1	1	-	1	9	5	4	2
Real estate taxes not included in payment.....	3,821	3,765	442	461	333	128	84	104	744	1,576	354	56
Monthly.....	2,962	2,916	419	304	213	91	65	87	712	1,055	273	46
Quarterly.....	43	43	2	12	7	5	1	1	3	21	8	-
Semiannual.....	103	100	2	21	17	4	8	2	5	44	18	3
Annual.....	593	590	9	107	82	25	4	10	8	407	45	3
Other.....	20	20	1	5	8	2	-	1	-	13	-	-
Not reporting frequency of payment.....	100	96	9	12	11	1	5	3	16	36	15	4
Not reporting tax payment requirements.....	318	307	87	34	29	5	2	1	58	94	31	11
Monthly.....	242	235	84	23	19	4	2	1	52	52	21	7
Quarterly.....	2	2	-	-	-	-	-	-	-	1	1	-
Semiannual.....	6	4	-	-	-	-	-	-	-	2	2	2
Annual.....	47	46	-	9	8	1	-	-	1	33	3	1
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	21	20	3	2	2	-	-	-	5	6	4	1
No principal payments required.....	421	413	13	57	38	19	6	8	24	274	31	8
Monthly.....	154	150	13	19	8	11	3	3	21	80	11	4
Quarterly.....	7	7	-	4	4	-	-	-	-	3	-	-
Semiannual.....	36	36	-	9	6	3	1	-	2	17	7	-
Annual.....	200	198	-	24	19	5	1	5	-	158	10	2
Other.....	3	3	-	-	-	-	-	-	-	2	1	-
Not reporting frequency of payment.....	21	19	-	1	1	-	1	-	1	14	2	2
Not reporting principal payment requirements.....	365	225	23	33	26	7	7	3	29	111	19	140
Monthly.....	97	87	21	7	5	2	5	2	20	27	5	10
Quarterly.....	6	5	-	2	1	1	1	-	-	2	-	1
Semiannual.....	4	4	-	1	-	-	-	-	-	3	-	-
Annual.....	100	85	-	15	13	2	1	-	2	57	10	15
Other.....	8	7	-	1	1	-	-	-	-	6	1	-
Not reporting frequency of payment.....	150	37	2	7	5	2	-	1	7	16	4	113
No regular payments required.....	272	269	1	43	37	6	2	5	1	205	12	3

HOUSING—NONFARM MORTGAGES

Table C-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	4,988	841	3,116	329	702	Reporting interest rate.....	5,777	1,053	3,609	394	721
Under \$500.....	2,469	271	1,548	217	433	Under 4.0%.....	55	6	31	9	9
\$500 to \$999.....	1,104	158	744	62	140	4.0%.....	122	20	78	13	11
\$1,000 to \$1,499.....	588	110	346	23	59	4.1% to 4.4%.....	-	-	-	-	-
\$1,500 to \$1,999.....	295	81	173	13	28	4.5%.....	1,207	291	790	30	96
\$2,000 to \$2,499.....	207	56	128	7	16	4.6% to 4.9%.....	1	-	1	-	-
						5.0%.....	524	175	290	23	36
\$2,500 to \$2,999.....	106	40	57	2	7	5.1% to 5.4%.....	4	4	-	-	-
\$3,000 to \$3,999.....	162	77	67	3	15	5.5%.....	89	38	46	-	5
\$4,000 to \$4,999.....	65	32	33	-	-	5.6% to 5.9%.....	-	-	-	-	-
\$5,000 to \$5,999.....	20	8	11	-	1	6.0%.....	1,565	287	1,029	92	157
\$6,000 to \$7,499.....	14	3	7	2	2	6.1% to 6.4%.....	1	-	1	-	-
						6.5%.....	9	3	5	-	1
\$7,500 to \$9,999.....	5	3	2	-	-	6.6% to 6.9%.....	4	-	4	-	-
\$10,000 to \$14,999.....	2	1	-	-	1	7.0%.....	251	34	181	15	21
\$15,000 to \$19,999.....	1	1	-	-	-	7.1% to 7.4%.....	5	1	2	-	2
\$20,000 and over.....	-	-	-	-	-	7.5%.....	14	1	10	2	1
						7.6% to 7.9%.....	1	-	1	-	-
						8.0% and over.....	1,925	193	1,140	210	382
						Average interest rate — (percent).....	6.69	5.98	6.61	7.49	7.45

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	3,609	3,335	667	2,492	176	274
Total first mortgage outstanding debt (dollars)	3,099,800	2,964,500	924,600	1,932,500	107,400	135,300
Total annual mortgage payment (dollars)	653,462	639,521	150,412	463,283	25,826	13,941
Average first mortgage outstanding debt (dollars)	859	889	1,386	775	610	494
Average value of property (dollars)	1,806	1,853	2,451	1,723	1,419	1,235
Average annual estimated rental value (dollars)	186	191	243	179	161	130
Average annual mortgage payment (dollars)	181	192	226	186	147	51
Percent which annual mortgage payment represents of—						
First mortgage debt	21.1	21.6	16.3	24.0	24.0	10.3
Value of property	10.0	10.4	9.2	10.8	10.3	4.1
Estimated annual rental value	97.3	100.5	92.8	103.9	91.2	39.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,958	2,867	631	2,079	157	91
Average first mortgage outstanding debt (dollars)	926	939	1,438	811	625	-
Average value of property (dollars)	1,909	1,929	2,521	1,786	1,433	-
Average annual estimated rental value (dollars)	197	199	250	187	165	-
Average annual mortgage payment (dollars)	195	199	231	193	153	-
Percent which annual mortgage payment represents of—						
First mortgage debt	21.1	21.2	16.1	23.8	24.5	-
Value of property	10.2	10.3	9.2	10.8	10.7	-
Estimated annual rental value	98.9	99.8	92.5	103.2	93.1	-
Monthly mortgage payment—						
Under \$10	853	780	122	599	59	73
\$10 to \$14	872	864	154	650	60	8
\$15 to \$19	401	398	95	285	18	3
\$20 to \$24	300	296	80	208	8	4
\$25 to \$29	221	221	61	153	7	-
\$30 to \$39	187	185	74	109	2	2
\$40 to \$49	53	53	22	31	-	-
\$50 to \$59	34	33	12	20	1	1
\$60 to \$74	19	19	9	9	1	-
\$75 to \$99	4	4	1	3	-	-
\$100 and over	14	14	1	12	1	-
Average monthly mortgage payment (dollars)	16.25	16.58	19.25	16.06	12.77	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	551	468	36	413	19	183
Average first mortgage outstanding debt (dollars)	556	582	-	595	-	486
Average value of property (dollars)	1,386	1,387	-	1,405	-	1,208
Average annual estimated rental value (dollars)	136	139	-	140	-	129
Average annual mortgage payment (dollars)	118	148	-	152	-	42
Percent which annual mortgage payment represents of—						
First mortgage debt	21.2	25.4	-	25.5	-	8.6
Value of property	8.8	10.6	-	10.8	-	3.5
Estimated annual rental value	86.7	106.4	-	108.1	-	32.6

ARKANSAS

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Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
THE STATE.....	21,722	19,903	16,251	41,908,000	2,879	20,217,400	1,244	48.2	19,240	3,785	1,491	591	663	609	4,790	5,341	1,970	6.08
Urban.....	15,082	13,578	11,265	32,837,900	2,915	16,080,900	1,428	49.0	13,163	3,047	949	380	534	432	3,715	2,759	1,345	5.80
Rural-nonfarm.....	6,660	6,325	4,986	9,070,100	1,819	4,136,500	830	45.6	6,077	738	542	211	129	177	1,074	2,582	624	6.69
ARKANSAS COUNTY.....	273	255	251	705,900	2,812	322,100	1,283	45.6	251	48	15	5	3	6	67	63	44	6.14
Stuttgart.....	223	208	206	576,000	2,796	264,600	1,284	45.9	207	48	7	5	2	5	55	49	36	6.05
Rural-nonfarm.....	50	47	45	129,900	2,887	57,500	1,278	44.8	44	-	8	-	1	1	12	14	8	6.56
ASHLEY COUNTY.....	109	103	84	157,400	1,874	72,200	860	45.9	100	-	27	6	-	12	21	32	2	6.62
Crossett town.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rural-nonfarm.....	109	103	84	157,400	1,874	72,200	860	45.9	100	-	27	6	-	12	21	32	2	6.62
BAKTER COUNTY.....	38	35	20	20,600	-	10,200	-	-	34	-	10	2	-	-	6	15	1	7.67
BENTON COUNTY.....	369	348	328	550,500	1,704	240,700	745	43.7	339	11	16	32	3	12	60	162	43	6.45
Rogers.....	109	102	102	163,100	1,599	79,600	780	48.8	98	2	2	12	3	4	14	48	13	6.26
Siloam Springs.....	87	81	81	163,700	2,021	74,100	915	45.3	81	-	9	9	-	1	21	35	6	6.30
Rural-nonfarm.....	173	165	140	223,700	1,598	87,000	621	38.9	160	9	5	11	-	7	25	79	24	6.86
BOONE COUNTY.....	187	173	161	360,800	2,241	175,500	1,090	48.6	166	73	15	5	-	14	15	37	7	6.80
Harrison.....	177	164	153	356,400	2,329	171,700	1,122	48.2	158	72	15	5	-	14	15	30	7	6.66
Rural-nonfarm.....	10	9	8	4,400	-	3,800	-	-	8	1	-	-	-	-	-	7	-	-
BRADLEY COUNTY.....	250	207	195	371,300	1,904	183,500	941	49.4	203	66	33	1	-	3	47	49	4	6.37
Warren.....	145	116	112	299,400	2,673	149,800	1,338	50.0	113	33	29	-	-	1	34	15	1	6.08
Rural-nonfarm.....	105	91	83	71,900	866	33,700	406	46.9	90	33	4	1	-	2	13	34	3	6.76
CALHOUN COUNTY.....	36	34	28	40,600	1,450	18,200	650	44.8	32	-	7	1	-	-	4	12	8	7.40
CARROLL COUNTY.....	89	81	75	119,400	1,571	51,200	674	42.9	80	-	15	-	-	-	8	52	5	7.29
CHicot COUNTY.....	194	185	156	409,800	2,627	221,000	1,417	53.9	166	15	9	7	1	3	51	49	31	6.05
Dermott.....	70	67	59	123,200	2,088	67,000	1,186	54.4	58	4	3	3	-	-	13	25	10	6.88
Rural-nonfarm.....	124	118	97	286,600	2,955	154,000	1,588	53.7	108	11	6	4	1	3	38	24	21	5.76
CLARK COUNTY.....	238	219	169	369,500	2,186	145,000	858	39.2	213	51	15	7	1	-	45	40	54	5.97
Arkadelphia.....	103	93	68	255,500	3,757	87,500	1,288	34.3	91	21	11	-	1	-	13	13	32	5.42
Rural-nonfarm.....	135	126	101	114,000	1,129	57,400	568	50.4	122	30	4	7	-	-	32	27	22	6.38
CLAY COUNTY.....	222	215	198	243,100	1,228	106,600	538	43.9	210	78	16	1	1	-	34	62	18	7.33
CLEBURNE COUNTY.....	73	70	45	86,600	1,924	40,200	893	46.4	68	16	3	-	-	1	3	37	8	7.38
CLEVELAND COUNTY.....	30	29	17	14,200	-	7,000	-	-	27	3	3	-	-	-	2	18	1	-
COLUMBIA COUNTY.....	129	112	60	142,700	2,378	76,100	1,268	53.3	105	11	5	2	-	1	31	44	11	6.28
Magnolia.....	86	71	26	64,800	2,492	44,300	1,704	68.4	57	8	1	-	-	-	20	23	10	6.07
Rural-nonfarm.....	44	41	34	77,900	2,291	31,800	935	40.8	38	3	4	2	-	1	11	16	1	6.64
CONWAY COUNTY.....	141	130	99	213,100	2,153	89,000	899	41.8	122	22	1	2	1	8	30	27	31	6.46
Morrilton.....	124	114	84	187,400	2,281	82,100	977	43.8	106	20	1	2	1	8	28	16	30	6.17
Rural-nonfarm.....	17	16	15	25,700	-	6,900	-	-	16	2	-	-	-	-	2	11	1	-
CRAIGHEAD COUNTY.....	730	646	456	1,254,200	2,750	547,000	1,200	43.6	629	180	17	10	26	7	187	106	96	6.01
Jonesboro.....	553	486	371	1,092,700	2,945	497,400	1,341	45.5	472	144	11	5	25	1	144	59	83	5.83
Rural-nonfarm.....	177	160	85	161,500	1,900	49,600	584	30.7	157	36	6	5	1	6	43	47	13	6.55
CRAWFORD COUNTY.....	255	232	185	290,000	1,568	140,100	757	48.3	227	52	9	12	-	3	46	89	16	7.17
Van Buren.....	170	153	123	219,600	1,785	105,600	859	48.1	151	47	7	4	-	1	35	47	10	6.97
Rural-nonfarm.....	85	79	62	70,400	1,135	34,500	556	49.0	76	5	2	8	-	2	11	42	6	7.59
CRITTENDEN COUNTY.....	300	284	264	700,400	2,653	369,700	1,400	52.8	262	22	13	7	8	10	51	83	68	5.76
West Memphis.....	154	147	139	314,300	2,261	204,500	1,471	65.1	134	5	2	1	1	7	30	49	39	5.44
Rural-nonfarm.....	146	137	125	386,100	3,089	165,200	1,322	42.8	128	17	11	6	7	3	21	34	29	6.11
CROSS COUNTY.....	183	167	117	360,700	3,083	142,900	1,221	39.6	162	30	6	10	2	1	48	40	25	6.03
Wynne.....	113	99	91	320,700	3,524	123,100	1,353	38.4	96	19	2	-	2	-	23	22	23	5.77
Rural-nonfarm.....	70	68	26	40,000	1,538	19,800	762	49.5	66	11	4	10	-	1	20	18	2	6.40
DALLAS COUNTY.....	95	82	70	107,400	1,534	55,900	799	52.0	74	4	16	2	-	-	20	20	12	6.85
Fordyce.....	74	61	57	94,500	1,658	49,700	872	52.6	57	4	9	2	-	-	20	19	3	6.12
Rural-nonfarm.....	21	21	13	12,900	-	6,200	-	-	17	-	7	-	-	-	-	1	9	-
DESHA COUNTY.....	138	129	22	62,100	-	40,100	-	-	123	24	5	4	1	2	53	23	11	5.66
McGehee.....	107	99	7	18,700	-	17,700	-	-	94	18	3	4	-	1	48	12	8	5.55
Rural-nonfarm.....	31	30	15	43,400	-	22,400	-	-	29	6	2	-	1	1	5	11	3	6.06
DREW COUNTY.....	101	94	52	94,800	1,823	45,800	881	48.3	88	1	14	-	-	-	13	46	14	6.83
Monticello.....	79	73	34	66,800	1,965	37,300	1,097	55.8	67	-	12	-	-	-	9	32	14	6.48
Rural-nonfarm.....	22	21	18	28,000	-	8,500	-	-	21	1	2	-	-	-	4	14	-	-
FAULKNER COUNTY.....	267	250	218	545,800	2,504	253,600	1,163	46.5	237	31	5	7	3	1	75	86	29	6.28
Conway.....	237	222	203	531,500	2,618	246,800	1,216	46.4	210	31	4	7	3	-	73	66	26	6.09
Rural-nonfarm.....	30	28	15	14,300	-	6,800	-	-	27	-	1	-	-	1	2	20	3	-
FRANKLIN COUNTY.....	68	67	51	66,800	1,310	36,300	712	54.3	64	2	3	4	-	1	15	34	5	6.76
FULTON COUNTY.....	38	34	32	51,100	1,597	20,300	634	39.7	33	-	9	-	-	-	2	22	-	8.05

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1-to-4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)	
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
GARLAND COUNTY.....	837	727	641	1,814,500	2,331	789,700	1,232	43.5	692	57	31	40	1	27	182	290	64	5.06	
Hot Springs.....	465	368	305	999,700	3,278	404,200	1,325	40.4	343	41	13	5	1	6	139	93	45	5.83	
Rural-nonfarm.....	372	359	336	814,900	2,425	385,500	1,147	47.3	349	16	18	35	-	21	43	197	19	6.29	
GRANT COUNTY.....	88	78	73	125,300	1,716	64,000	977	51.1	76	5	15	2	-	3	28	19	4	6.55	
GREENE COUNTY.....	195	182	170	390,300	2,296	158,800	934	40.7	177	33	8	5	1	-	56	54	20	6.56	
Paragould.....	171	161	149	370,300	2,485	151,000	1,013	40.8	156	38	7	4	1	-	54	37	20	6.85	
Rural-nonfarm.....	24	21	21	20,000	-	7,800	-	-	21	-	1	1	-	-	2	17	-	-	
HEMPSTEAD COUNTY.....	278	250	230	480,000	2,087	242,300	1,053	50.5	241	57	3	4	1	2	39	81	54	6.19	
Hope.....	243	220	214	454,000	2,121	230,100	1,075	50.7	217	57	1	2	1	1	36	68	51	6.18	
Rural-nonfarm.....	35	30	16	25,000	-	12,200	-	-	24	-	2	2	-	1	3	13	3	-	
HOT SPRING COUNTY.....	257	240	192	332,600	1,732	139,400	726	41.9	236	10	22	20	-	-	59	98	27	6.94	
Malvern.....	232	216	168	317,200	1,888	129,500	771	40.8	212	9	21	20	-	-	55	85	22	6.89	
Rural-nonfarm.....	25	24	24	15,400	-	9,900	-	-	24	1	1	-	-	-	4	13	5	-	
HOWARD COUNTY.....	157	137	125	227,200	1,818	99,800	798	43.9	133	58	2	1	-	5	21	45	1	6.79	
Nashville.....	115	97	91	194,400	2,156	84,000	923	43.2	93	45	2	-	-	3	19	23	1	6.43	
Rural-nonfarm.....	42	40	34	32,800	965	15,800	465	48.2	40	13	-	1	-	2	2	22	-	7.62	
INDEPENDENCE COUNTY.....	228	210	162	324,900	2,006	160,300	990	49.3	200	52	2	6	1	-	49	55	35	6.60	
Batesville.....	198	181	139	311,200	2,239	153,600	1,105	49.4	180	52	2	6	1	-	48	37	34	6.80	
Rural-nonfarm.....	30	29	23	13,700	-	6,700	-	-	20	-	-	-	-	-	1	18	1	-	
IZARD COUNTY.....	20	19	14	12,900	-	5,200	-	-	16	1	2	-	-	-	3	10	-	-	
JACKSON COUNTY.....	148	137	125	324,700	2,598	150,000	1,200	46.2	129	17	12	-	2	-	48	40	10	5.89	
Newport.....	102	93	87	253,600	2,915	116,500	1,339	45.9	85	12	5	-	1	-	36	26	5	5.84	
Rural-nonfarm.....	46	44	38	71,100	1,871	33,500	882	47.1	44	5	7	-	1	-	12	14	5	6.02	
JEFFERSON COUNTY.....	944	893	729	1,660,100	2,277	857,400	1,176	51.6	852	93	16	3	36	34	259	293	118	5.96	
Pine Bluff.....	631	594	441	1,291,200	2,928	689,000	1,562	53.4	557	81	12	3	34	25	194	107	101	5.54	
Rural-nonfarm.....	313	309	283	368,900	1,281	168,400	585	45.6	295	12	4	-	2	9	65	186	17	6.43	
JOHNSON COUNTY.....	129	122	101	201,200	1,992	92,600	917	46.0	118	9	-	-	-	2	54	50	3	6.54	
Clarksville.....	100	95	79	191,200	2,420	89,400	1,132	46.8	91	8	-	-	-	2	54	24	3	5.75	
Rural-nonfarm.....	29	27	22	10,000	-	3,200	-	-	27	1	-	-	-	-	-	26	-	-	
LAFAYETTE COUNTY.....	79	76	61	162,000	2,656	59,300	972	36.6	75	1	8	1	-	-	25	29	11	6.23	
LAWRENCE COUNTY.....	177	158	181	199,000	1,519	96,900	740	48.7	149	10	7	12	8	2	38	53	19	6.97	
LEE COUNTY.....	134	123	108	311,300	2,382	126,200	1,169	40.5	113	25	4	-	1	2	28	40	12	6.04	
Marianna.....	109	100	92	287,800	3,128	117,200	1,274	40.7	92	25	1	-	-	1	26	33	6	6.05	
Rural-nonfarm.....	25	23	16	28,500	-	9,000	-	-	21	1	3	-	1	1	2	7	6	-	
LINCOLN COUNTY.....	53	50	35	53,100	1,517	25,200	720	47.5	45	1	2	-	2	-	9	24	7	6.89	
LITTLE RIVER COUNTY.....	109	93	88	109,500	1,244	53,400	607	48.8	91	10	2	2	1	1	16	51	8	7.39	
LOGAN COUNTY.....	195	181	93	154,600	1,662	73,500	790	47.5	176	13	14	11	1	-	28	85	24	7.54	
Paris.....	92	83	62	127,200	2,052	62,000	1,000	48.7	80	5	8	3	-	-	21	36	7	7.37	
Rural-nonfarm.....	103	98	31	27,400	884	11,500	371	42.0	96	8	6	8	1	-	7	49	17	7.70	
LONOKE COUNTY.....	131	113	88	192,000	2,182	85,200	968	44.4	108	7	10	8	1	-	28	49	5	6.86	
MADISON COUNTY.....	18	18	1	1,000	-	600	-	-	18	-	8	-	-	-	4	6	4	-	
MARION COUNTY.....	19	18	12	14,800	-	8,600	-	-	18	-	-	-	-	-	-	17	1	-	
MILLER COUNTY.....	724	670	210	549,500	2,617	287,300	1,273	48.6	654	312	3	7	4	8	216	92	12	5.56	
Texarkana.....	611	559	177	495,400	2,799	243,400	1,375	49.1	547	265	3	3	4	6	184	75	7	5.57	
Rural-nonfarm.....	113	111	33	54,100	1,639	23,900	724	44.2	107	47	-	4	-	2	32	17	5	5.54	
MISSISSIPPI COUNTY.....	430	397	338	835,700	2,472	405,600	1,200	48.5	374	77	21	12	14	12	92	66	80	6.18	
Blytheville.....	257	226	189	477,700	2,528	247,700	1,311	51.9	212	42	8	7	6	5	45	31	68	6.35	
Oseola.....	42	42	38	147,100	3,871	64,500	1,697	43.8	40	3	-	4	2	-	25	6	-	5.47	
Rural-nonfarm.....	181	129	111	210,900	1,900	93,400	841	44.3	122	32	13	1	6	7	22	29	12	5.99	
MONROE COUNTY.....	135	124	102	219,500	2,152	86,900	852	39.6	119	1	17	6	-	-	34	54	7	6.73	
Brinkley.....	78	68	57	134,900	2,367	48,600	853	36.0	66	1	9	1	-	-	25	28	2	6.50	
Clarendon.....	47	41	37	71,100	1,922	34,400	930	48.4	38	-	4	5	-	-	6	18	5	6.73	
Rural-nonfarm.....	15	15	8	13,500	-	3,900	-	-	15	-	4	-	-	-	3	8	-	-	
MONTGOMERY COUNTY.....	19	18	13	16,400	-	8,500	-	-	16	-	2	8	-	-	4	-	2	-	
NEVADA COUNTY.....	104	99	64	146,000	2,281	62,600	978	42.9	99	21	1	-	-	12	29	31	5	6.17	
Prescott.....	65	60	35	99,700	2,849	36,300	1,037	36.4	60	19	1	-	-	-	22	15	3	6.44	
Rural-nonfarm.....	39	39	29	46,300	1,597	26,300	907	56.8	39	2	-	-	-	12	7	16	2	5.72	
NEWTON COUNTY.....	3	3	1	1,200	-	1,000	-	-	2	-	-	-	-	-	-	2	-	-	
OUACHITA COUNTY.....	391	368	326	619,900	1,902	284,200	872	45.8	362	115	17	7	9	4	41	145	24	7.08	
Camden.....	195	179	151	409,100	2,709	203,300	1,346	49.7	175	51	5	4	8	-	33	54	20	6.18	
Rural-nonfarm.....	196	189	175	210,800	1,205	80,900	462	38.4	187	64	12	3	1	4	8	91	4	7.94	
PERRY COUNTY.....	18	18	14	13,400	-	7,000	-	-	16	1	1	-	-	-	3	9	2	-	

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage								
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other
PHILLIPS COUNTY.....	366	338	306	1,025,700	3,352	434,000	1,418	42.3	327	146	12	8	2	10	69	55	25 5.69
Helena.....	142	123	119	483,400	4,054	190,700	1,603	39.5	120	79	4	4	1	4	17	9	3 6.03
West Helena.....	101	100	82	231,700	2,825	95,800	1,168	41.3	94	40	1	4	1	2	30	11	5 5.32
Rural-nonfarm.....	123	115	105	311,600	2,968	147,500	1,405	47.3	113	27	7	—	1	4	22	35	17 5.65
PIKE COUNTY.....	65	63	58	52,300	902	25,300	436	48.4	61	6	11	7	—	1	5	26	5 3.20
POINSETT COUNTY.....	146	138	129	334,600	2,594	137,400	1,065	41.1	136	13	14	8	1	2	32	38	28 6.13
Marked Tree.....	13	12	10	38,500	—	18,400	—	—	12	1	1	—	—	1	5	1	3 —
Trumann.....	40	37	36	47,600	1,322	23,800	661	50.0	35	4	4	4	—	—	9	12	2 7.14
Rural-nonfarm.....	94	89	83	248,500	2,994	95,200	1,147	38.3	89	8	9	4	1	1	18	25	23 5.84
POLK COUNTY.....	91	87	80	139,100	1,739	62,500	781	44.9	81	2	22	—	2	—	11	31	13 6.64
Mena.....	77	73	69	133,200	1,930	59,100	857	44.4	67	2	21	—	2	—	10	23	9 6.72
Rural-nonfarm.....	14	14	11	5,900	—	3,400	—	—	14	—	1	—	—	—	1	8	4 —
POPE COUNTY.....	281	259	177	343,400	1,968	165,500	935	47.5	249	23	19	6	2	3	71	86	34 6.45
Russellville.....	207	190	120	276,700	2,306	126,100	1,051	45.6	182	25	8	4	2	3	52	55	33 6.20
Rural-nonfarm.....	74	69	57	71,700	1,258	39,400	691	55.0	67	3	11	2	—	—	19	31	1 7.15
PRAIRIE COUNTY.....	46	44	23	26,200	—	13,900	—	—	43	—	1	—	1	—	11	24	6 6.29
PULASKI COUNTY.....	5,432	4,940	4,132	13,753,300	3,328	6,805,700	1,647	49.5	4,813	834	521	111	456	268	1,411	887	325 5.42
Little Rock.....	3,843	3,457	2,915	10,871,900	3,730	5,427,700	1,862	49.9	3,372	550	390	76	332	212	1,130	456	224 5.27
North Little Rock.....	818	734	656	1,324,800	2,020	646,200	985	48.8	722	187	70	30	44	14	196	142	89 5.52
Rural-nonfarm.....	771	749	651	1,556,600	2,775	731,300	1,304	47.0	719	97	61	5	80	42	85	287	62 6.03
RANDOLPH COUNTY.....	119	109	96	217,700	2,268	103,700	1,080	47.6	108	51	4	4	—	—	20	22	7 6.40
Pocahontas.....	104	95	86	210,800	2,451	100,200	1,165	47.5	94	51	4	—	—	—	18	15	6 6.43
Rural-nonfarm.....	15	14	10	6,900	—	3,500	—	—	14	—	—	—	—	—	2	7	1 —
ST. FRANCIS COUNTY.....	254	224	170	463,600	2,727	209,600	1,233	45.2	220	39	42	2	—	1	22	94	20 6.84
Forrest City.....	179	157	110	337,300	3,066	148,700	1,352	44.1	154	28	31	1	—	1	14	68	11 7.10
Rural-nonfarm.....	75	67	60	126,300	2,105	60,900	1,015	48.2	66	11	11	1	—	—	8	26	9 6.21
SALINE COUNTY.....	145	127	107	226,900	2,121	99,900	934	44.0	123	20	5	1	—	1	28	58	10 6.06
Benton.....	131	113	94	220,200	2,343	96,100	1,022	43.6	109	20	5	1	—	1	26	46	10 5.80
Rural-nonfarm.....	14	14	13	6,700	—	3,800	—	—	14	—	—	—	—	—	2	12	— —
SCOTT COUNTY.....	38	35	9	11,400	—	5,200	—	—	35	2	—	1	—	—	8	19	5 6.56
SEARCY COUNTY.....	29	29	3	2,400	—	1,600	—	—	28	3	—	—	—	—	12	9	4 5.64
SEBASTIAN COUNTY.....	2,125	1,987	1,787	4,766,000	2,667	2,549,000	1,426	53.5	1,930	612	87	131	32	97	400	378	193 5.86
Fort Smith.....	1,810	1,678	1,511	4,393,200	2,907	2,371,800	1,570	54.0	1,638	602	55	115	30	88	353	263	132 5.77
Rural-nonfarm.....	315	309	276	372,800	1,351	177,200	642	47.5	232	10	32	16	2	9	47	115	61 6.46
SEVIER COUNTY.....	198	185	164	223,400	1,362	107,500	655	48.1	180	4	36	4	9	1	42	60	24 6.59
De Queen.....	130	118	117	181,200	1,549	91,000	778	50.2	117	3	19	1	8	—	36	37	18 6.23
Rural-nonfarm.....	68	67	47	42,200	898	16,500	351	39.1	63	1	17	3	1	1	6	28	11 7.27
SHARP COUNTY.....	31	28	8	4,700	—	2,800	—	—	28	—	7	1	2	—	8	3	7 7.78
STONE COUNTY.....	4	4	4	8,800	—	3,300	—	—	4	1	2	—	—	—	—	1	— —
UNION COUNTY.....	714	641	568	1,597,100	2,812	727,200	1,280	45.5	613	106	66	18	20	12	140	183	73 6.49
El Dorado.....	517	449	422	1,248,400	2,958	577,800	1,369	46.3	436	88	27	11	17	8	110	119	56 6.22
Rural-nonfarm.....	197	192	146	248,700	2,388	149,400	1,023	42.8	177	18	39	2	3	4	30	64	17 7.12
VAN BUREN COUNTY.....	18	18	15	11,000	—	3,500	—	—	18	—	4	—	—	—	3	10	1 —
WASHINGTON COUNTY.....	589	521	483	1,288,500	2,668	643,700	1,333	50.0	514	152	96	3	1	6	79	152	25 5.87
Fayetteville.....	377	325	311	971,100	3,123	501,800	1,614	51.7	323	116	60	1	—	5	55	74	12 5.77
Springdale.....	80	69	65	127,700	1,965	59,800	920	46.8	69	11	14	—	—	1	5	82	6 6.17
Rural-nonfarm.....	132	126	107	189,700	1,773	82,100	767	43.3	122	25	22	2	1	—	19	46	7 5.96
WHITE COUNTY.....	285	253	202	364,100	1,802	184,400	913	50.6	242	26	20	4	2	—	55	90	45 6.42
Searcy.....	136	113	115	260,100	2,262	138,300	1,203	53.2	115	15	5	2	1	—	28	33	31 5.96
Rural-nonfarm.....	149	135	87	104,000	1,195	46,100	530	44.3	127	11	15	2	1	—	27	57	14 6.85
WOODRUFF COUNTY.....	86	86	80	135,300	1,691	72,400	905	53.5	85	8	3	3	—	2	14	53	2 7.15
YELL COUNTY.....	87	84	54	76,000	1,407	37,600	696	49.5	82	5	2	2	—	6	22	26	19 7.47

(Table 9 of the standard series is omitted as there are no tracted cities or cities of 100,000 or more in the State)

HOUSING—NONFARM MORTGAGES

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan districts. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																Av. in- ter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dol- lars)	Total (dollars)	Average (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
THE STATE																		
TOTAL.....	21,722	19,908	16,251	41,908,000	2,579	20,217,400	1,244	48.2	19,240	8,785	1,491	591	663	609	4,790	5,841	1,970	6.08
Inside principal metropolitan district.....	160	152	141	348,300	2,470	220,200	1,562	63.2	139	8	4	1	1	7	30	49	39	5.44
Outside principal metropoli- tan district.....	21,562	19,751	16,110	41,559,700	2,580	19,997,200	1,241	48.1	19,101	8,777	1,487	590	662	602	4,760	5,292	1,931	6.08
Inside secondary metro- politan district.....	5,116	4,631	3,959	13,429,600	3,392	6,690,100	1,690	49.8	4,511	802	488	111	454	264	1,383	718	291	5.36
Outside secondary metro- politan district.....	16,446	15,120	12,151	28,130,100	2,315	13,307,100	1,095	47.3	14,590	2,975	999	479	208	338	3,377	4,574	1,640	6.31
URBAN.....	15,062	13,578	11,255	32,837,900	2,915	16,080,900	1,428	49.0	13,163	3,047	949	380	534	432	3,716	2,759	1,346	5.80
Inside principal metropolitan district.....	154	147	139	314,300	2,261	204,500	1,471	65.1	134	5	2	1	1	7	30	49	39	5.44
Outside principal metropoli- tan district.....	14,908	13,431	11,126	32,523,600	2,923	15,876,400	1,427	48.8	13,029	3,042	947	379	533	425	3,686	2,710	1,307	5.80
Inside secondary metro- politan district.....	4,661	4,191	3,571	12,196,700	3,415	6,073,900	1,701	49.8	4,094	737	460	106	376	226	1,326	600	263	5.32
Outside secondary metro- politan district.....	10,247	9,240	7,555	20,326,900	2,691	9,802,500	1,297	48.2	8,935	2,305	487	273	157	199	2,360	2,110	1,044	6.03
RURAL-NONFARM.....	6,660	6,325	4,986	9,070,100	1,819	4,136,500	880	45.6	6,077	738	542	211	129	177	1,074	2,582	624	6.69
Inside principal metropolitan district.....	6	5	2	34,000	-	15,700	-	-	5	3	2	-	-	-	-	-	-	-
Outside principal metropoli- tan district.....	6,654	6,320	4,984	9,036,100	1,813	4,120,800	827	45.6	6,072	735	540	211	129	177	1,074	2,582	624	6.69
Inside secondary metro- politan district.....	455	440	388	1,232,900	3,178	616,200	1,588	50.0	417	65	28	5	78	38	57	118	28	5.79
Outside secondary metro- politan district.....	6,199	5,880	4,596	7,803,200	1,698	3,504,600	763	44.9	5,655	670	512	206	51	139	1,017	2,464	596	6.76
PRINCIPAL METROPOLITAN DISTRICT																		
MEMPHIS, TENN. DISTRICT (part in Arkansas)....	160	152	141	348,300	2,470	220,200	1,562	63.2	139	8	4	1	1	7	30	49	39	5.44
Urban.....	154	147	139	314,300	2,261	204,500	1,471	65.1	134	5	2	1	1	7	30	49	39	5.44
Rural-nonfarm.....	6	5	2	34,000	-	15,700	-	-	5	3	2	-	-	-	-	-	-	-
Part of district in Arkansas includes following urban place and rural-nonfarm area:																		
In Crittenden County.....	160	152	141	348,300	2,470	220,200	1,562	63.2	139	8	4	1	1	7	30	49	39	5.44
West Memphis town*.....	154	147	139	314,300	2,261	204,500	1,471	65.1	134	5	2	1	1	7	30	49	39	5.44
Rural-nonfarm**.....	6	5	2	34,000	-	15,700	-	-	5	3	2	-	-	-	-	-	-	-
SECONDARY METROPOLITAN DISTRICT																		
LITTLE ROCK DISTRICT...	5,116	4,631	3,959	13,429,600	3,392	6,690,100	1,690	49.8	4,511	802	488	111	454	264	1,383	718	291	5.36
Little Rock city.....	3,843	3,457	2,915	10,871,900	3,730	5,427,700	1,862	49.9	3,372	550	390	76	332	212	1,130	458	224	5.27
Outside central city.....	1,273	1,174	1,044	2,557,700	2,450	1,262,400	1,209	49.4	1,139	252	98	35	122	52	253	260	67	5.62
Urban.....	818	734	656	1,324,800	2,020	646,200	985	48.8	722	187	70	30	44	14	196	142	39	5.52
Rural-nonfarm.....	455	440	388	1,232,900	3,178	616,200	1,588	50.0	417	65	28	5	78	38	57	118	28	5.79
District includes following urban places and rural- nonfarm area:																		
In Pulaski County.....	5,116	4,631	3,959	13,429,600	3,392	6,690,100	1,690	49.8	4,511	802	488	111	454	264	1,383	718	291	5.36
Little Rock city.....	3,843	3,457	2,915	10,871,900	3,730	5,427,700	1,862	49.9	3,372	550	390	76	332	212	1,130	458	224	5.27
North Little Rock city...	818	734	656	1,324,800	2,020	646,200	985	48.8	722	187	70	30	44	14	196	142	39	5.52
Rural-nonfarm.....	455	440	388	1,232,900	3,178	616,200	1,588	50.0	417	65	28	5	78	38	57	118	28	5.79

CALIFORNIA

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TABLES FOR CITIES AND PRINCIPAL METROPOLITAN DISTRICTS

The statistics for the urban area and the rural-nonfarm area of the State outside the principal metropolitan districts, for the cities of 100,000 or more, and for the principal metropolitan districts are presented in a series of 7 standard tables corresponding to the first 7 tables for the State.

A single alphabetical order is followed in arranging the tables for cities and principal metropolitan districts; hence

the tables for any principal metropolitan district will be found immediately after those for its largest central city.

Corresponding tables have the same number throughout, with all tables for a given area bearing a common prefix letter. Thus "A" has been assigned to tables for the State, "B" and "C" to tables for the urban and the rural-nonfarm areas outside the principal metropolitan districts; "D" to the tables for the first city (or metropolitan district) presented, etc.

Page references are shown above for the tables for the urban and the rural-nonfarm areas of the State outside the principal metropolitan districts. The standard table titles for the cities and principal metropolitan districts are shown below. The page on which each table is to be found for any given area is indicated in the tabular presentation with the prefix letter assigned to the tables for that area.

CITIES OF 100,000 OR MORE

Table 1.—Occupancy, tenure, and mortgage status of dwelling units, by color of occupants, type of structure, and monthly rent: 1940.
Table 2.—1- to 4-family properties, and value of 1-family properties, by interest rate, holder of first mortgage, junior mortgage, and outstanding debt: 1940.
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PRINCIPAL METROPOLITAN DISTRICTS

Table 1.—Occupancy, tenure, and mortgage status of urban and rural-nonfarm dwelling units, by color of occupants, type of structure, and monthly rent: 1940.
Table 2.—1- to 4-family nonfarm properties, and value of 1-family nonfarm properties, by interest rate, holder of first mortgage, junior mortgage, and outstanding debt: 1940.
Table 3.—Holder of first mortgage on 1- to 4-family nonfarm properties, by interest rate, junior mortgage, and relation of debt to value: 1940.
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HOUSING—NONFARM MORTGAGES

Table A-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE. FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties.....	404,907	396,265	55,595	137,155	110,156	26,999	15,118	14,805	36,019	101,337	35,236	8,642
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	393,655	388,658	55,748	135,205	108,615	26,590	14,900	14,602	36,019	96,014	34,170	4,997
Average interest rate.....(percent)	5.76	5.76	6.29	5.69	5.67	5.78	5.54	6.04	4.50	6.16	5.39	5.63
Reporting debt and value.....	391,167	385,090	55,091	133,164	107,295	25,869	14,864	14,585	35,127	98,158	34,101	6,077
Percent distribution.....	-	100.0	14.3	34.6	27.9	6.7	3.9	3.8	9.1	25.5	8.9	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	391,167	385,090	55,091	133,164	107,295	25,869	14,864	14,585	35,127	98,158	34,101	6,077
First mortgage only.....	152,744	151,205	22,444	43,237	41,798	6,439	6,340	6,237	14,249	40,450	13,248	1,539
First and junior mortgage.....	12,287	11,303	2,792	3,510	2,645	865	485	548	1,096	2,405	467	984
With first mortgage; not reporting on junior mortgage.....	226,136	222,582	29,855	81,417	62,852	18,565	8,039	7,800	19,782	55,303	20,386	3,554
1-family properties.....	355,247	349,791	50,648	120,460	97,639	22,821	13,252	12,820	31,107	88,788	32,716	5,456
First mortgage only.....	140,300	138,902	20,781	44,597	38,791	5,806	5,792	5,529	12,644	36,834	12,775	1,398
First and junior mortgage.....	10,659	9,803	2,562	2,968	2,232	716	408	458	929	2,057	421	856
With first mortgage; not reporting on junior mortgage.....	204,288	201,086	27,355	72,895	56,596	16,299	7,052	6,838	17,534	49,897	19,520	3,202
2- to 4-family properties.....	35,920	35,299	4,443	12,704	9,656	3,048	1,612	1,765	4,020	9,370	1,385	621
First mortgage only.....	12,444	12,303	1,713	3,640	3,007	638	548	708	1,605	3,616	473	141
First and junior mortgage.....	1,688	1,500	280	542	393	149	77	90	167	348	46	128
With first mortgage; not reporting on junior mortgage.....	21,848	21,496	2,500	8,522	6,256	2,266	987	967	2,248	5,406	856	352
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	391,167	385,090	55,091	133,164	107,295	25,869	14,864	14,585	35,127	98,158	34,101	6,077
Value of property.....(dollars).....	1,851,054,700	1,821,344,500	224,416,600	716,495,000	581,136,600	135,358,400	124,068,600	77,752,100	151,330,900	358,944,000	168,342,300	29,710,200
Average value.....(dollars).....	4,732	4,730	4,074	5,381	5,416	5,232	8,347	5,331	4,308	8,557	4,937	4,889
Debt on first and junior mortgages.....(dollars).....	962,874,100	945,416,000	116,086,700	371,364,000	304,204,700	67,159,300	60,104,300	39,196,700	76,721,400	182,990,100	99,000,800	16,528,100
Percent of value of property.....	52.0	51.9	51.7	51.8	52.3	49.6	48.4	50.4	50.7	51.0	58.8	57.1
Average debt.....(dollars).....	2,460	2,455	2,106	2,789	2,835	2,596	4,044	2,688	2,184	1,864	2,903	2,791
Debt on first mortgages.....(dollars).....	951,890,400	935,848,700	114,011,200	368,071,400	301,730,000	66,341,400	59,378,500	38,661,500	76,077,700	180,981,000	98,662,400	16,046,700
Percent distribution.....	-	100.0	12.2	39.3	32.2	7.1	6.3	4.1	8.1	19.3	10.5	-
Percent of value of property.....	51.4	51.4	50.8	51.4	51.9	49.0	47.9	49.7	50.3	50.4	58.6	54.0
Average debt.....(dollars).....	2,433	2,430	2,070	2,764	2,812	2,565	3,995	2,651	2,166	1,844	2,893	2,641
1-family properties.....	355,247	349,791	50,648	120,460	97,639	22,821	13,252	12,820	31,107	88,788	32,716	5,456
Value of property.....(dollars).....	1,593,325,500	1,568,572,600	196,487,800	616,445,400	504,584,700	111,880,700	102,557,400	63,185,600	129,081,400	301,986,200	158,828,800	24,752,900
Average value.....(dollars).....	4,485	4,484	3,879	5,117	5,168	4,903	7,739	4,929	4,150	3,401	4,855	4,537
Debt on first and junior mortgages.....(dollars).....	845,657,800	830,998,100	102,868,600	330,194,100	272,678,800	57,515,800	49,471,000	32,068,200	66,145,900	155,378,500	94,371,800	14,659,700
Percent of value of property.....	53.1	53.0	52.4	53.6	54.0	51.4	48.2	50.8	51.2	51.6	59.4	59.2
Average debt.....(dollars).....	2,380	2,376	2,081	2,741	2,793	2,520	3,733	2,501	2,126	1,756	2,885	2,687
Debt on first mortgages.....(dollars).....	837,445,100	823,538,400	101,121,500	327,740,300	270,809,000	56,931,300	48,942,000	31,697,600	65,641,300	154,309,300	94,066,400	13,906,700
Percent of value of property.....	52.6	52.5	51.5	53.2	53.7	50.9	47.7	50.2	50.9	51.1	59.2	56.2
Average debt.....(dollars).....	2,357	2,354	1,997	2,721	2,774	2,495	3,693	2,473	2,110	1,738	2,876	2,549
2- to 4-family properties.....	35,920	35,299	4,443	12,704	9,656	3,048	1,612	1,765	4,020	9,370	1,385	621
Value of property.....(dollars).....	257,729,200	252,771,900	27,928,800	100,049,600	76,571,900	23,477,700	21,506,200	14,566,500	22,249,500	56,937,800	9,513,500	4,957,300
Average value.....(dollars).....	7,175	7,161	6,286	7,875	7,930	7,703	13,341	8,253	5,535	6,079	6,869	7,983
Debt on first and junior mortgages.....(dollars).....	116,716,300	114,417,900	13,168,100	41,169,900	31,526,400	9,643,500	10,632,300	7,130,500	10,575,500	27,111,600	4,629,000	2,298,400
Percent of value of property.....	45.3	45.3	47.1	41.1	41.2	41.1	49.4	49.0	47.5	47.6	48.7	46.4
Average debt.....(dollars).....	3,249	3,241	2,964	3,241	3,265	3,164	6,596	4,040	2,681	2,893	3,342	3,701
Debt on first mortgages.....(dollars).....	114,445,300	112,305,300	12,889,700	40,331,100	30,921,000	9,410,100	10,436,500	69,689,900	10,436,400	26,671,700	4,576,000	2,140,000
Percent of value of property.....	44.4	44.4	46.2	40.3	40.4	40.1	48.5	47.8	46.9	46.8	48.1	43.2
Average debt.....(dollars).....	3,186	3,182	2,901	3,175	3,202	3,087	6,474	3,946	2,596	2,846	3,304	3,446

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	367,335	359,717	52,020	123,887	100,170	23,717	13,456	13,009	31,882	91,675	33,788	7,618
RACE OF OCCUPANTS												
White.....	351,889	354,397	51,205	122,532	99,185	23,347	13,416	12,811	31,048	89,987	33,398	7,492
Negro.....	4,385	4,285	556	1,028	730	296	25	165	749	1,341	323	100
Other nonwhite.....	1,061	1,035	159	329	255	74	15	33	85	347	67	26
YEAR BUILT												
Reporting year built.....	364,432	356,951	51,645	123,054	99,537	23,517	13,403	12,922	31,649	90,691	33,587	7,481
1930 to 1940.....	162,102	158,665	24,073	66,381	55,778	10,608	6,073	5,757	7,452	30,490	12,439	3,437
1920 to 1929.....	139,468	137,055	19,861	36,575	28,704	7,871	6,490	5,617	17,327	39,004	12,181	2,413
1910 to 1919.....	39,016	38,078	4,787	12,006	9,142	2,864	638	1,056	4,636	12,973	1,925	940
1900 to 1909.....	17,394	16,864	2,131	5,837	4,258	1,579	122	374	1,733	5,896	771	470
1880 to 1899.....	5,775	5,575	715	1,979	1,438	541	22	108	446	2,073	232	200
1879 or earlier.....	737	716	78	276	217	59	3	10	55	255	39	21

Table A-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	367,835	359,717	52,020	123,887	100,170	23,717	13,456	13,009	31,332	91,675	33,788	7,618
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	355,351	349,891	50,660	120,498	97,674	22,824	13,257	12,823	31,115	88,812	32,726	5,460
Under \$500.....	31,201	30,765	4,198	8,508	6,870	1,638	316	1,032	1,781	12,736	2,194	436
\$500 to \$999.....	44,252	43,669	7,329	12,592	9,881	2,711	615	1,476	4,367	15,231	2,049	593
\$1,000 to \$1,499.....	46,773	46,243	8,177	12,852	9,956	2,896	953	1,809	5,470	14,827	2,147	528
\$1,500 to \$1,999.....	43,567	42,985	7,643	11,865	9,304	2,561	1,180	1,572	5,195	12,985	2,544	582
\$2,000 to \$2,499.....	42,495	41,807	7,150	12,857	10,238	2,619	1,419	1,489	4,267	11,229	3,396	688
\$2,500 to \$2,999.....	34,836	34,269	5,604	11,989	9,730	2,259	1,263	1,220	2,885	7,416	3,892	567
\$3,000 to \$3,999.....	54,961	53,928	6,487	22,313	18,581	3,732	2,578	1,957	3,790	8,569	8,234	1,033
\$4,000 to \$4,999.....	31,255	30,718	2,406	14,403	12,037	2,366	1,910	1,099	1,772	3,184	5,944	537
\$5,000 to \$5,999.....	13,723	13,397	892	7,246	5,997	1,249	1,164	506	803	1,314	1,472	326
\$6,000 to \$7,499.....	6,916	6,822	492	3,375	2,911	464	835	347	489	771	513	94
\$7,500 to \$9,999.....	3,212	3,168	181	1,469	1,273	196	574	194	280	314	216	44
\$10,000 to \$14,999.....	1,650	1,627	84	783	704	79	333	99	67	170	91	23
\$15,000 to \$19,999.....	345	337	12	159	137	22	85	15	6	37	23	8
\$20,000 and over.....	165	164	5	87	75	12	22	8	2	29	11	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	357,266	352,756	51,248	122,152	98,779	23,373	13,263	12,825	31,882	88,604	32,782	4,510
Under 4.0%.....	1,846	1,819	132	499	395	104	17	21	-	785	365	27
4.0%.....	3,794	3,727	170	759	628	131	186	71	-	1,653	888	67
4.1% to 4.4%.....	107	102	7	55	51	4	5	1	-	7	27	5
4.5%.....	45,685	45,389	549	8,730	7,435	1,295	546	543	31,882	384	2,695	356
4.6% to 4.9%.....	233	222	6	196	152	44	3	-	-	2	15	11
5.0%.....	67,873	66,439	2,876	33,609	28,629	4,980	4,322	1,845	-	7,861	15,326	1,434
5.1% to 5.4%.....	648	628	51	412	374	38	30	24	-	16	95	20
5.5%.....	20,040	19,637	1,406	11,462	9,244	2,218	2,309	754	-	1,183	2,523	403
5.6% to 5.9%.....	173	169	38	66	57	9	18	6	-	14	27	4
6.0%.....	145,507	144,031	25,120	51,462	40,122	11,360	5,204	6,057	-	49,163	7,005	1,476
6.1% to 6.4%.....	949	945	707	105	72	33	5	41	-	53	34	4
6.5%.....	8,189	7,992	3,889	1,770	1,275	495	173	426	-	1,471	253	197
6.6% to 6.9%.....	2,561	2,518	1,994	182	88	94	12	68	-	190	72	43
7.0%.....	51,795	51,391	10,617	11,931	9,576	2,355	383	2,577	-	23,460	2,423	404
7.1% to 7.4%.....	2,645	2,622	2,156	146	80	66	6	76	-	180	58	23
7.5%.....	780	775	456	91	64	27	2	29	-	172	25	5
7.6% to 7.9%.....	149	149	115	4	3	1	2	10	-	14	4	-
8.0% and over.....	4,292	4,261	959	653	534	119	40	266	-	1,996	347	31
Average interest rate..... (percent).....	5.75	5.75	6.29	5.66	5.64	5.76	5.54	6.08	4.50	6.16	5.37	5.61
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	340,632	335,853	51,024	118,370	96,196	22,674	12,930	12,414	31,326	76,729	32,560	4,779
Real estate taxes included in payment.....	85,040	83,152	5,868	47,875	40,752	7,123	1,687	2,247	7,782	3,932	13,761	1,888
Monthly.....	82,981	81,170	5,762	46,878	39,890	6,988	1,631	2,172	7,607	3,648	13,472	1,811
Quarterly.....	183	180	1	49	42	7	10	16	7	82	15	3
Semiannual.....	115	115	1	14	14	-	12	17	5	51	15	-
Annual.....	112	110	4	16	11	5	4	4	2	61	19	2
Other.....	39	38	4	9	6	3	-	3	1	18	3	1
Not reporting frequency of payment.....	1,610	1,539	96	909	789	120	30	35	160	72	237	71
Real estate taxes not included in payment.....	251,825	249,096	44,630	69,878	54,620	15,258	11,189	10,054	23,180	71,786	18,429	2,729
Monthly.....	237,608	235,110	43,662	67,093	52,441	14,642	9,721	8,734	22,680	65,666	17,564	2,498
Quarterly.....	4,159	4,126	119	770	625	145	473	345	45	2,254	120	33
Semiannual.....	3,433	3,396	133	334	275	59	714	737	41	1,195	242	37
Annual.....	1,813	1,796	37	345	276	69	44	44	19	1,203	104	17
Other.....	389	384	11	78	64	14	18	21	5	235	16	5
Not reporting frequency of payment.....	4,423	4,284	668	1,268	939	329	169	173	390	1,233	383	139
Not reporting tax payment requirements.....	3,767	3,605	526	1,117	824	293	104	113	364	1,011	370	162
Monthly.....	3,375	3,240	504	1,040	777	263	84	89	343	887	343	125
Quarterly.....	68	66	1	14	7	7	5	5	3	34	4	2
Semiannual.....	74	66	1	6	3	3	6	6	2	40	5	8
Annual.....	56	55	-	7	5	2	2	-	1	42	3	1
Other.....	17	17	1	1	1	-	1	2	-	12	-	-
Not reporting frequency of payment.....	177	161	19	49	31	18	6	11	15	46	15	16
No principal payments required.....	15,250	15,090	607	3,161	2,455	706	370	426	299	9,608	619	160
Monthly.....	6,578	6,504	482	2,066	1,555	511	179	186	262	2,956	373	74
Quarterly.....	5,078	5,036	65	653	544	109	70	161	17	3,944	126	42
Semiannual.....	1,744	1,728	17	186	147	39	83	60	4	1,325	53	16
Annual.....	1,171	1,159	18	117	94	23	24	9	5	948	38	12
Other.....	269	267	3	46	37	9	3	2	1	203	9	2
Not reporting frequency of payment.....	410	396	22	98	78	15	11	8	10	232	20	14
Not reporting principal payment requirements.....	5,070	2,584	274	643	508	140	80	81	207	998	246	2,536
Monthly.....	1,800	1,426	205	426	331	95	48	53	155	400	139	374
Quarterly.....	166	142	5	27	22	5	5	5	1	95	4	24
Semiannual.....	128	117	2	24	17	7	6	4	1	71	9	11
Annual.....	147	128	4	13	11	2	2	-	-	99	10	19
Other.....	88	82	1	14	10	4	1	1	1	59	5	6
Not reporting frequency of payment.....	2,741	639	57	144	117	27	18	18	49	274	79	2,102
No regular payments required.....	6,383	6,240	115	1,208	1,011	197	76	88	50	4,340	363	143

HOUSING—NONFARM MORTGAGES

Table A-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	355,351	88,070	245,039	14,762	12,480	Reporting interest rate	357,266	88,744	247,291	14,944	11,287
Under \$500	31,201	1,465	26,252	1,488	1,996	Under 4.0%	1,846	359	1,168	186	133
\$500 to \$999	44,252	2,410	37,511	2,232	2,099	4.0%	3,794	905	2,351	255	288
\$1,000 to \$1,499	46,773	3,534	38,841	2,420	1,978	4.1% to 4.4%	107	70	34	2	1
\$1,500 to \$1,999	43,567	4,756	35,243	2,024	1,544	4.5%	45,685	18,371	26,121	423	770
\$2,000 to \$2,499	42,495	7,155	32,071	1,944	1,324	4.6% to 4.9%	233	42	181	3	7
\$2,500 to \$2,999	34,886	9,698	22,940	1,268	980	5.0%	67,873	37,291	27,523	1,591	1,468
\$3,000 to \$3,999	54,961	28,957	28,095	1,693	1,216	5.1% to 5.4%	648	466	173	4	5
\$4,000 to \$4,999	31,255	17,094	12,835	710	616	5.5%	20,040	9,915	9,422	381	322
\$5,000 to \$5,999	18,728	7,980	5,049	417	327	5.6% to 5.9%	173	67	103	2	1
\$6,000 to \$7,499	6,916	3,184	3,267	252	203	6.0%	145,507	12,688	119,472	7,907	5,490
\$7,500 to \$9,999	3,212	1,270	1,672	151	119	6.1% to 6.4%	949	75	535	15	24
\$10,000 to \$14,999	1,650	593	948	104	70	6.5%	8,189	514	7,287	255	163
\$15,000 to \$19,999	345	78	215	23	29	6.6% to 6.9%	2,561	176	2,324	20	41
\$20,000 and over	165	5	105	26	29	7.0%	51,795	2,411	43,718	3,402	2,254
						7.1% to 7.4%	2,645	144	2,446	24	31
						7.5%	780	48	674	42	15
						7.6% to 7.9%	149	7	140	1	1
						8.0% and over	4,292	245	3,869	431	247
						Average interest rate—(percent)	5.75	5.17	5.93	6.10	5.95

Table A-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	320,986	307,379	77,649	226,841	2,889	18,607
Total first mortgage outstanding debt (dollars)	762,539,500	734,069,000	273,049,200	455,588,700	5,481,100	28,470,500
Total annual mortgage payment (dollars)	114,687,480	112,650,308	34,811,437	76,910,805	928,066	2,087,172
Average first mortgage outstanding debt (dollars)	2,376	2,388	3,516	2,008	1,897	2,092
Average value of property (dollars)	4,482	4,471	5,381	4,166	3,968	4,728
Average annual estimated rental value (dollars)	486	486	588	452	423	485
Average annual mortgage payment (dollars)	357	356	443	339	321	150
Percent which annual mortgage payment represents of—						
First mortgage debt	15.0	15.3	12.7	16.9	16.9	7.2
Value of property	8.0	8.2	8.3	8.1	8.1	3.2
Estimated annual rental value	78.5	75.4	76.3	75.0	75.9	30.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	305,270	299,183	77,344	219,070	2,769	6,087
Average first mortgage outstanding debt (dollars)	2,387	2,391	3,520	1,998	1,902	2,206
Average value of property (dollars)	4,438	4,480	5,379	4,102	3,917	4,827
Average annual estimated rental value (dollars)	483	483	588	446	418	500
Average annual mortgage payment (dollars)	366	369	449	342	324	181
Percent which annual mortgage payment represents of—						
First mortgage debt	15.3	15.4	12.7	17.1	17.0	8.2
Value of property	8.2	8.3	8.3	8.3	8.3	3.7
Estimated annual rental value	75.7	76.5	76.3	76.6	77.4	35.2
Monthly mortgage payment—						
Under \$10	8,756	6,171	350	5,732	89	2,585
\$10 to \$14	23,970	22,772	1,330	21,157	285	1,198
\$15 to \$19	32,774	31,988	2,652	28,939	397	786
\$20 to \$24	42,495	42,016	6,183	35,378	455	479
\$25 to \$29	54,756	54,368	12,563	41,292	513	388
\$30 to \$39	82,518	82,163	29,094	52,434	645	355
\$40 to \$49	30,386	30,184	13,672	16,320	192	152
\$50 to \$59	15,268	15,192	5,775	9,300	117	71
\$60 to \$74	7,325	7,303	3,286	3,977	40	22
\$75 to \$99	3,908	3,889	1,511	2,355	23	19
\$100 and over	3,169	3,137	938	2,186	13	32
Average monthly mortgage payment (dollars)	30.46	30.78	37.38	28.49	26.97	15.07
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	15,716	8,196	305	7,771	120	7,520
Average first mortgage outstanding debt (dollars)	2,151	2,290	2,566	2,287	1,777	2,000
Average value of property (dollars)	5,339	5,974	5,926	5,988	5,141	4,648
Average annual estimated rental value (dollars)	548	617	578	620	536	474
Average annual mortgage payment (dollars)	197	263	385	258	265	125
Percent which annual mortgage payment represents of—						
First mortgage debt	9.1	11.5	15.0	11.3	14.9	6.2
Value of property	8.7	4.4	6.5	4.3	5.2	2.7
Estimated annual rental value	35.9	42.6	66.5	41.6	49.5	26.3

Table B-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	257,988	242,084	112,269	46.4	129,815	13,241	2,613	105,808	45,869	43.4	59,934
COLOR OF OCCUPANTS											
White	-	284,682	110,054	46.9	124,618	-	-	103,751	45,154	43.5	58,597
Nonwhite	-	7,402	2,205	29.8	5,197	-	-	2,052	715	34.8	1,337
TYPE OF STRUCTURE											
1-family	204,228	193,636	104,208	53.8	89,428	8,386	2,206	99,011	43,229	43.7	55,782
Other	53,710	48,448	8,061	16.6	40,387	4,855	407	6,792	2,640	38.9	4,152
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	200,079	190,028	101,345	53.3	88,683	8,007	2,044	98,633	43,061	43.7	55,572
Under \$5	3,157	3,039	1,697	55.8	1,342	108	10	1,589	855	16.7	1,324
\$5 to \$9	12,249	11,894	4,150	36.4	7,244	764	91	3,979	1,008	25.3	2,971
\$10 to \$14	20,188	19,054	6,875	36.1	12,179	923	151	6,765	2,186	31.4	4,639
\$15 to \$19	26,863	25,550	10,240	40.1	15,310	1,134	179	9,963	3,613	36.3	6,350
\$20 to \$24	28,854	27,391	12,682	46.3	14,709	1,254	209	12,360	4,742	38.4	7,618
\$25 to \$29	30,521	29,007	14,224	49.0	14,783	1,288	276	13,887	5,948	42.8	7,939
\$30 to \$39	40,084	38,289	22,470	58.7	15,819	1,432	363	21,922	10,499	47.9	11,423
\$40 to \$49	19,644	18,840	13,906	73.8	4,934	556	243	13,574	7,343	54.1	6,231
\$50 to \$59	9,399	8,974	7,472	83.8	1,502	255	170	7,219	3,961	54.9	3,258
\$60 to \$74	4,699	4,404	3,880	88.1	524	159	136	3,767	2,049	54.4	1,718
\$75 to \$99	2,446	2,245	2,013	89.7	232	102	99	1,950	940	48.2	1,010
\$100 and over	2,080	1,841	1,786	94.3	105	77	118	1,658	567	34.2	1,091
Median monthly rent (dollars)	25.94	25.98	29.86	-	22.31	28.76	32.42	29.85	33.15	-	27.58

Table B-2.—1- TO 4-FAMILY URBAN PROPERTIES, AND VALUE OF 1-FAMILY URBAN PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties	45,869	42,857	1,808	2,246	3,273	3,711	4,625	9,658	6,563	4,870	3,323	1,503	819	204	147	32	3,018
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	43,990	41,158	1,639	2,105	3,110	3,549	4,545	9,362	6,348	4,690	3,211	1,458	788	190	142	21	2,832
Average interest rate (%)	5.94	5.93	6.34	6.26	6.25	6.13	6.11	5.95	5.77	5.63	5.59	5.63	5.62	5.76	5.71	-	6.11
HOLDER OF FIRST MORTGAGE																	
Reporting holder	44,686	41,813	1,739	2,191	3,191	3,623	4,598	9,435	6,420	4,752	3,247	1,467	793	193	143	26	2,873
Building and loan association	10,688	9,924	252	443	825	998	1,334	2,642	1,583	899	553	254	108	26	11	3	764
Commercial bank	9,877	9,205	177	348	518	622	868	2,090	1,594	1,236	907	438	272	73	60	7	672
Savings bank	2,133	1,975	72	89	136	148	204	427	349	230	168	90	46	9	6	1	158
Life insurance company	1,392	1,348	7	16	13	31	41	202	265	279	246	118	88	27	14	1	44
Mortgage company	720	680	41	59	69	64	83	144	90	67	35	13	13	-	2	-	40
Home Owners' Loan Corporation	3,341	3,105	67	144	187	306	376	812	478	337	227	82	60	15	10	4	236
Individual	11,937	11,089	997	960	1,307	1,278	1,444	2,351	1,174	785	441	220	115	28	31	8	848
Other	4,598	4,487	126	132	136	186	248	767	882	969	670	252	93	15	9	2	111
Reporting debt and value	43,064	40,287	1,637	2,050	3,074	3,469	4,466	9,094	6,232	4,615	3,137	1,423	765	185	140	-	2,777
JUNIOR MORTGAGE																	
First mortgage only	13,473	12,675	281	564	883	1,076	1,383	2,902	2,098	1,586	1,108	472	269	56	57	-	798
First and junior mortgage	765	693	12	18	40	69	97	184	112	77	46	19	15	3	1	-	72
With 1st mtg.; not rptg. on junior	28,826	26,919	1,344	1,468	2,151	2,324	2,986	6,008	4,022	3,012	1,983	932	461	126	82	-	1,907
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	11,431	10,712	1,608	1,740	1,890	1,438	1,818	1,650	592	285	131	37	17	3	3	-	719
\$1,000 to \$1,499	6,602	6,191	29	293	381	1,048	1,087	1,641	637	306	135	51	24	6	3	-	411
\$1,500 to \$1,999	5,613	5,288	-	17	232	737	1,031	1,747	762	429	197	63	15	5	3	-	375
\$2,000 to \$2,499	5,240	4,913	-	-	21	212	792	1,744	1,045	612	320	110	45	5	7	-	327
\$2,500 to \$2,999	3,844	3,642	-	-	-	34	209	1,438	997	545	274	94	46	11	4	-	202
\$3,000 to \$3,999	5,693	5,365	-	-	-	-	29	853	1,378	754	308	132	12	9	-	-	328
\$4,000 to \$4,999	2,816	2,671	-	-	-	-	-	309	946	688	340	132	27	8	-	-	145
\$5,000 to \$5,999	1,010	903	-	-	-	-	-	10	108	869	239	139	31	7	-	-	107
\$6,000 to \$7,499	491	415	-	-	-	-	-	-	6	66	160	136	24	21	-	-	76
\$7,500 to \$9,999	200	159	-	-	-	-	-	-	-	3	21	68	39	28	-	-	41
\$10,000 to \$14,999	80	59	-	-	-	-	-	-	-	-	-	9	21	29	-	-	21
\$15,000 to \$19,999	30	13	-	-	-	-	-	-	-	-	-	-	1	12	-	-	17
\$20,000 and over	14	6	-	-	-	-	-	-	-	-	-	-	-	6	-	-	8
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	168,659	153,378	973	2,301	4,974	7,158	11,465	29,912	26,420	23,746	19,974	11,482	8,344	2,897	3,734	-	15,281
Average value (dollars)	3,916	3,807	594	1,122	1,618	2,063	2,567	3,289	4,239	5,145	6,367	8,069	10,907	15,657	26,668	-	5,503
Debt on first & jr. mtgs. (thous.)	86,781	80,286	538	1,215	2,500	3,767	6,030	16,117	14,827	13,221	10,634	5,520	3,562	1,090	1,266	-	6,495
Percent of value of property	51.5	52.3	55.3	52.8	50.3	52.6	52.6	53.9	56.1	55.7	53.2	48.1	42.7	37.6	33.9	-	42.5
Average debt (dollars)	2,015	1,993	328	593	813	1,086	1,350	1,772	2,379	2,865	3,390	3,879	4,656	5,890	9,042	-	2,339
Debt on first mtgs. (thousands)	86,251	79,832	535	1,209	2,483	3,734	5,981	16,021	14,755	13,150	10,586	5,501	3,585	1,077	1,260	-	6,419
Percent of value of property	51.1	52.0	55.0	52.6	49.9	52.2	52.2	53.6	55.4	55.4	53.0	47.9	42.4	37.2	33.9	-	42.0
Average debt (dollars)	2,003	1,982	327	590	808	1,077	1,339	1,762	2,368	2,849	3,374	3,866	4,621	5,823	9,035	-	2,311

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	45,869	44,686	10,688	12,010	9,877	2,133	1,392	720	3,341	11,937	4,598	1,183
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	43,990	43,434	10,460	11,757	9,666	2,091	1,360	706	3,341	11,896	4,414	556
Average interest rate (percent)	5.94	5.94	6.42	5.93	5.90	6.04	5.65	6.30	4.50	6.16	5.39	5.70
Reporting debt and value	43,064	42,857	10,144	11,348	9,381	1,967	1,356	694	3,218	11,249	4,348	707
Percent distribution	-	100.0	28.9	26.8	22.1	4.6	3.2	1.6	7.6	26.6	10.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	43,064	42,857	10,144	11,348	9,381	1,967	1,356	694	3,218	11,249	4,348	707
First mortgage only	13,473	13,340	3,301	3,407	2,945	462	472	202	949	3,561	1,448	138
First and junior mortgage	765	718	236	180	142	38	31	14	85	145	27	47
With first mortgage; not reporting on junior mortgage	28,826	28,299	6,607	7,761	6,294	1,467	853	478	2,184	7,543	2,873	527
1-family properties	40,287	39,626	9,421	10,558	8,738	1,820	1,315	656	2,990	10,438	4,248	661
First mortgage only	12,675	12,558	3,114	3,175	2,750	425	466	189	889	3,311	1,414	117
First and junior mortgage	693	649	222	152	122	30	29	13	78	130	25	44
With first mortgage; not reporting on junior mortgage	26,919	26,419	6,085	7,231	5,866	1,365	820	454	2,023	6,997	2,809	500
2- to 4-family properties	2,777	2,731	723	790	643	147	41	38	228	811	100	46
First mortgage only	798	782	187	232	195	37	6	13	60	250	34	15
First and junior mortgage	72	69	14	28	20	8	2	1	7	15	2	3
With first mortgage; not reporting on junior mortgage	1,907	1,880	522	530	428	102	33	24	161	546	64	27
RELATION OF DEBT TO VALUE												
1- to 4-family properties	43,064	42,357	10,144	11,348	9,381	1,967	1,356	694	3,218	11,249	4,348	707
Value of property (dollars)	168,659,000	165,812,100	37,103,600	50,138,700	41,900,000	8,288,700	7,966,100	2,345,600	12,286,600	36,054,400	19,917,100	2,846,900
Average value (dollars)	3,916	3,915	3,658	4,418	4,466	4,188	5,875	3,380	3,818	3,205	4,581	4,027
Debt on first and junior mortgages (dollars)	86,781,300	85,205,700	18,472,600	25,113,000	21,074,700	4,038,300	4,091,200	1,213,200	6,119,600	18,286,600	11,909,500	1,575,600
Percent of value of property	51.5	51.4	49.8	50.1	50.3	49.0	51.4	51.7	49.8	50.7	59.8	55.3
Average debt (dollars)	2,015	2,012	1,821	2,213	2,247	2,053	3,017	1,743	1,902	1,626	2,739	2,229
Debt on first mortgages (dollars)	86,251,100	84,709,000	18,334,500	24,960,200	20,942,300	4,017,900	4,066,000	1,205,500	6,081,900	18,173,100	11,887,800	1,542,100
Percent distribution	-	100.0	21.6	29.5	24.7	4.7	4.8	1.4	7.2	21.5	14.0	-
Percent of value of property	51.1	51.1	49.4	49.8	50.0	48.8	51.0	51.4	49.5	50.4	59.7	54.2
Average debt (dollars)	2,003	2,000	1,807	2,200	2,232	2,043	2,999	1,737	1,890	1,616	2,734	2,181
1-family properties	40,287	39,626	9,421	10,558	8,738	1,820	1,315	656	2,990	10,438	4,248	661
Value of property (dollars)	158,378,200	150,793,700	33,240,300	45,189,400	37,857,300	7,332,100	7,596,200	2,170,300	11,350,000	31,847,500	19,400,000	2,584,500
Average value (dollars)	3,807	3,805	3,528	4,280	4,332	4,029	5,777	3,308	3,796	3,051	4,567	3,910
Debt on first and junior mortgages (dollars)	80,286,200	78,822,500	16,788,200	23,138,600	19,464,200	3,674,400	3,959,800	1,137,900	5,733,400	16,397,700	11,666,900	1,463,700
Percent of value of property	52.3	52.3	50.5	51.2	51.4	50.1	52.1	52.4	50.5	51.5	60.1	56.6
Average debt (dollars)	1,993	1,989	1,782	2,192	2,228	2,019	3,011	1,735	1,918	1,571	2,746	2,214
Debt on first mortgages (dollars)	79,832,100	78,399,900	16,661,000	23,024,200	19,365,800	3,658,400	3,939,100	1,130,700	5,697,800	16,300,700	11,646,400	1,432,200
Percent of value of property	52.0	52.0	50.1	51.0	51.2	49.9	51.9	52.1	50.2	51.2	60.0	55.4
Average debt (dollars)	1,982	1,978	1,768	2,181	2,216	2,010	2,996	1,724	1,906	1,562	2,742	2,167
2- to 4-family properties	2,777	2,731	723	790	643	147	41	38	228	811	100	46
Value of property (dollars)	15,280,800	15,018,400	3,868,300	4,949,300	4,042,700	906,600	369,900	175,300	936,600	4,206,900	517,100	262,400
Average value (dollars)	5,503	5,499	5,348	6,265	6,287	6,167	3,699	-	4,108	5,187	5,171	-
Debt on first and junior mortgages (dollars)	6,495,100	6,383,200	1,684,400	1,974,400	1,610,500	363,900	131,400	75,300	386,200	1,888,900	242,600	111,900
Percent of value of property	42.5	42.5	43.6	39.9	39.8	40.1	-	-	41.2	44.9	46.9	-
Average debt (dollars)	2,339	2,337	2,330	2,499	2,505	2,476	-	-	1,694	2,329	2,426	-
Debt on first mortgages (dollars)	6,419,000	6,309,100	1,673,500	1,936,000	1,576,500	359,500	126,900	74,800	384,100	1,872,400	241,400	109,900
Percent of value of property	42.0	42.0	43.3	39.1	39.0	39.7	-	-	41.0	44.5	46.7	-
Average debt (dollars)	2,311	2,310	2,315	2,451	2,452	2,446	-	-	1,685	2,309	2,414	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	42,857	41,813	9,924	11,180	9,205	1,975	1,348	680	3,105	11,089	4,487	1,044
RACE OF OCCUPANTS												
White	42,237	41,218	9,805	11,054	9,105	1,949	1,346	660	3,039	10,875	4,439	1,019
Negro	894	376	67	71	58	18	1	16	49	132	40	18
Other nonwhite	226	219	52	55	47	8	1	4	17	82	8	7
YEAR BUILT												
Reporting year built	42,255	41,242	9,829	11,031	9,090	1,941	1,335	673	3,068	10,862	4,444	1,013
1930 to 1940	15,215	14,824	3,322	4,931	4,131	800	685	214	797	2,484	2,391	392
1920 to 1929	14,796	14,498	3,829	3,168	2,589	579	516	263	1,323	3,935	1,464	298
1910 to 1919	6,483	6,318	1,474	1,510	1,208	302	102	113	521	2,229	369	165
1900 to 1909	3,528	3,539	767	890	731	159	21	56	274	1,390	141	89
1880 to 1899	1,905	1,845	394	471	382	89	10	25	181	747	67	60
1879 or earlier	227	218	43	61	49	12	1	2	22	77	12	9

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	42,857	41,813	9,924	11,180	9,205	1,975	1,348	680	3,105	11,089	4,487	1,044
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	40,801	39,639	9,422	10,563	8,743	1,820	1,315	656	2,992	10,442	4,249	662
Under \$500	4,499	4,421	985	1,071	853	218	41	98	244	1,711	271	78
\$500 to \$999	6,310	6,225	1,654	1,519	1,209	310	84	117	514	2,055	282	85
\$1,000 to \$1,499	6,234	6,155	1,707	1,436	1,152	284	123	121	557	1,894	317	79
\$1,500 to \$1,999	5,258	5,168	1,422	1,231	1,029	202	136	66	438	1,531	344	90
\$2,000 to \$2,499	4,894	4,823	1,230	1,301	1,104	197	160	85	383	1,191	473	71
\$2,500 to \$2,999	3,614	3,538	853	996	824	172	141	56	259	702	531	76
\$3,000 to \$3,999	5,324	5,234	1,022	1,584	1,365	219	296	66	357	812	1,097	90
\$4,000 to \$4,999	2,642	2,584	360	842	709	133	179	28	154	313	708	58
\$5,000 to \$5,999	883	863	111	331	284	47	84	10	37	123	167	20
\$6,000 to \$7,499	408	399	60	155	133	22	42	7	33	63	39	9
\$7,500 to \$9,999	158	155	14	67	55	12	21	1	11	29	12	3
\$10,000 to \$14,999	57	54	3	22	20	2	6	1	5	12	5	3
\$15,000 to \$19,999	13	13	1	5	4	1	1	-	-	5	1	-
\$20,000 and over	7	7	-	3	2	1	1	-	-	1	2	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	41,158	40,635	9,712	10,942	9,005	1,937	1,319	666	3,105	10,586	4,305	523
Under 4.0%	186	179	24	33	27	6	3	3	-	85	31	7
4.0%	505	500	33	77	62	15	5	5	-	256	124	5
4.1% to 4.4%	10	10	2	3	3	-	-	-	-	1	4	-
4.5%	3,889	3,838	43	370	320	50	9	6	3,105	40	265	51
4.6% to 4.9%	11	11	3	6	6	-	-	-	-	-	2	-
5.0%	6,871	6,727	358	2,503	2,152	351	431	65	-	1,090	2,280	144
5.1% to 5.4%	95	92	10	46	44	2	7	1	-	1	27	3
5.5%	1,295	1,254	135	594	510	84	169	13	-	96	247	44
5.6% to 5.9%	33	31	4	6	4	2	2	-	-	2	17	2
6.0%	16,832	16,665	4,420	4,786	3,912	874	594	317	-	5,659	886	167
6.1% to 6.4%	282	261	212	25	19	6	1	9	-	10	4	1
6.5%	917	909	582	131	105	26	15	14	-	144	23	8
6.6% to 6.9%	447	443	374	21	11	10	3	4	-	23	18	4
7.0%	7,985	7,910	2,475	2,143	1,678	465	67	181	-	2,754	290	75
7.1% to 7.4%	818	811	660	47	28	19	5	14	-	64	21	7
7.5%	156	156	110	17	12	5	2	1	-	21	5	-
7.6% to 7.9%	31	31	26	1	1	-	-	-	-	2	2	-
8.0% and over	815	807	241	133	111	22	6	33	-	338	56	8
Average interest rate (percent)	5.93	5.93	6.42	5.90	5.88	6.02	5.65	6.30	4.50	6.16	5.38	5.68
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	38,516	37,942	9,672	10,323	8,520	1,803	1,294	624	3,030	8,698	4,301	574
Real estate taxes included in payment	7,956	7,766	879	3,350	2,817	513	188	91	779	644	1,905	190
Monthly	7,708	7,526	862	3,243	2,735	508	185	90	763	575	1,858	182
Quarterly	25	25	-	3	3	-	1	1	-	18	2	-
Semiannual	22	22	-	5	5	-	1	-	-	14	2	-
Annual	33	32	2	5	5	-	-	-	2	20	3	1
Other	11	11	2	2	2	-	-	-	-	6	1	-
Not reporting frequency of payment	157	150	13	72	67	5	1	-	14	11	39	7
Real estate taxes not included in payment	29,914	29,564	8,642	6,849	5,584	1,265	1,133	524	2,208	7,891	2,317	350
Monthly	27,895	27,574	8,422	6,459	5,257	1,202	1,047	474	2,156	6,835	2,180	321
Quarterly	398	398	19	86	72	14	17	8	8	252	13	-
Semiannual	493	488	20	62	51	11	39	3	3	316	25	5
Annual	391	387	16	75	64	11	4	9	5	260	18	4
Other	67	64	2	12	11	1	1	2	1	44	2	3
Not reporting frequency of payment	670	653	163	155	129	26	25	8	40	183	79	17
Not reporting tax payment requirements	646	612	151	144	119	25	23	9	43	163	79	34
Monthly	561	531	142	131	110	21	19	7	40	120	72	30
Quarterly	9	9	-	2	2	-	1	-	-	6	-	-
Semiannual	21	19	-	2	-	2	1	-	-	15	1	2
Annual	12	12	-	2	1	1	-	-	-	9	1	-
Other	6	6	1	-	-	-	-	-	-	5	-	-
Not reporting frequency of payment	37	35	8	7	6	1	2	2	3	8	5	2
No principal payments required	2,090	2,061	146	436	349	67	37	35	47	1,267	98	29
Monthly	783	777	116	229	175	54	16	13	37	305	61	6
Quarterly	544	534	17	99	85	14	5	17	2	383	11	10
Semiannual	438	429	5	55	44	11	10	3	2	344	10	4
Annual	226	220	5	35	29	6	2	2	2	168	6	6
Other	42	42	1	5	4	1	2	-	-	31	3	-
Not reporting frequency of payment	62	59	2	13	12	1	2	-	4	36	2	3
Not reporting principal payment requirements	862	437	68	102	78	24	8	9	25	190	34	425
Monthly	298	227	51	68	52	16	6	5	22	53	28	71
Quarterly	27	23	2	7	6	1	-	-	-	13	1	4
Semiannual	34	33	-	4	4	-	-	-	-	29	-	1
Annual	30	27	-	1	1	-	-	-	-	26	-	3
Other	19	18	-	3	1	2	1	-	-	14	-	1
Not reporting frequency of payment	454	109	15	19	14	5	1	4	4	55	11	345
No regular payments required	1,389	1,373	38	319	258	61	9	12	2	934	59	16

HOUSING—NONFARM MORTGAGES

Table B-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

(Average not shown where base is less than 100)

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	40,301	7,508	28,461	1,988	2,344	Reporting interest rate	41,158	7,764	29,130	2,042	2,222
Under \$500	4,499	276	3,580	234	409	Under 4.0%	185	23	137	10	16
\$500 to \$999	6,310	368	5,085	376	461	4.0% to 4.4%	505	106	321	30	48
\$1,000 to \$1,499	6,234	533	4,933	363	405	4.4% to 4.8%	10	5	5	-	-
\$1,500 to \$1,999	5,258	639	4,003	310	306	4.8% to 5.2%	3,889	1,284	2,455	62	88
\$2,000 to \$2,499	4,894	888	3,551	217	238	5.2% to 5.6%	11	2	8	-	1
\$2,500 to \$2,999	3,614	970	2,366	129	149	5.6% to 6.0%	6,871	3,274	3,158	194	245
\$3,000 to \$3,999	5,324	2,082	2,914	199	179	6.0% to 6.4%	95	59	36	-	-
\$4,000 to \$4,999	2,642	1,208	1,270	69	95	6.4% to 6.8%	1,295	615	615	30	35
\$5,000 to \$5,999	883	379	414	44	45	6.8% to 7.2%	33	19	13	-	1
\$6,000 to \$7,499	408	134	218	25	31	7.2% to 7.6%	16,832	1,645	13,084	1,058	1,050
\$7,500 to \$9,999	158	44	87	11	16	7.6% to 8.0%	262	15	235	4	8
\$10,000 to \$14,999	57	15	25	9	7	8.0% and over	917	57	782	42	36
\$15,000 to \$19,999	13	1	9	2	1	Average interest rate—(percent)	447	23	414	2	8
\$20,000 and over	7	-	6	-	1		7,985	520	6,317	584	614
							818	48	754	6	10
							156	11	133	9	8
							31	3	27	-	1
							815	55	686	66	58
							5.93	5.85	6.07	6.19	6.13

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	34,829	38,054	6,828	25,772	454	1,775
Total first mortgage outstanding debt (dollars)	69,822,700	66,660,000	20,131,100	45,715,400	813,500	3,162,700
Total annual mortgage payment (dollars)	11,249,549	11,007,978	2,725,815	8,140,782	141,441	241,571
Average first mortgage outstanding debt (dollars)	2,005	2,017	2,948	1,774	1,792	1,782
Average value of property (dollars)	3,799	3,789	4,638	3,565	3,803	3,997
Average annual estimated rental value (dollars)	411	412	498	390	402	393
Average annual mortgage payment (dollars)	323	333	399	316	312	136
Percent which annual mortgage payment represents of—						
First mortgage debt	16.1	16.5	13.5	17.8	17.4	7.6
Value of property	8.5	8.8	8.6	8.9	8.2	3.4
Estimated annual rental value	78.5	80.8	80.2	81.1	77.5	34.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	32,699	32,005	6,777	24,798	430	694
Average first mortgage outstanding debt (dollars)	2,029	2,031	2,957	1,782	1,810	1,898
Average value of property (dollars)	3,788	3,785	4,634	3,553	3,789	3,987
Average annual estimated rental value (dollars)	412	413	498	389	401	394
Average annual mortgage payment (dollars)	332	335	400	318	311	177
Percent which annual mortgage payment represents of—						
First mortgage debt	16.4	16.5	13.5	17.8	17.2	9.3
Value of property	8.8	8.9	8.6	9.0	8.2	4.5
Estimated annual rental value	80.6	81.3	80.2	81.7	77.7	45.0
Monthly mortgage payment—						
Under \$10	1,129	838	58	748	22	291
\$10 to \$14	3,207	3,086	242	2,801	43	121
\$15 to \$19	4,279	4,192	379	3,743	70	87
\$20 to \$24	4,930	4,865	685	4,122	58	65
\$25 to \$29	5,910	5,861	1,195	4,593	73	49
\$30 to \$39	8,354	8,301	2,568	5,685	108	58
\$40 to \$49	2,752	2,736	1,009	1,694	33	16
\$50 to \$59	1,321	1,316	375	928	13	5
\$60 to \$74	437	434	148	279	7	3
\$75 to \$99	216	215	76	137	2	1
\$100 and over	164	161	32	128	1	3
Average monthly mortgage payment (dollars)	27.67	27.95	33.33	26.51	25.96	14.76
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,130	1,049	51	974	24	1,081
Average first mortgage outstanding debt (dollars)	1,638	1,567	-	1,555	-	1,707
Average value of property (dollars)	3,973	3,908	-	3,867	-	4,036
Average annual estimated rental value (dollars)	397	400	-	400	-	393
Average annual mortgage payment (dollars)	184	261	-	259	-	110
Percent which annual mortgage payment represents of—						
First mortgage debt	11.3	16.7	-	16.6	-	6.4
Value of property	4.6	6.7	-	6.7	-	2.7
Estimated annual rental value	46.5	65.3	-	64.7	-	27.9

Table C-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Rural-nonfarm dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	291,836	229,786	107,657	46.9	122,129	29,780	32,270	96,528	36,695	38.0	59,833
COLOR OF OCCUPANTS											
White.....	-	223,389	105,223	47.1	118,166	-	-	94,702	36,349	38.4	58,353
Nonwhite.....	-	6,397	2,434	38.0	3,963	-	-	1,826	346	18.9	1,480
TYPE OF STRUCTURE											
1-family.....	258,798	201,029	98,518	49.0	102,511	25,983	31,726	90,214	35,109	38.9	55,105
Other.....	33,038	28,757	9,139	31.8	19,618	3,797	544	6,314	1,586	25.1	4,728
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	258,032	197,166	97,136	49.3	100,030	24,885	30,961	89,483	34,911	39.0	54,572
Under \$5.....	17,806	15,580	9,291	59.6	6,289	1,345	881	7,289	1,207	16.6	6,082
\$5 to \$9.....	37,113	30,778	11,738	38.1	19,040	3,450	2,885	10,367	2,737	26.4	7,630
\$10 to \$14.....	49,048	38,302	14,350	37.5	23,952	5,478	5,268	13,207	4,108	31.1	9,099
\$15 to \$19.....	41,959	32,645	13,048	40.0	19,597	4,101	5,213	12,191	4,335	35.6	7,856
\$20 to \$24.....	31,759	24,954	12,068	48.3	12,891	2,873	4,532	11,421	4,459	39.0	6,962
\$25 to \$29.....	25,801	20,347	10,856	53.4	9,491	1,676	3,778	10,387	4,735	45.6	5,652
\$30 to \$39.....	25,246	19,979	13,415	67.1	6,564	1,333	3,834	12,856	6,816	53.0	6,040
\$40 to \$49.....	10,184	7,395	6,125	82.8	1,270	1,068	1,727	5,892	3,538	60.0	2,354
\$50 to \$59.....	5,214	3,461	2,953	84.8	528	513	1,220	2,791	1,510	54.1	1,281
\$60 to \$74.....	3,098	1,575	1,389	88.2	186	166	801	1,331	764	57.4	587
\$75 to \$99.....	2,087	922	809	87.7	113	88	537	743	359	48.3	384
\$100 and over.....	3,717	1,208	1,099	91.0	109	1,704	805	1,028	343	33.4	685
Median monthly rent..... (dollars).....	17.19	16.63	19.56	-	14.69	17.15	20.87	20.25	25.14	-	17.36

Table C-2.—1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, AND VALUE OF 1-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	36,695	34,800	5,891	3,509	3,662	3,353	3,812	6,607	3,655	2,028	1,391	664	426	143	124	35	1,895
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	34,708	32,948	4,750	3,277	3,462	3,185	3,674	6,391	3,550	1,974	1,353	647	409	141	113	22	1,760
Average interest rate.....(%)	6.01	6.00	6.27	6.21	6.20	6.11	6.05	5.90	5.78	5.71	5.63	5.67	5.75	5.77	5.65	-	6.16
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	35,632	33,847	5,125	3,412	3,580	3,274	3,732	6,446	3,594	1,984	1,351	645	419	138	121	26	1,785
Building and loan association.....	5,998	5,695	256	398	597	634	800	1,403	814	367	215	117	69	22	10	4	302
Commercial bank.....	9,432	8,918	542	640	776	805	1,046	2,149	1,297	701	477	223	156	56	45	5	514
Savings bank.....	1,778	1,692	75	107	135	138	229	376	236	152	122	62	43	9	8	-	86
Life insurance company.....	215	214	13	12	13	11	8	19	42	24	23	20	15	7	7	-	1
Mortgage company.....	550	535	117	85	68	50	58	81	40	12	9	5	2	3	-	-	15
Home Owners' Loan Corporation.....	1,981	1,891	67	142	214	236	248	495	220	127	86	27	21	4	2	2	90
Individual.....	18,924	18,262	3,584	1,800	1,585	1,196	1,122	1,494	628	360	241	101	80	30	29	12	662
Other.....	2,754	2,639	471	228	202	204	221	429	317	241	178	90	30	8	17	3	115
Reporting debt and value.....	33,726	32,014	4,614	3,179	3,357	3,123	3,545	6,214	3,449	1,924	1,311	637	409	139	113	-	1,712
JUNIOR MORTGAGE																	
First mortgage only.....	7,362	7,036	639	508	659	704	783	1,612	961	526	324	167	98	36	19	-	326
First and junior mortgage.....	645	592	53	34													

HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	36,695	35,632	5,998	11,210	9,432	1,778	215	550	1,981	12,924	2,754	1,063
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	34,708	34,288	5,870	10,983	9,287	1,746	210	535	1,981	12,130	2,579	420
Average interest rate (percent)	6.01	6.01	6.33	5.94	5.97	5.78	5.72	6.40	4.50	6.23	5.64	5.80
Reporting debt and value	33,726	33,174	5,708	10,454	8,767	1,687	207	530	1,860	11,906	2,509	552
Percent distribution	-	100.0	17.2	81.5	26.4	5.1	0.6	1.6	5.6	35.9	7.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	33,726	33,174	5,708	10,454	8,767	1,687	207	530	1,860	11,906	2,509	552
First mortgage only	7,362	7,248	1,611	2,429	2,127	302	36	86	384	2,197	505	114
First and junior mortgage	645	602	156	198	175	13	6	9	47	165	81	43
With first mortgage; not reporting on junior mortgage	25,719	25,324	3,941	7,837	6,465	1,372	165	435	1,429	9,544	1,973	395
1-family properties	32,014	31,499	5,421	9,885	8,276	1,609	206	515	1,774	11,290	2,408	515
First mortgage only	7,036	6,927	1,538	2,318	2,025	293	36	85	364	2,095	491	109
First and junior mortgage	592	552	150	164	154	10	6	9	44	150	29	40
With first mortgage; not reporting on junior mortgage	24,386	24,020	3,733	7,403	6,097	1,306	164	421	1,366	9,045	1,888	366
2- to 4-family properties	1,712	1,675	287	569	491	78	1	15	86	616	101	37
First mortgage only	326	321	73	111	102	9	-	1	20	102	14	5
First and junior mortgage	53	50	6	24	21	3	-	-	3	15	2	3
With first mortgage; not reporting on junior mortgage	1,333	1,304	208	434	368	66	1	14	63	499	85	29
RELATION OF DEBT TO VALUE												
1- to 4-family properties	33,726	33,174	5,708	10,454	8,767	1,687	207	530	1,860	11,906	2,509	552
Value of property (dollars)	105,283,700	103,516,600	19,855,400	39,890,100	33,314,800	6,875,300	1,178,400	1,806,300	6,007,400	27,060,100	8,718,900	1,767,100
Average value (dollars)	3,122	3,120	3,891	3,816	3,800	3,898	5,693	2,65	3,280	2,273	3,475	3,201
Debt on first and junior mortgages (dollars)	52,507,600	51,502,400	9,656,000	20,272,000	16,699,100	3,572,900	635,600	645,1	2,785,400	12,956,300	4,651,500	905,200
Percent of value of property	49.9	49.8	49.9	50.8	50.1	54.8	53.9	49.4	46.4	47.9	53.8	51.2
Average debt (dollars)	1,557	1,556	1,692	1,939	1,905	2,118	3,071	1,218	1,498	1,088	1,854	1,640
Debt on first mortgages (dollars)	52,077,000	51,209,000	9,553,400	20,146,300	16,582,500	3,563,800	631,200	640,500	2,761,000	12,846,600	4,630,000	868,000
Percent distribution	100.0	100.0	18.7	99.3	92.4	7.0	1.2	1.3	5.4	25.1	9.0	-
Percent of value of property	49.5	49.5	49.4	50.5	49.8	54.2	53.6	49.0	46.0	47.5	53.1	49.1
Average debt (dollars)	1,544	1,544	1,674	1,927	1,891	2,113	3,049	1,208	1,484	1,079	1,845	1,572
1-family properties	32,014	31,499	5,421	9,885	8,276	1,609	206	515	1,774	11,290	2,408	515
Value of property (dollars)	95,226,500	93,758,500	17,850,000	35,789,500	29,696,900	6,042,600	1,178,300	1,210,500	5,637,100	24,061,700	8,076,400	1,473,000
Average value (dollars)	2,975	2,976	3,298	3,616	3,588	3,756	5,720	2,350	3,178	2,131	3,354	2,860
Debt on first and junior mortgages (dollars)	49,745,700	47,933,700	9,013,900	18,898,000	15,509,600	3,388,400	635,500	576,500	2,649,600	11,784,400	4,425,800	812,000
Percent of value of property	51.2	51.1	50.5	52.9	52.2	56.1	53.9	47.6	47.0	48.3	54.8	55.1
Average debt (dollars)	1,523	1,522	1,663	1,912	1,874	2,106	3,085	1,119	1,494	1,039	1,838	1,577
Debt on first mortgages (dollars)	48,408,300	47,628,500	8,925,100	18,798,600	15,416,200	3,382,400	631,100	571,400	2,627,000	11,668,300	4,407,000	779,800
Percent of value of property	50.8	50.8	50.0	52.6	51.9	56.0	53.6	47.2	46.6	48.5	54.6	52.9
Average debt (dollars)	1,512	1,512	1,646	1,902	1,863	2,102	3,064	1,110	1,481	1,034	1,830	1,514
2- to 4-family properties	1,712	1,675	287	569	491	78	1	15	86	616	101	37
Value of property (dollars)	10,057,200	9,763,100	1,505,400	4,150,600	3,617,900	532,700	100	95,800	370,300	2,998,400	642,500	294,100
Average value (dollars)	5,875	5,829	5,245	7,295	7,368	-	-	-	-	4,868	6,361	-
Debt on first and junior mortgages (dollars)	3,761,900	3,668,700	642,100	1,374,000	1,189,500	184,500	100	69,100	135,800	1,221,900	225,700	93,200
Percent of value of property	37.4	37.6	42.7	33.1	32.9	-	-	-	-	40.8	35.1	-
Average debt (dollars)	2,197	2,190	2,237	2,415	2,423	-	-	-	-	1,984	2,235	-
Debt on first mortgages (dollars)	3,668,700	3,580,500	628,300	1,347,700	1,166,300	181,400	100	69,100	134,000	1,178,300	223,000	88,200
Percent of value of property	36.5	36.7	41.7	32.5	32.2	-	-	-	-	39.3	34.7	-
Average debt (dollars)	2,143	2,138	2,189	2,369	2,375	-	-	-	-	1,913	2,208	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	34,800	33,847	5,696	10,610	8,918	1,692	214	535	1,391	12,262	2,639	953
RACE OF OCCUPANTS												
White	34,487	33,538	5,672	10,573	8,889	1,684	214	528	1,378	12,061	2,612	949
Negro	216	213	13	11	8	3	-	4	7	159	19	3
Other nonwhite	97	96	11	26	21	5	-	3	6	42	8	1
YEAR BUILT												
Reporting year built	34,221	33,298	5,625	10,446	8,778	1,668	209	525	1,874	12,022	2,597	923
1930 to 1940	20,946	20,482	3,400	7,120	5,958	1,162	154	365	732	6,885	1,775	464
1920 to 1929	8,336	8,133	1,658	1,951	1,666	285	43	122	773	3,019	567	203
1910 to 1919	2,718	2,552	375	698	596	102	9	23	196	1,111	140	166
1900 to 1909	1,265	1,213	122	350	287	63	3	9	79	586	64	52
1880 to 1899	789	755	62	265	220	45	-	4	38	346	40	34
1879 or earlier	167	163	8	62	51	11	-	1	6	75	11	4

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	34,800	33,847	5,696	10,610	8,918	1,692	214	535	1,891	12,262	2,639	953
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	32,031	31,514	5,423	9,888	8,279	1,609	206	515	1,776	11,297	2,409	517
Under \$500.....	8,099	7,973	764	1,663	1,414	249	30	191	290	4,407	628	126
\$500 to \$999.....	6,067	5,942	1,007	1,678	1,429	244	16	103	398	2,438	307	125
\$1,000 to \$1,999.....	4,488	4,437	961	1,242	1,043	199	16	78	348	1,551	231	51
\$1,500 to \$1,999.....	3,377	3,337	799	1,034	876	158	7	44	224	1,031	198	40
\$2,000 to \$2,999.....	2,895	2,846	646	1,032	869	163	14	32	185	682	255	49
\$2,500 to \$2,999.....	2,353	2,306	487	990	846	144	15	29	133	442	210	47
\$3,000 to \$3,999.....	2,874	2,824	516	1,343	1,125	218	47	24	137	455	302	50
\$4,000 to \$4,999.....	1,116	1,100	149	529	405	124	20	5	41	154	202	16
\$5,000 to \$5,999.....	386	379	48	206	137	69	17	3	10	49	46	7
\$6,000 to \$7,499.....	213	211	28	103	73	30	16	3	3	42	16	2
\$7,500 to \$9,999.....	84	83	11	35	23	7	5	3	3	19	7	1
\$10,000 to \$14,999.....	63	61	7	30	27	3	3	-	4	11	6	2
\$15,000 to \$19,999.....	7	6	-	3	3	-	-	-	-	3	-	1
\$20,000 and over.....	9	9	-	5	4	1	-	-	-	3	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	32,948	32,559	5,573	10,994	8,782	1,662	209	520	1,891	11,499	2,473	389
Under 4.0%.....	446	439	19	150	102	48	-	3	-	189	78	7
4.0% to 4.4%.....	547	531	36	109	89	20	-	2	-	267	117	16
4.1% to 4.4%.....	7	7	-	2	1	1	-	-	-	1	4	-
4.5% to 4.9%.....	2,681	2,669	34	517	321	196	11	12	1,891	45	159	12
4.6% to 4.9%.....	17	10	2	8	6	2	-	-	-	-	-	7
5.0% to 5.4%.....	4,142	4,068	221	2,002	1,683	319	61	37	-	969	778	74
5.1% to 5.4%.....	50	49	6	38	35	3	-	1	-	-	4	1
5.5% to 5.9%.....	814	785	88	496	419	77	28	3	-	60	120	29
5.6% to 5.9%.....	9	9	3	1	1	-	1	-	-	3	1	-
6.0% to 6.4%.....	14,024	13,865	2,609	4,379	3,768	611	85	248	-	5,852	692	159
6.1% to 6.4%.....	167	167	141	8	8	-	-	2	-	10	6	-
6.5% to 6.9%.....	431	428	258	68	54	14	-	9	-	82	11	3
6.6% to 6.9%.....	176	170	145	7	5	2	-	-	-	15	3	6
7.0% to 7.4%.....	7,926	7,862	1,474	2,363	2,034	329	27	165	-	3,423	410	64
7.1% to 7.4%.....	446	443	333	36	28	8	-	10	-	56	8	3
7.5% to 7.9%.....	119	118	78	14	11	3	-	1	-	22	3	1
7.6% to 7.9%.....	15	15	9	1	1	-	-	1	-	3	1	-
8.0% and over.....	981	924	122	195	166	29	1	26	-	502	78	7
Average interest rate..... (percent)	6.00	6.01	6.38	5.92	5.95	5.75	5.71	6.37	4.50	6.22	5.63	5.79
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	30,791	30,388	5,525	9,894	8,821	1,573	200	502	1,834	10,008	2,425	403
Real estate taxes included in payment.....	4,956	4,888	453	2,647	2,185	462	52	46	412	591	687	68
Monthly.....	4,767	4,702	442	2,579	2,128	451	50	40	396	539	556	65
Quarterly.....	13	18	1	7	4	3	-	2	-	5	2	-
Semiannual.....	31	31	-	3	3	-	-	-	-	17	7	-
Annual.....	84	33	-	6	4	2	-	1	-	21	5	1
Other.....	6	6	-	2	2	-	-	1	-	3	-	-
Not reporting frequency of payment.....	100	98	10	50	44	6	2	2	12	5	17	2
Real estate taxes not included in payment.....	25,306	24,997	4,992	7,099	6,028	1,071	146	452	1,896	9,206	1,706	309
Monthly.....	23,370	23,093	4,881	6,687	5,691	996	127	414	1,835	8,098	1,551	277
Quarterly.....	279	277	8	94	81	13	6	5	5	153	6	2
Semiannual.....	489	483	16	94	81	13	6	13	16	258	80	6
Annual.....	636	626	9	90	60	30	2	8	8	471	38	10
Other.....	56	56	-	11	11	-	2	1	-	38	4	-
Not reporting frequency of payment.....	476	462	78	123	104	19	3	11	32	188	27	14
Not reporting tax payment requirements.....	529	503	80	148	108	40	2	4	26	211	32	26
Monthly.....	458	438	78	131	97	34	2	3	25	171	28	20
Quarterly.....	5	5	-	4	2	2	-	-	-	-	1	-
Semiannual.....	23	18	-	3	2	1	-	-	-	14	1	5
Annual.....	20	20	-	3	2	1	-	-	-	17	-	-
Other.....	3	3	-	-	-	-	-	-	-	3	-	-
Not reporting frequency of payment.....	20	19	2	7	5	2	-	1	1	6	2	1
No principal payments required.....	1,989	1,966	107	410	337	73	9	18	32	1,287	103	28
Monthly.....	860	837	89	259	215	44	3	12	25	385	64	13
Quarterly.....	278	276	3	64	52	12	3	3	2	192	9	2
Semiannual.....	318	315	-	36	26	10	2	2	2	255	18	3
Annual.....	452	450	6	33	27	6	1	1	1	399	9	2
Other.....	32	31	-	5	5	-	-	-	-	25	1	1
Not reporting frequency of payment.....	59	57	9	13	12	1	-	-	2	31	2	2
Not reporting principal payment requirements.....	957	450	50	102	86	16	2	6	18	214	58	507
Monthly.....	284	231	30	66	58	8	1	4	13	88	29	53
Quarterly.....	14	13	1	1	-	1	-	-	-	10	1	1
Semiannual.....	36	32	1	10	7	3	-	-	-	18	3	4
Annual.....	50	42	3	5	4	1	-	-	-	32	2	8
Other.....	17	14	-	-	-	-	-	-	-	11	3	3
Not reporting frequency of payment.....	556	118	15	20	17	3	1	2	5	55	20	438
No regular payments required.....	1,063	1,043	14	204	174	30	3	9	7	753	53	20

HOUSING—NONFARM MORTGAGES

Table C-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	32,031	4,638	23,626	1,853	1,914	Reporting interest rate.....	32,948	4,803	24,439	1,930	1,776
Under \$500.....	3,099	381	6,486	564	668	Under 4.0%.....	446	29	298	93	26
\$500 to \$999.....	6,067	309	4,919	441	398	4.0%.....	547	76	351	65	55
\$1,000 to \$1,499.....	4,488	322	3,621	277	268	4.1% to 4.4%.....	7	3	3	1	-
\$1,500 to \$1,999.....	3,377	325	2,710	159	183	4.5%.....	2,681	957	1,613	47	64
\$2,000 to \$2,499.....	2,895	445	2,173	124	153	4.6% to 4.9%.....	17	3	14	-	-
						5.0%.....	4,142	1,696	2,113	147	186
\$2,500 to \$2,999.....	2,353	653	1,526	99	75	5.1% to 5.4%.....	50	33	16	-	1
\$3,000 to \$3,999.....	2,874	1,303	1,380	94	97	5.5%.....	814	380	394	20	20
\$4,000 to \$4,999.....	1,116	583	455	45	33	5.6% to 5.9%.....	9	1	8	-	-
\$5,000 to \$5,999.....	386	189	158	28	11	6.0%.....	14,024	1,152	11,082	938	857
\$6,000 to \$7,499.....	213	74	114	10	15	6.1% to 6.4%.....	167	7	153	4	3
						6.5%.....	431	20	380	17	14
\$7,500 to \$9,999.....	84	34	43	2	5	6.6% to 6.9%.....	176	10	162	-	4
\$10,000 to \$14,999.....	63	20	33	5	5	7.0%.....	7,926	358	6,621	499	438
\$15,000 to \$19,999.....	7	-	4	1	2	7.1% to 7.4%.....	446	20	410	3	13
\$20,000 and over.....	9	-	4	4	1	7.5%.....	119	4	105	7	3
						7.6% to 7.9%.....	15	-	15	-	-
						8.0% and over.....	931	54	691	94	92
						Average interest rate... (percent).....	6.00	5.37	6.14	6.09	6.15

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	26,921	25,245	4,082	20,829	334	1,676
Total first mortgage outstanding debt.....(dollars)	41,482,000	39,286,600	11,507,100	27,407,900	371,600	2,145,400
Total annual mortgage payment.....(dollars)	7,353,710	7,181,406	1,516,013	5,583,266	82,127	172,304
Average first mortgage outstanding debt.....(dollars)	1,539	1,556	2,819	1,316	1,113	1,280
Average value of property.....(dollars)	2,966	2,976	4,211	2,742	2,480	2,813
Average annual estimated rental value.....(dollars)	319	322	449	297	269	286
Average annual mortgage payment.....(dollars)	273	284	371	268	246	103
Percent which annual mortgage payment represents of—						
First mortgage debt	17.7	18.3	13.2	20.4	22.1	8.0
Value of property	9.2	9.6	8.8	9.8	9.9	3.7
Estimated annual rental value	85.5	88.5	82.7	90.1	91.6	36.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	24,886	24,150	4,032	19,805	313	736
Average first mortgage outstanding debt.....(dollars)	1,570	1,574	2,838	1,324	1,105	1,484
Average value of property.....(dollars)	2,967	2,968	4,227	2,720	2,437	2,934
Average annual estimated rental value.....(dollars)	322	322	451	297	267	314
Average annual mortgage payment.....(dollars)	284	288	373	271	246	141
Percent which annual mortgage payment represents of—						
First mortgage debt	18.1	18.3	13.1	20.5	22.3	9.8
Value of property	9.6	9.7	8.8	10.0	10.1	4.8
Estimated annual rental value	88.1	89.3	82.6	91.4	92.3	44.8
Monthly mortgage payment—						
Under \$10.....	2,237	1,867	94	1,750	23	420
\$10 to \$14.....	3,833	3,723	228	3,432	63	110
\$15 to \$19.....	3,642	3,575	286	3,230	59	67
\$20 to \$24.....	3,886	3,847	536	3,250	61	39
\$25 to \$29.....	4,197	4,152	871	3,233	48	45
\$30 to \$39.....	4,761	4,737	1,349	3,342	46	24
\$40 to \$49.....	1,150	1,132	378	749	5	18
\$50 to \$59.....	656	650	165	480	5	6
\$60 to \$74.....	232	231	78	152	1	1
\$75 to \$99.....	119	119	26	91	2	-
\$100 and over.....	123	117	21	96	-	6
Average monthly mortgage payment.....(dollars)	23.63	24.00	31.06	22.61	20.53	11.73
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,085	1,095	50	1,084	21	940
Average first mortgage outstanding debt.....(dollars)	1,165	1,170	-	1,162	-	1,160
Average value of property.....(dollars)	2,950	3,150	-	3,164	-	2,718
Average annual estimated rental value.....(dollars)	286	305	-	308	-	263
Average annual mortgage payment.....(dollars)	145	208	-	204	-	78
Percent which annual mortgage payment represents of—						
First mortgage debt	12.5	17.7	-	17.6	-	6.3
Value of property	4.9	6.6	-	6.5	-	2.7
Estimated annual rental value	50.9	68.1	-	66.4	-	27.8

Table D-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF LONG BEACH: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	65,137	58,385	18,520	31.7	39,865	6,212	540	17,567	9,743	55.5	7,819
1930: Private families reporting tenure	-	46,131	15,152	32.8	30,979	-	-	-	-	-	-
1920: All families reporting tenure	-	16,914	5,898	34.9	11,016	-	-	5,872	2,452	41.8	3,420
Dwelling units: 1940	65,137	58,385	18,520	31.7	39,865	6,212	540	17,567	9,743	55.5	7,819
COLOR OF OCCUPANTS											
White	-	57,885	18,443	31.9	39,443	-	-	17,494	9,704	55.5	7,790
Nonwhite	-	499	77	15.4	422	-	-	73	44	-	29
TYPE OF STRUCTURE											
1-family	32,352	30,799	15,627	50.7	15,172	1,415	138	15,222	8,771	57.6	6,451
Other	32,785	27,586	2,893	10.5	24,693	4,797	402	2,345	977	41.7	1,368
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	32,024	30,553	15,457	50.6	15,086	1,358	113	15,166	8,741	57.6	6,425
Under \$5	62	61	45	-	16	1	-	25	10	-	16
\$5 to \$9	180	174	76	43.7	98	6	-	54	16	-	38
\$10 to \$14	1,185	1,185	350	30.8	786	47	3	330	139	42.1	191
\$15 to \$19	2,644	2,542	738	29.0	1,804	95	7	724	339	46.8	365
\$20 to \$24	4,384	4,094	1,400	34.2	2,694	279	11	1,377	729	52.9	643
\$25 to \$29	5,819	5,556	2,117	38.1	3,439	241	22	2,089	1,167	55.9	922
\$30 to \$39	9,228	8,851	4,872	55.0	3,979	347	30	4,807	2,959	61.6	1,848
\$40 to \$49	4,074	3,880	2,594	66.9	1,286	180	14	2,557	1,530	59.8	1,027
\$50 to \$59	1,991	1,926	1,408	73.1	518	58	7	1,380	858	62.2	522
\$60 to \$74	1,289	1,283	957	78.3	266	56	10	942	582	61.8	360
\$75 to \$99	724	690	544	78.8	146	30	4	537	292	54.4	245
\$100 and over	443	420	365	87.1	54	18	5	343	120	35.0	223
Median monthly rent.....(dollars)	31.38	31.44	35.67	-	27.62	29.79	34.00	35.71	36.15	-	24.98

Table D-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF LONG BEACH: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	9,748	8,436	62	181	335	555	1,007	2,580	1,488	927	732	337	165	40	20	9	1,810
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	9,436	8,169	54	168	323	541	984	2,520	1,449	887	708	321	159	37	19	4	1,267
Average interest rate.....(%)	5.60	5.58	-	6.01	5.80	5.81	5.70	5.64	5.47	5.43	5.33	5.39	5.36	-	-	-	5.74
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	9,476	8,216	59	177	329	543	991	2,498	1,459	909	712	324	158	33	20	4	1,260
Building and loan association.....	872	809	2	20	45	95	134	308	124	35	26	14	6	-	-	-	63
Commercial bank.....	2,818	2,493	5	24	48	109	292	781	483	325	242	106	16	12	7	3	325
Savings bank.....	484	437	7	8	24	44	57	146	53	36	30	14	6	1	1	-	47
Life insurance company.....	254	185	2	1	1	2	6	48	43	30	27	10	9	4	2	-	69
Mortgage company.....	148	108	2	7	4	5	6	34	22	13	11	2	2	-	-	-	40
Home Owners' Loan Corporation.....	1,096	909	2	19	52	74	140	287	157	83	60	23	12	-	-	-	187
Individual.....	2,793	2,315	28	96	148	200	326	739	888	185	115	58	21	7	3	1	478
Other.....	1,011	960	11	2	7	14	30	155	179	202	201	97	46	9	7	-	51
Reporting debt and value.....	9,290	8,068	58	172	324	528	975	2,492	1,419	880	697	316	159	36	20	-	1,222
JUNIOR MORTGAGE																	
First mortgage only.....	2,107	1,927	10	52	97	157	285	601	371	219	114	17	4	-	-	-	180
First and junior mortgage.....	332	286	-	2	19	18	44	132	43	16	7	3	2	-	-	-	46
With 1st mtg.; not rptg. on junior.....	6,851	5,855	48	118	208	353	646	1,749	1,005	645	575	298	153	36	20	-	996
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,176	1,054	57	146	196	163	153	213	63	42	15	6	-	-	-	-	122
\$1,000 to \$1,499.....	1,046	920	1	26	85	162	193	304	88	39	20	5	1	-	1	-	

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	9,748	9,476	872	3,302	2,818	484	254	148	1,096	2,793	1,011	272
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	9.486	9.253	8.53	3.219	2.742	4.77	249	145	1.096	2.704	9.87	1.88
Average interest rate (percent)	5.60	5.60	6.10	5.58	5.56	5.65	5.73	5.79	4.50	6.04	5.19	5.73
Reporting debt and value	9,290	9,092	848	3,177	2,713	464	242	142	1,039	2,656	988	198
Percent distribution	-	100.0	9.3	34.9	29.8	5.1	2.7	1.6	11.4	29.2	10.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	9,290	9,092	848	3,177	2,713	464	242	142	1,039	2,656	988	198
First mortgage only	2,107	2,095	260	848	748	100	39	28	197	566	157	12
First and junior mortgage	382	268	48	107	92	15	7	11	30	59	11	64
With first mortgage; not reporting on junior mortgage	6,851	6,729	545	2,222	1,873	349	196	108	812	2,081	820	122
1-family properties	8,068	7,901	792	2,823	2,404	419	179	102	862	2,204	989	167
First mortgage only	1,927	1,915	247	798	694	99	34	22	168	503	148	12
First and junior mortgage	286	226	41	92	80	12	4	8	27	44	10	60
With first mortgage; not reporting on junior mortgage	5,855	5,760	504	1,938	1,630	308	141	72	667	1,657	781	95
2- to 4-family properties	1,222	1,191	56	354	309	45	63	40	177	452	49	31
First mortgage only	180	180	18	55	54	1	5	6	29	63	9	-
First and junior mortgage	46	42	2	15	12	3	3	3	3	15	1	4
With first mortgage; not reporting on junior mortgage	996	969	41	284	243	41	55	31	145	374	39	27
RELATION OF DEBT TO VALUE												
1- to 4-family properties	9,290	9,092	848	3,177	2,713	464	242	142	1,039	2,656	988	198
Value of property (dollars)	42,107,700	41,098,100	2,967,400	14,934,100	13,055,000	1,879,100	1,644,400	858,100	4,221,900	10,922,400	5,549,800	1,009,600
Average value (dollars)	4,533	4,520	3,499	4,701	4,812	4,050	6,795	6,043	4,063	4,112	5,617	5,099
Debt on first and junior mortgages (dollars)	23,783,300	23,179,700	1,760,800	8,570,500	7,484,200	1,086,300	826,700	420,000	2,215,700	5,848,700	3,537,300	608,500
Percent of value of property	56.5	56.4	59.3	57.4	57.3	52.5	50.3	48.9	52.5	53.5	63.7	59.3
Average debt (dollars)	2,560	2,549	2,076	2,698	2,759	2,341	3,416	2,958	2,133	2,202	3,580	3,048
Debt on first mortgages (dollars)	23,492,600	22,967,200	1,725,100	8,499,300	7,423,200	1,071,100	810,800	405,200	2,196,100	5,799,500	3,530,200	525,400
Percent distribution	-	100.0	7.5	37.0	32.3	4.7	8.5	1.8	9.6	25.3	15.4	-
Percent of value of property	55.8	55.9	58.1	56.9	56.9	57.0	49.3	47.3	52.0	53.1	63.6	52.0
Average debt (dollars)	2,589	2,526	2,084	2,675	2,738	2,308	3,350	2,861	2,114	2,184	3,573	2,654
1-family properties	8,068	7,901	792	2,823	2,404	419	179	102	862	2,204	989	167
Value of property (dollars)	33,187,800	32,419,300	2,655,500	12,094,700	10,507,200	1,587,500	965,900	393,400	3,157,800	7,888,200	5,263,800	768,500
Average value (dollars)	4,114											

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life . insurance company	Mortgage company	Home Owners' Loan Cor- poration	Individual	Other	Not reporting holder
				Total	Commer- cial bank	Savings bank						
1-family mortgaged properties.....	8											

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF LONG BEACH: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	8,438	8,216	809	2,930	2,493	437	185	108	909	2,315	960	222
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	8,072	7,905	792	2,825	2,407	419	179	102	862	2,205	939	167
Under \$500.....	367	362	58	96	77	19	5	5	42	139	17	5
\$500 to \$999.....	709	698	96	191	154	37	10	17	109	256	19	11
\$1,000 to \$1,499.....	934	921	108	287	210	57	16	8	160	325	37	13
\$1,500 to \$1,999.....	1,108	1,088	128	315	254	61	25	19	189	363	39	25
\$2,000 to \$2,499.....	1,311	1,268	164	413	348	65	34	15	144	430	63	48
\$2,500 to \$2,999.....	1,116	1,098	85	315	466	49	25	10	73	286	104	18
\$3,000 to \$3,999.....	1,496	1,469	122	639	537	102	37	18	84	285	284	27
\$4,000 to \$4,999.....	642	633	16	243	228	15	12	6	40	78	236	9
\$5,000 to \$5,999.....	253	247	13	102	95	7	5	1	16	20	90	6
\$6,000 to \$6,999.....	86	83	2	32	26	6	6	1	5	10	27	3
\$7,500 to \$9,999.....	36	34	-	8	7	1	1	-	-	7	18	2
\$10,000 to \$14,999.....	11	11	-	3	3	-	3	-	-	1	4	-
\$15,000 to \$19,999.....	3	3	-	2	2	-	-	-	-	-	1	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	8,169	8,014	791	2,852	2,420	432	183	105	909	2,238	936	155
Under 4.0%.....	18	18	-	4	3	1	-	-	-	14	-	-
4.0%.....	68	65	1	11	9	2	3	-	-	36	14	3
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	1,441	1,425	35	352	265	87	1	11	909	13	104	16
4.6% to 4.9%.....	40	39	-	38	10	28	-	-	-	-	1	1
5.0%.....	1,826	1,787	70	865	818	47	38	21	-	201	592	39
5.1% to 5.4%.....	8	8	1	1	1	-	-	-	-	1	5	-
5.5%.....	329	325	26	146	132	14	26	6	-	41	80	4
5.6% to 5.9%.....	2	2	1	1	1	-	-	-	-	-	-	-
6.0%.....	3,344	3,307	373	1,216	1,028	188	107	52	-	1,455	104	37
6.1% to 6.4%.....	6	6	1	1	-	1	-	-	-	2	2	-
6.5%.....	382	374	192	62	33	29	-	4	-	65	11	48
6.6% to 6.9%.....	14	13	10	2	2	-	1	-	-	-	-	1
7.0%.....	592	588	60	187	106	81	6	10	-	360	15	4
7.1% to 7.4%.....	11	10	8	2	2	-	-	-	-	-	-	1
7.5%.....	10	10	5	2	1	1	-	-	-	2	1	-
7.6% to 7.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over.....	77	76	7	12	9	3	1	1	-	48	7	1
Average interest rate..... (percent).....	5.58	5.58	6.07	5.53	5.51	5.60	5.73	5.75	4.50	6.06	5.16	5.74
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	7,706	7,552	796	2,850	2,426	424	172	105	888	1,800	946	154
Real estate taxes included in payment.....	2,337	2,292	111	1,206	1,071	135	9	32	177	95	652	45
Monthly.....	2,293	2,248	108	1,181	1,049	132	9	32	176	87	655	43
Quarterly.....	5	5	-	-	-	-	-	-	-	6	-	-
Semiannual.....	2	2	-	-	-	-	-	-	-	2	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	37	37	3	25	22	3	-	-	-	1	7	-
Real estate taxes not included in payment.....	5,270	5,161	677	1,609	1,332	277	158	72	696	1,673	276	109
Monthly.....	4,956	4,857	668	1,549	1,284	265	142	58	686	1,497	267	99
Quarterly.....	140	139	-	23	20	8	6	3	-	105	2	1
Semiannual.....	45	44	1	4	4	-	8	8	-	19	4	1
Annual.....	23	23	-	3	3	-	-	-	-	19	1	-
Other.....	6	5	-	1	1	-	-	-	-	4	-	1
Not reporting frequency of payment.....	100	83	8	29	20	9	2	3	10	29	2	17
Not reporting tax payment requirements.....	99	99	8	35	28	12	5	1	10	32	8	-
Monthly.....	89	89	8	31	20	11	4	1	10	29	6	-
Quarterly.....	2	2	-	-	-	-	-	-	-	1	1	-
Semiannual.....	-	-	-	-	-	-	-	-	-	-	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	8	8	-	4	3	1	1	-	-	2	1	-
No principal payments required.....	489	482	11	57	46	11	10	1	18	379	6	7
Monthly.....	128	124	8	30	20	10	7	-	15	60	4	4
Quarterly.....	282	286	1	19	18	1	2	1	2	260	1	2
Semiannual.....	88	87	1	5	5	-	-	-	-	30	1	1
Annual.....	19	19	-	2	2	-	1	-	-	16	-	-
Other.....	5	5	-	-	-	-	-	-	-	5	-	-
Not reporting frequency of payment.....	11	11	1	1	1	-	-	-	1	8	-	-
Not reporting principal payment requirements.....	116	57	2	10	8	2	3	-	6	33	3	59
Monthly.....	45	34	1	7	5	2	3	-	6	14	3	11
Quarterly.....	5	5	-	2	2	-	-	-	-	3	-	-
Semiannual.....	3	3	-	-	-	-	-	-	-	3	-	-
Annual.....	1	1	-	-	-	-	-	-	-	1	-	-
Other.....	6	6	-	1	1	-	-	-	-	5	-	-
Not reporting frequency of payment.....	56	8	1	-	-	-	-	-	-	7	-	46
No regular payments required.....	127	125	-	13	13	-	-	2	2	108	5	2

HOUSING—NONFARM MORTGAGES

Table D-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF LONG BEACH: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	8,072	2,276	5,044	471	281	Reporting interest rate.....	8,169	2,279	5,154	479	257
Under \$500.....	357	14	306	26	21	Under 4.0%.....	18	-	16	-	2
\$500 to \$999.....	709	45	586	52	26	4.0% to 4.4%.....	68	8	49	4	7
\$1,000 to \$1,499.....	984	67	759	54	55	4.4% to 4.8%.....	1,441	639	760	19	23
\$1,500 to \$1,999.....	1,108	111	875	67	55	4.8% to 5.2%.....	40	2	37	-	1
\$2,000 to \$2,499.....	1,311	217	952	107	35	5.2% to 5.6%.....	1,826	1,204	552	49	21
\$2,500 to \$2,999.....	1,116	363	661	55	37	5.6% to 6.0%.....	8	5	2	-	-
\$3,000 to \$3,999.....	1,496	794	610	64	28	6.0% to 6.4%.....	329	182	126	12	9
\$4,000 to \$4,999.....	642	410	198	21	13	6.4% to 6.8%.....	2	1	1	-	-
\$5,000 to \$5,999.....	253	177	58	12	6	6.8% to 7.2%.....	3,344	194	2,719	275	156
\$6,000 to \$7,499.....	86	52	26	6	2	7.2% to 7.6%.....	6	1	5	-	-
\$7,500 to \$9,999.....	36	20	11	4	1	7.6% to 8.0%.....	382	21	340	12	9
\$10,000 to \$14,999.....	11	5	2	3	1	8.0% and over.....	14	1	13	-	-
\$15,000 to \$19,999.....	3	1	1	-	1	Average interest rate... (percent).....	592	18	468	88	28
\$20,000 and over.....	-	-	-	-	-		11	-	8	2	1
							10	1	7	2	-
							1	-	1	-	-
							77	6	55	16	-
							5.58	5.02	5.78	6.12	5.82

Table D-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF LONG BEACH: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	7,019	6,600	2,089	4,485	76	41
Total first mortgage outstanding debt (dollars)	17,111,500	16,179,700	7,109,300	8,911,400	159,000	931,800
Total annual mortgage payment (dollars)	2,446,032	2,383,396	884,280	1,471,696	27,420	62,686
Average first mortgage outstanding debt (dollars)	2,438	2,451	3,403	2,009	-	2,224
Average value of property (dollars)	4,144	4,102	5,002	3,681	-	4,805
Average annual estimated rental value (dollars)	465	463	563	416	-	498
Average annual mortgage payment (dollars)	348	361	423	332	-	149
Percent which annual mortgage payment represents of—						
First mortgage debt	14.3	14.7	12.4	16.5	-	6.7
Value of property	8.4	8.8	8.5	9.0	-	3.1
Estimated annual rental value	75.0	78.0	75.1	79.8	-	30.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	6,562	6,442	2,084	4,282	76	120
Average first mortgage outstanding debt (dollars)	2,457	2,462	3,407	2,008	-	2,209
Average value of property (dollars)	4,102	4,094	5,006	3,652	-	4,564
Average annual estimated rental value (dollars)	463	462	564	413	-	513
Average annual mortgage payment (dollars)	361	364	424	335	-	180
Percent which annual mortgage payment represents of—						
First mortgage debt	14.7	14.8	12.4	16.7	-	8.2
Value of property	8.8	8.9	8.5	9.2	-	4.0
Estimated annual rental value	77.9	78.8	75.2	81.1	-	35.2
Monthly mortgage payment—						
Under \$10	88	39	4	38	2	49
\$10 to \$14	316	286	19	266	1	30
\$15 to \$19	625	616	72	534	10	9
\$20 to \$24	976	962	159	790	13	14
\$25 to \$29	1,507	1,505	524	967	14	2
\$30 to \$39	1,957	1,951	760	1,171	20	6
\$40 to \$49	602	596	323	264	9	6
\$50 to \$59	293	291	124	162	5	2
\$60 to \$74	108	107	60	46	1	1
\$75 to \$99	56	55	24	31	-	1
\$100 and over	34	34	15	18	1	-
Average monthly mortgage payment (dollars)	30.05	30.38	35.33	27.90	-	15.03
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	457	158	5	153	-	299
Average first mortgage outstanding debt (dollars)	2,161	2,032	-	2,037	-	2,230
Average value of property (dollars)	4,748	4,456	-	4,494	-	4,902
Average annual estimated rental value (dollars)	490	488	-	492	-	491
Average annual mortgage payment (dollars)	174	244	-	248	-	137
Percent which annual mortgage payment represents of—						
First mortgage debt	8.1	12.0	-	12.2	-	6.1
Value of property	3.7	5.5	-	5.5	-	2.8
Estimated annual rental value	35.5	50.1	-	50.3	-	27.9

Table E-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF LOS ANGELES: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	529,251	493,087	166,094	33.7	326,993	33,732	2,432	159,847	87,675	54.8	72,172
1930: Private families reporting tenure.....	-	363,257	135,395	37.3	227,862	-	-	-	-	-	-
1920: All families reporting tenure.....	-	156,355	54,278	34.7	102,077	-	-	53,721	25,361	47.2	28,360
Dwelling units: 1940.....	529,251	493,087	166,094	33.7	326,993	33,732	2,432	159,847	87,675	54.8	72,172
COLOR OF OCCUPANTS											
White.....	-	465,622	159,641	34.3	305,981	-	-	159,737	84,627	55.0	69,110
Nonwhite.....	-	27,465	6,453	23.5	21,012	-	-	6,110	3,048	49.9	3,062
TYPE OF STRUCTURE											
1-family.....	281,594	270,243	145,489	53.8	124,754	10,205	1,145	141,247	70,071	55.3	63,176
Other.....	247,657	222,844	20,605	9.2	202,239	23,527	1,286	18,600	9,604	51.6	8,996
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	277,477	266,756	142,674	53.5	124,082	9,673	1,048	140,963	77,912	55.3	63,021
Under \$5.....	587	559	236	51.2	273	23	5	267	94	35.2	173
\$5 to \$9.....	8,584	8,316	1,122	33.8	2,194	221	47	1,088	275	25.3	813
\$10 to \$14.....	12,182	11,511	3,604	31.3	7,907	583	88	3,541	1,204	34.0	2,337
\$15 to \$19.....	25,157	24,265	7,210	29.7	17,055	807	65	7,087	2,938	41.4	4,135
\$20 to \$24.....	35,213	33,909	12,246	36.1	21,663	1,193	111	12,072	5,397	44.7	6,675
\$25 to \$29.....	44,957	43,242	18,266	42.3	24,956	1,597	118	18,064	8,809	48.8	9,255
\$30 to \$39.....	67,179	64,779	25,928	55.5	28,851	2,224	176	25,540	19,721	55.5	15,819
\$40 to \$49.....	35,432	34,175	13,621	69.3	10,494	1,189	118	28,447	14,858	62.3	8,588
\$50 to \$59.....	19,845	19,139	14,537	76.0	4,602	628	78	14,376	9,437	66.0	4,939
\$60 to \$74.....	14,175	13,649	10,828	79.3	2,821	464	62	10,702	6,987	65.3	3,715
\$75 to \$99.....	9,085	8,711	6,914	79.4	1,797	334	40	6,795	4,185	61.6	2,610
\$100 and over.....	10,081	9,501	8,032	84.5	1,469	460	120	7,954	3,969	49.9	3,985
Median monthly rent..... (dollars).....	32.04	32.06	37.45	-	27.09	31.35	33.48	37.43	39.85	-	34.62

Table E-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF LOS ANGELES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties.....	87,675	75,350	524	1,309	2,792	4,106	6,464	17,274	13,364	10,774	8,864	4,904	2,961	1,061	894	99	12,825
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	85,854	73,821	461	1,261	2,722	4,016	6,311	16,960	13,125	10,604	8,688	4,815	2,906	1,060	871	21	12,038
Average interest rate..... (%).....	5.74	5.73	6.24	6.14	6.12	6.07	6.01	5.87	5.70	5.53	5.47	5.47	5.46	5.41	5.42	-	5.82
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	86,237	74,162	508	1,281	2,754	4,053	6,371	17,015	13,152	10,585	8,787	4,833	2,919	1,060	876	24	12,075
Building and loan association.....	10,723	9,481	37	142	361	572	1,002	2,763	1,815	1,178	850	442	218	68	34	4	1,847
Commercial bank.....	22,928	19,994	77	281	445	743	1,175	3,708	3,588	3,298	3,062	1,723	1,109	445	381	6	2,932
Savings bank.....	4,971	4,312	16	60	138	207	340	902	612	706	528	800	185	57	65	1	659
Life insurance company.....	3,893	3,022	1	9	23	22	47	328	428	478	555	444	354	160	177	1	671
Mortgage company.....	5,007	4,032	48	61	117	153	293	774	697	637	515	347	224	83	76	3	975
Home Owners' Loan Corporation.....	10,889	9,044	36	150	361	593	943	2,394	1,588	1,100	940	527	298	79	30	3	1,795
Individual.....	21,811	18,637	240	545	1,581	1,581	2,245	5,109	3,180	1,899	1,409	665	390	118	90	4	3,174
Other.....	6,062	5,640	53	83	162	182	326	1,037	1,049	1,294	866	385	135	42	28	1	482
Reporting debt and value.....	86,080	74,038	495	1,256	2,732	4,015	6,327	16,997	13,174	10,614	8,746	4,840	2,904	1,061	876	-	11,992
JUNIOR MORTGAGE																	
First mortgage only.....	39,696	34,486	217	643	1,421	2,022	3,191	8,295	6,252	4,668	3,755	2,005	1,237	447	333	-	5,210
First and junior mortgage.....	3,323	2,809	3	26	68	127	259	900	653	397	228	115	60	19	16	-	514
With 1st mtg.; not rptg. on junior.....	43,011	36,743	276	597	1,243	1,866	2,877	7,802	6,869	5,609	4,765	2,720	1,607	595	527	-	6,266
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	12,996	11,622	472	1,041	1,518	1,661	1,857	2,855	1,236	553	282	99	33	11	3	-	1,374
\$1,000 to \$1,499.....	10,811	9,465	24	188	905	1,154	1,591	3,034	1,321	717	389	120	57	8	7	-	1,346
\$1,500 to \$1,999.....	10,788	9,422	-	27	277	910	1,431	3,363	1,719	989	506	175	61	9	5	-	1,365
\$2,000 to \$2,499.....	10,588	9,159	-	-	32	237	1,055	3,110	2,170	1,308	818	267	124	20	16	-	1,489
\$2,500 to \$2,999.....	8,937	7,840	-	-	-	58	342	2,792	2,053	1,342	825	232	96	34	21	-	1,097
\$3,000 to \$3,999.....	14,312	12,566	-	-	-	-	51	1,780	3,894	3,216	2,280	909	360	52	24	-	1,746
\$4,000 to \$4,999.....	8,384	7,314	-	-	-	-	-	62	762	2,354	2,400	1,170	442	116	28	-	1,070
\$5,000 to \$5,999.....	3,925	3,178	-	-	-	-	-	-	19	199	1,134	1,077	545	143	61	-	747
\$6,000 to \$7,499.....	2,576	1,820	-	-	-	-	-	-	-	6	150	653	702	216	93	-	756
\$7,500 to \$9,999.....	1,456	944	-	-	-	-	-	-	-	-	12	88	428	266	155	-	552
\$10,000 to \$14,999.....	857	527	-	-	-	-	-	-	-	-	-	-	61	175	291	-	330
\$15,000 to \$19,999.....	221	124	-	-	-	-	-	-	-	-	-	-	-	11	118	-	97
\$20,000 and over.....	139	57	-	-	-	-	-	-	-	-	-	-	-	-	57	-	82
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	455,572	367,321	309	1,416	4,447	8,308	16,234	56,008	56,022	54,771	55,784	39,400	32,219	15,959	25,445	-	88,251
Average value..... (dollars).....	5,295	4,961	623	1,127	1,628	2,069	2,566	3,295	4,252	5,160	5,378	3,140	11,095	15,984	29,047	-	7,359
Debt on first and jr. mtgs. (thous.).....	234,813	192,478	202	796	2,992	4,417	8,595	30,868	31,601	31,020	30,394	20,386	15,359	7,342	9,218	-	42,335
Percent of value of property.....	51.5	52.4	65.3	56.2	58.8	58.2	52.9	55.1	56.4	56.5	54.4	51.6	47.7	43.3	36.2	-	48.0
Average debt..... (dollars).....	2,729	2,600	407	633	875	1,100	1,358	1,816	2,399	2,923	3,468	4,202	5,289	6,919	10,522	-	8,330
Debt on first mtgs. (thousands).....	231,990	190,320	201	786	2,862	4,384	8,464	30,327	31,084	30,729	30,094	20,188	15,249	7,277	9,178	-	41,671
Percent of value of property.....	50.9	51.8	65.1	55.5	53.1	52.8	52.1	54.1	55.5	56.1	53.9	51.2	47.3	42.9	36.1	-	47.2
Average debt..... (dollars).....	2,697	2,571	406	626	865	1,092	1,338	1,784	2,359	2,995	3,441	4,171	5,251	6,858	10,477	-	8,475

HOUSING—NONFARM MORTGAGES

Table E-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF LOS ANGELES: 1940

(Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100)

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	87,675	86,237	10,728	27,897	22,926	4,971	3,893	5,007	10,839	21,811	6,062	1,438
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	85,854	84,981	10,595	27,531	22,631	4,900	3,842	4,944	10,839	21,317	5,913	873
Average interest rate (percent)	5.74	5.74	6.29	5.70	5.67	5.85	5.60	6.01	4.50	6.20	5.41	5.74
Reporting debt and value	86,030	84,942	10,608	27,481	22,635	4,846	3,846	4,945	10,649	21,476	5,937	1,088
Percent distribution	-	100.0	12.5	32.4	26.6	5.7	4.5	5.8	12.5	25.3	7.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	86,030	84,942	10,608	27,481	22,635	4,846	3,846	4,945	10,649	21,476	5,937	1,088
First mortgage only	39,696	39,369	4,769	12,185	10,217	1,918	1,580	2,225	5,155	10,729	2,776	327
First and junior mortgage	3,323	3,069	884	767	597	170	139	216	353	649	81	234
With first mortgage; not reporting on junior mortgage	43,011	42,484	4,955	14,579	11,821	2,758	2,127	2,504	5,141	10,098	3,080	527
1-family properties	74,038	73,145	9,388	23,985	19,768	4,217	2,993	3,990	8,896	18,368	5,525	893
First mortgage only	34,486	34,212	4,223	10,636	9,020	1,616	1,254	1,825	4,378	9,291	2,605	274
First and junior mortgage	2,809	2,620	816	657	500	157	102	171	276	528	70	189
With first mortgage; not reporting on junior mortgage	36,743	36,313	4,349	12,692	10,248	2,444	1,637	1,994	4,242	8,549	2,850	430
2- to 4-family properties	11,992	11,797	1,220	3,496	2,867	629	853	955	1,753	3,108	412	195
First mortgage only	5,210	5,157	546	1,499	1,197	302	326	400	777	1,488	171	53
First and junior mortgage	514	469	68	110	97	13	37	45	77	121	11	45
With first mortgage; not reporting on junior mortgage	6,268	6,171	606	1,887	1,573	314	490	510	899	1,549	230	97
RELATION OF DEBT TO VALUE												
1- to 4-family properties	86,030	84,942	10,608	27,481	22,635	4,846	3,846	4,945	10,649	21,476	5,937	1,088
Value of property (dollars)	455,571,800	449,395,700	49,342,800	161,794,100	135,445,000	26,349,100	35,465,000	30,370,700	49,761,300	93,729,200	29,932,600	6,176,100
Average value (dollars)	5,295	5,291	4,557	5,867	5,984	5,437	9,221	6,142	4,673	4,364	5,042	5,677
Debt on first and junior mortgages (dollars)	234,812,600	231,330,200	24,932,200	82,824,100	69,866,900	12,957,200	17,324,400	15,173,800	25,685,600	47,613,400	17,576,700	3,482,400
Percent of value of property	51.5	51.5	51.6	51.2	51.6	49.2	48.8	50.0	51.6	51.0	58.7	56.4
Average debt (dollars)	2,729	2,723	2,350	3,014	3,087	2,674	4,505	3,069	2,412	2,226	2,961	3,201
Debt on first mortgages (dollars)	231,990,400	228,703,800	24,259,200	82,289,000	69,894,800	12,834,700	17,062,500	14,958,600	25,457,300	47,238,800	17,503,400	3,286,600
Percent distribution	100.0	100.0	10.6	36.0	30.3	5.6	7.5	11.1	20.7	7.7	-	-
Percent of value of property	50.9	50.9	50.2	50.8	51.2	48.7	48.1	49.3	51.2	50.4	58.5	53.2
Average debt (dollars)	2,697	2,692	2,287	2,992	3,065	2,649	4,436	3,025	2,391	2,199	2,948	3,021
1-family properties	74,038	73,145	9,388	23,985	19,766	4,217	2,993	3,990	8,896	18,368	5,525	893
Value of property (dollars)	367,320,500	362,808,500	40,499,400	134,746,200	112,971,000	21,775,200	34,756,400	22,216,400	39,554,700	73,886,300	27,149,100	4,512,000
Average value (dollars)	4,961	4,960	4,314	5,618	5,715	5,164	8,271	5,568	4,446	4,023	4,914	5,053
Debt on first and junior mortgages (dollars)	192,477,800	189,826,600	21,132,500	71,326,400	60,247,200	11,079,200	11,696,200	10,976,700	20,547,000	37,967,000	16,180,800	2,651,200
Percent of value of property	52.4	52.3	52.2	52.9	53.3	50.9	47.2	49.4	51.9	51.4	59.6	58.8
Average debt (dollars)	2,600	2,595	2,251	2,974	3,048	2,627	3,908	2,751	2,310	2,067	2,929	2,969
Debt on first mortgages (dollars)	190,319,900	187,838,400	20,541,600	70,882,500	59,909,000	10,973,500	11,536,900	10,840,000	20,386,300	37,532,100	16,119,000	2,481,500
Percent of value of property	51.8	51.8	50.7	52.6	53.0	50.4	46.6	48.8	51.5	50.8	59.4	55.0
Average debt (dollars)	2,571	2,568	2,168	2,955	3,031	2,602	3,855	2,717	2,292	2,043	2,917	2,779
2- to 4-family properties	11,992	11,797	1,220	3,496	2,867	629	853	955	1,753	3,108	412	195
Value of property (dollars)	88,251,300	86,587,200	7,843,400	27,047,900	22,474,000	4,573,900	10,708,800	8,154,300	10,206,600	19,842,900	2,783,500	1,664,100
Average value (dollars)	7,359	7,340	6,429	7,737	7,839	7,272	12,554	8,539	5,822	6,384	6,756	8,584
Debt on first and junior mortgages (dollars)	42,334,800	41,503,600	3,799,700	11,497,700	9,619,700	1,876,000	5,628,200	4,197,100	5,138,600	9,846,400	1,395,900	831,200
Percent of value of property	48.0	47.9	48.4	42.5	42.8	41.1	52.6	51.5	50.3	49.6	50.1	49.9
Average debt (dollars)	3,590	3,518	3,115	3,289	3,355	2,986	6,598	4,895	2,931	3,168	3,388	4,263
Debt on first mortgages (dollars)	41,670,500	40,865,400	3,717,600	11,346,500	9,485,300	1,861,200	5,525,600	4,118,600	5,071,000	9,701,700	1,384,400	805,100
Percent of value of property	47.2	47.2	47.4	41.9	42.2	40.7	51.6	50.5	49.7	48.9	49.7	49.4
Average debt (dollars)	3,475	3,464	3,047	3,246	3,308	2,959	6,478	4,313	2,893	3,122	3,360	4,129

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF LOS ANGELES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	75,350	74,162	9,481	24,306	19,994	4,312	3,022	4,032	9,044	18,637	5,640	1,188
RACE OF OCCUPANTS												
White	72,920	71,778	9,066	23,657	19,575	4,082	3,002	3,945	8,638	17,984	5,476	1,142
Negro	2,166	2,127	386	548	350	198	15	76	381	570	151	39
Other nonwhite	264	257	29	91	69	22	5	11	25	83	13	7
YEAR BUILT												
Reporting year built	74,931	73,758	9,437	24,178	19,890	4,288	3,012	4,009	8,989	18,518	5,615	1,178
1930 to 1940	30,737	30,257	4,762	13,233	11,097	2,142	1,168	1,693	1,857	4,670	2,868	450
1920 to 1929	32,249	31,802	3,633	7,530	6,170	1,360	1,560	1,827	5,196	9,712	2,244	447
1910 to 1919	8,552	8,381	755	2,423	1,892	531	152	860	1,356	2,971	364	171
1900 to 1909	2,984	2,868	254	841	627	214	28	102	518	1,002	123	66
1880 to 1899	423	414	31	133	94	39	4	25	56	149	16	9
1879 or earlier	36	36	2	12	10	2	-	-	5	14	-	-

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF LOS ANGELES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	75,350	74,162	9,481	24,806	19,994	4,312	2,022	4,082	9,044	18,637	5,640	1,188
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	74,056	73,163	9,392	23,987	19,770	4,217	2,994	3,991	8,900	18,373	5,526	893
Under \$500.....	3,967	3,919	553	1,225	969	256	62	210	349	1,277	243	48
\$500 to \$999.....	7,872	7,793	1,212	2,180	1,708	472	183	364	1,096	2,503	305	79
\$1,000 to \$1,499.....	9,653	9,550	1,431	2,489	1,970	519	235	556	1,447	3,019	378	103
\$1,500 to \$1,999.....	9,509	9,406	1,310	2,303	1,865	438	283	483	1,550	3,008	459	103
\$2,000 to \$2,499.....	9,402	9,288	1,351	2,456	1,975	481	332	467	1,285	2,803	594	114
\$2,500 to \$2,999.....	7,814	7,728	1,189	2,367	1,918	449	303	385	861	2,922	701	86
\$3,000 to \$3,999.....	12,249	12,081	1,406	4,629	3,845	784	550	699	1,092	2,238	1,407	168
\$4,000 to \$4,999.....	7,074	6,971	519	3,170	2,761	409	387	417	564	799	1,115	103
\$5,000 to \$5,999.....	3,105	3,069	219	1,586	1,372	214	230	166	314	347	207	36
\$6,000 to \$7,499.....	1,795	1,767	124	839	722	117	173	112	211	232	76	28
\$7,500 to \$9,999.....	916	900	52	390	344	46	156	82	104	95	21	16
\$10,000 to \$14,999.....	520	515	22	278	252	26	102	34	24	45	10	5
\$15,000 to \$19,999.....	123	120	2	55	49	6	85	10	2	12	4	3
\$20,000 and over.....	57	56	2	20	20	-	13	6	1	13	1	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	73,821	73,097	9,370	24,005	19,747	4,258	2,981	3,978	9,044	18,214	5,505	724
Under 4.0%.....	248	247	9	55	48	7	3	3	-	102	75	1
4.0%.....	613	607	32	115	95	20	41	24	-	239	156	6
4.1% to 4.4%.....	11	11	2	3	3	-	2	-	-	1	3	-
4.5%.....	11,762	11,700	104	1,727	1,497	230	124	205	9,044	56	440	62
4.6% to 4.9%.....	5	4	-	4	4	-	-	-	-	-	-	1
5.0%.....	13,523	13,303	588	7,061	6,146	915	838	593	-	1,499	2,724	225
5.1% to 5.4%.....	75	74	4	50	47	3	5	5	-	2	7	1
5.5%.....	4,243	4,179	290	2,315	1,983	332	577	286	-	231	420	64
5.6% to 5.9%.....	32	32	8	11	9	2	4	3	-	3	3	-
6.0%.....	28,348	28,107	4,595	9,532	7,536	1,995	1,203	1,828	-	9,890	1,059	241
6.1% to 6.4%.....	111	110	72	14	8	6	1	11	-	9	3	1
6.5%.....	1,825	1,801	759	442	308	134	64	118	-	375	43	24
6.6% to 6.9%.....	459	456	319	65	18	47	4	22	-	89	7	3
7.0%.....	11,223	11,138	2,076	2,475	1,938	537	101	771	-	5,245	470	86
7.1% to 7.4%.....	282	280	235	11	3	8	1	15	-	13	5	2
7.5%.....	154	153	74	20	15	5	-	15	-	39	5	1
7.6% to 7.9%.....	37	37	31	-	-	-	-	1	-	5	-	-
8.0% and over.....	665	659	172	105	89	16	13	77	-	406	85	7
Average interest rate..... (percent).....	5.73	5.73	6.28	5.66	5.63	5.81	5.60	5.99	4.50	6.21	5.38	5.73
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	70,734	69,956	9,357	23,791	19,578	4,213	2,904	3,879	8,910	15,666	5,449	778
Real estate taxes included in payment.....	16,596	16,327	910	9,808	8,560	1,248	330	716	2,206	582	1,775	269
Monthly.....	16,224	15,964	892	9,629	8,406	1,223	315	689	2,176	538	1,725	250
Quarterly.....	60	60	-	18	17	1	6	2	2	27	6	-
Semiannual.....	20	20	-	3	3	-	3	5	-	5	4	-
Annual.....	10	10	1	-	-	-	2	2	-	2	3	-
Other.....	8	7	-	2	1	1	-	2	1	2	-	1
Not reporting frequency of payment.....	274	266	17	156	133	23	9	12	27	8	37	8
Real estate taxes not included in payment.....	53,373	52,888	8,333	13,790	10,871	2,919	2,557	3,125	6,588	14,875	3,620	485
Monthly.....	50,052	49,609	8,144	13,259	10,451	2,808	2,060	2,605	6,460	13,629	3,452	443
Quarterly.....	1,409	1,400	27	227	187	40	194	162	19	724	47	9
Semiannual.....	848	842	38	55	44	11	257	304	4	149	36	6
Annual.....	193	191	3	43	34	9	15	9	-	103	18	2
Other.....	78	78	3	12	11	1	6	6	3	45	3	-
Not reporting frequency of payment.....	793	768	116	194	144	50	25	39	102	286	64	25
Not reporting tax payment requirements.....	765	741	114	193	147	46	17	38	116	209	54	24
Monthly.....	691	676	111	179	140	39	15	29	108	186	48	15
Quarterly.....	16	15	1	4	2	2	-	2	-	7	1	1
Semiannual.....	7	7	-	-	-	-	-	-	-	-	2	-
Annual.....	7	6	-	-	-	-	-	-	1	4	1	1
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	44	37	2	10	5	5	-	4	7	12	2	7
No principal payments required.....	2,978	2,949	89	832	261	71	91	121	67	2,154	95	29
Monthly.....	974	961	66	166	140	46	27	49	62	520	51	13
Quarterly.....	1,543	1,538	8	112	94	18	24	47	4	1,308	80	10
Semiannual.....	222	220	6	15	13	2	31	21	-	145	2	2
Annual.....	120	119	4	5	5	-	6	1	1	95	7	1
Other.....	59	58	-	8	6	2	-	-	-	50	-	1
Not reporting frequency of payment.....	60	58	5	6	3	3	3	3	-	36	5	2
Not reporting principal payment requirements.....	785	425	29	100	81	19	14	20	57	169	36	360
Monthly.....	313	257	26	69	55	14	7	13	40	83	19	56
Quarterly.....	41	29	-	3	3	-	2	2	-	21	1	12
Semiannual.....	9	9	-	2	2	-	1	-	-	5	1	-
Annual.....	12	11	-	2	1	1	1	-	-	5	3	1
Other.....	14	14	-	3	3	-	-	-	1	10	-	-
Not reporting frequency of payment.....	396	105	3	21	17	4	3	5	16	45	12	291
No regular payments required.....	853	832	6	88	74	9	13	12	10	648	60	21

HOUSING—NONFARM MORTGAGES

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF LOS ANGELES: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	74,056	16,429	52,663	2,914	2,050	Reporting interest rate	73,821	16,422	52,670	2,985	1,794
Under \$500	3,967	143	3,509	121	194	Under 4.0%	248	70	147	17	14
\$500 to \$999	7,872	407	6,814	330	321	4.0% to 4.4%	613	123	413	43	34
\$1,000 to \$1,499	9,653	599	8,207	437	360	4.4% to 4.8%	11,762	4,230	7,235	93	204
\$1,500 to \$1,999	9,509	840	7,950	427	292	4.8% to 5.2%	5	2	3	-	-
\$2,000 to \$2,499	9,402	1,359	7,382	420	241	5.2% to 5.6%	18,528	7,302	5,686	308	237
						5.6% to 6.0%	75	48	26	1	-
\$2,500 to \$2,999	7,814	1,761	5,576	298	179	6.0% to 6.4%	4,243	2,079	2,058	61	45
\$3,000 to \$3,999	12,249	4,713	6,913	425	198	6.4% to 6.8%	32	6	25	1	-
\$4,000 to \$4,999	7,074	3,620	3,181	165	108	6.8% to 7.2%	28,348	1,970	24,207	1,397	774
\$5,000 to \$5,999	3,105	1,649	1,295	102	59	7.2% to 7.6%	111	12	94	1	4
\$6,000 to \$7,499	1,795	768	914	65	48	7.6% to 8.0%	1,825	97	1,639	53	36
						8.0% and over	459	28	418	-	13
\$7,500 to \$9,999	916	350	512	36	18	Average interest rate (percent)	11,223	381	9,599	846	397
\$10,000 to \$14,999	520	187	296	22	15		282	13	262	4	3
\$15,000 to \$19,999	123	32	78	5	8		154	11	129	9	5
\$20,000 and over	57	1	36	11	9		37	-	36	1	-
							865	46	687	105	27
							5.73	5.11	5.90	6.20	5.91

Table E-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF LOS ANGELES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	68,708	65,961	15,651	49,688	627	2,747
Total first mortgage outstanding debt..... (dollars).....	176,761,300	170,170,300	58,192,600	110,848,400	1,184,300	6,591,000
Total annual mortgage payment..... (dollars).....	26,874,018	26,412,074	7,641,744	18,571,085	199,245	461,944
Average first mortgage outstanding debt..... (dollars).....	2,578	2,580	3,718	2,231	1,809	2,899
Average value of property..... (dollars).....	4,945	4,934	5,854	4,657	3,970	5,194
Average annual estimated rental value..... (dollars).....	549	548	659	515	424	551
Average annual mortgage payment..... (dollars).....	391	400	488	374	318	168
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.2	15.5	13.1	16.8	17.6	7.0
Value of property.....	7.9	8.1	8.3	8.0	8.0	3.2
Estimated annual rental value.....	71.3	73.0	74.1	72.6	74.9	30.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	64,650	63,780	15,571	47,555	604	920
Average first mortgage outstanding debt..... (dollars).....	2,573	2,576	3,720	2,211	1,835	2,827
Average value of property..... (dollars).....	4,860	4,859	5,846	4,548	3,973	4,896
Average annual estimated rental value..... (dollars).....	541	541	659	504	424	528
Average annual mortgage payment..... (dollars).....	398	401	488	374	322	193
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.5	15.6	13.1	16.9	17.6	8.3
Value of property.....	8.2	8.3	8.3	8.2	8.1	3.9
Estimated annual rental value.....	73.6	74.1	74.0	74.1	75.0	36.6
Monthly mortgage payment—						
Under \$10.....	1,018	635	34	586	15	383
\$10 to \$14.....	3,521	3,555	201	3,089	65	166
\$15 to \$19.....	6,079	5,952	427	5,423	102	127
\$20 to \$24.....	8,554	8,584	1,050	7,435	99	70
\$25 to \$29.....	11,732	11,674	2,185	9,425	114	58
\$30 to \$34.....	18,157	18,099	5,532	12,450	117	58
\$35 to \$39.....	7,265	7,234	3,024	4,163	46	31
\$40 to \$44.....	8,852	8,839	1,432	2,401	26	13
\$45 to \$49.....	2,076	2,073	306	1,157	10	3
\$50 to \$54.....	1,212	1,206	497	703	6	6
\$55 to \$59.....	1,084	1,079	352	723	4	5
\$60 and over.....						
Average monthly mortgage payment..... (dollars).....	38.17	33.41	40.64	31.13	26.86	16.11
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,058	2,231	80	2,128	23	1,827
Average first mortgage outstanding debt..... (dollars).....	2,572	2,683	-	2,675	-	2,435
Average value of property..... (dollars).....	6,294	7,072	-	7,092	-	5,344
Average annual estimated rental value..... (dollars).....	673	762	-	765	-	563
Average annual mortgage payment..... (dollars).....	281	385	-	378	-	155
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.9	14.3	-	14.1	-	6.4
Value of property.....	4.5	5.4	-	5.3	-	2.9
Estimated annual rental value.....	41.9	50.5	-	49.5	-	27.6

Table F-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE LOS ANGELES METROPOLITAN DISTRICT: 1940

(Percent not shown where less than 0.1; median and percent not shown where base is less than 100)

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	987,055	918,977	359,453	40.2	549,514	60,484	7,594	355,584	202,089	56.7	154,595
Urban.....	864,693	808,540	306,685	38.2	496,855	54,852	6,301	295,076	163,846	55.5	131,230
Rural-nonfarm.....	122,362	110,437	52,778	54.4	52,659	5,632	1,293	61,608	38,243	62.1	23,365
COLOR OF OCCUPANTS											
White.....	-	885,865	361,069	40.8	524,797	-	-	348,769	198,080	56.8	150,689
Nonwhite.....	-	33,111	8,394	25.4	24,717	-	-	7,915	4,009	50.7	3,906
TYPE OF STRUCTURE											
1-family.....	625,852	596,919	334,421	56.0	262,498	23,897	5,086	325,805	186,489	57.3	138,816
Other.....	361,203	322,058	35,042	10.9	287,016	36,587	2,508	31,779	15,600	49.7	15,779
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	617,562	589,903	328,852	55.7	261,051	22,884	4,775	324,486	185,999	57.3	138,487
Under \$5.....	2,902	2,781	1,389	49.9	1,392	108	13	1,289	578	29.3	911
\$5 to \$9.....	12,403	11,670	4,560	39.1	7,110	623	110	4,405	1,574	35.7	2,831
\$10 to \$14.....	34,344	32,389	12,188	37.6	20,201	1,622	333	11,934	5,377	45.1	6,557
\$15 to \$19.....	63,187	60,821	21,812	36.2	38,509	2,417	449	21,453	10,238	47.7	11,220
\$20 to \$24.....	88,508	79,660	32,921	41.3	46,739	3,147	701	38,438	16,257	50.1	16,171
\$25 to \$29.....	102,377	97,662	45,512	46.6	52,150	3,968	747	44,834	23,820	53.1	21,014
\$30 to \$39.....	144,754	138,925	61,729	58.8	57,196	4,898	981	60,824	47,684	59.0	33,138
\$40 to \$49.....	74,108	71,143	31,822	72.8	19,321	2,500	465	51,800	33,570	65.4	17,790
\$50 to \$59.....	39,550	37,951	29,622	78.1	8,329	1,302	297	29,311	19,620	66.9	9,691
\$60 to \$74.....	25,647	24,659	19,870	80.9	4,689	882	206	19,652	12,984	66.1	6,668
\$75 to \$99.....	16,376	15,886	12,631	81.0	2,955	584	206	12,455	7,580	60.5	4,925
\$100 and over.....	18,406	17,256	14,796	85.7	2,460	833	317	14,593	6,962	47.7	7,631
Median monthly rent.....(dollars).....	30.19	30.25	35.13	-	25.09	28.94	29.87	35.18	35.91	-	32.68

Table F-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE LOS ANGELES METROPOLITAN DISTRICT: 1940

(Percent not shown where less than 0.1; average and percent not shown where base is less than 100)

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	202,089	181,014	2,825	5,663	9,569	12,974	17,862	42,344	30,368	22,708	17,611	9,616	5,788	1,965	1,635	86	21,075
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	197,908	177,289	2,608	5,459	9,309	12,653	17,490	41,594	29,870	22,327	17,294	9,439	5,680	1,925	1,593	48	20,619
Average interest rate..... (%).....	5.77	5.76	6.32	6.25	6.18	6.11	6.00	5.82	5.64	5.51	5.47	5.46	5.46	5.41	5.37	-	5.84
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	196,853	178,167	2,767	5,544	9,451	12,787	17,608	41,597	29,908	22,371	17,372	9,477	5,699	1,928	1,604	54	20,686
Building and loan association.....	28,926	26,363	187	628	1,360	2,471	3,305	7,717	4,499	2,691	1,864	978	471	119	66	7	2,568
Commercial bank.....	51,548	46,808	509	915	1,493	2,117	3,334	9,411	8,744	7,289	6,108	3,352	2,065	780	666	15	4,740
Savings bank.....	9,485	8,580	63	174	303	483	698	1,972	1,581	1,303	1,004	510	293	94	99	3	955
Life insurance company.....	7,810	6,564	6	21	46	69	129	823	960	1,062	1,117	909	746	387	338	1	1,246
Mortgage company.....	10,176	8,712	150	167	322	442	727	1,797	1,521	1,204	978	654	448	160	140	4	1,464
Home Owners' Loan Corporation.....	22,216	19,195	132	453	1,015	1,534	2,339	5,329	3,193	2,062	1,376	895	481	124	56	6	3,021
Individual.....	53,646	47,681	1,411	2,784	4,383	5,072	6,249	11,817	6,720	3,940	2,749	1,319	824	226	175	12	5,965
Other.....	15,046	14,314	309	402	529	599	827	2,731	2,740	2,820	1,978	860	351	88	74	6	732
Reporting debt and value.....	196,419	177,639	2,722	5,494	9,363	12,714	17,520	41,656	29,926	22,380	17,372	9,480	5,687	1,928	1,597	-	20,580
JUNIOR MORTGAGE																	
First mortgage only.....	93,595	84,523	1,353	2,940	5,025	6,402	8,601	19,574	14,243	10,382	7,891	4,152	2,552	831	577	-	9,072
First and junior mortgage.....	6,923	6,073	15	98	218	360	646	2,210	1,174	583	391	203	104	36	35	-	850
With 1st mtg.; not rptg. on junior.....	97,901	87,243	1,354	2,456	4,120	5,952	8,273	19,872	14,509	11,415	9,090	5,125	3,031	1,061	965	-	10,658
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	36,793	34,009	2,673	4,637	5,567	5,041	4,992	6,589	2,487	1,140	572	213	76	16	6	-	2,784
\$1,000 to \$1,499.....	26,360	23,903	49	790	2,785	3,652	4,304	6,965	2,820	1,434	697	251	122	20	14	-	2,457
\$1,500 to \$1,999.....	24,966	22,554	-	67	933	2,728	3,897	7,823	3,642	1,938	999	860	135	21	11	-	2,412
\$2,000 to \$2,499.....	24,020	21,488	-	-	78	1,143	2,999	7,521	4,639	2,690	1,544	565	241	39	29	-	2,532
\$2,500 to \$2,999.....	20,564	18,655	-	-	-	150	1,194	7,457	4,583	2,776	1,621	574	219	55	26	-	1,909
\$3,000 to \$3,999.....	32,034	29,165	-	-	-	-	134	5,176	9,997	6,773	4,890	1,793	744	114	44	-	2,919
\$4,000 to \$4,999.....	17,059	15,344	-	-	-	-	-	125	1,720	5,202	4,095	2,264	862	226	50	-	1,715
\$5,000 to \$5,999.....	7,496	6,314	-	-	-	-	-	-	38	412	2,347	2,112	1,026	250	129	-	1,182
\$6,000 to \$7,499.....	4,563	3,460	-	-	-	-	-	-	-	15	292	1,187	1,378	400	188	-	1,103
\$7,500 to \$9,999.....	2,513	1,734	-	-	-	-	-	-	-	-	15	161	775	481	302	-	784
\$10,000 to \$14,999.....	1,412	902	-	-	-	-	-	-	-	-	-	-	109	286	507	-	510
\$15,000 to \$19,999.....	363	214	-	-	-	-	-	-	-	-	-	-	-	20	194	-	149
\$20,000 and over.....	221	97	-	-	-	-	-	-	-	-	-	-	-	-	97	-	124
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	949,853	803,801	1,740	6,203	15,239	26,402	45,055	137,417	127,288	115,607	110,788	77,173	68,049	30,746	47,095	-	146,052
Average value.....(dollars).....	4,787	4,520	639	1,129	1,628	2,077	2,572	3,299	4,253	5,166	6,377	6,141	11,037	15,947	29,490	-	7,097
Debt on first & jr. mtgs.....(thous.).....	496,501	428,535	969	3,379	7,967	14,433	24,397	78,166	74,054	66,119	60,542	39,307	29,525	13,066	16,610	-	67,966
Percent of value of property.....	52.3	53.3	55.7	54.5	52.3	54.7	54.1	56.9	58.2	57.2	54.6	50.9	46.8	42.5	35.3	-	46.5
Average debt.....(dollars).....	2,502	2,410	356	615	831	1,135	1,393	1,876	2,475	2,954	3,485	4,146	5,192	6,777	10,401	-	8,303
Debt on first mtgs.....(thousands).....	491,041	424,168	967	3,350	7,833	14,312	24,070	76,866	73,142	65,613	60,127	39,041	29,351	12,950	16,497	-	66,878
Percent of value of property.....	51.7	52.8	55.5	54.0	51.7	54.2	53.4	55.9	57.5	56.8	54.3	50.6	46.6	42.1	35.0	-	45.8
Average debt.....(dollars).....	2,475	2,385	355	610	842	1,126	1,374	1,845	2,444	2,932	3,461	4,118	5,161	6,717	10,330	-	8,249

HOUSING—NONFARM MORTGAGES

Table F-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE LOS ANGELES METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	202,089	198,858	28,926	61,038	51,548	9,485	7,810	10,176	22,216	53,646	15,046	3,286
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	197,908	195,904	28,584	60,279	50,913	9,366	7,716	10,061	22,216	52,383	14,665	2,004
Average interest rate (percent)	5.77	5.77	6.28	5.65	5.62	5.82	5.59	6.05	4.50	6.22	5.42	5.78
Reporting debt and value	198,419	195,956	28,513	60,213	50,913	9,300	7,721	10,074	21,815	52,828	14,792	2,463
Percent distribution	-	100.0	14.6	80.7	26.0	4.7	3.9	5.1	11.1	27.0	7.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	198,419	195,956	28,513	60,213	50,913	9,300	7,721	10,074	21,815	52,828	14,792	2,463
First mortgage only	98,595	92,896	13,850	27,295	23,613	3,682	3,446	4,627	10,356	26,963	6,959	699
First and junior mortgage	6,923	6,332	1,753	1,636	1,279	357	264	393	664	1,397	225	591
With first mortgage; not reporting on junior mortgage	97,901	96,728	13,410	31,232	26,021	5,261	4,011	5,054	10,795	24,568	7,608	1,178
1-family properties	177,839	175,691	25,997	54,635	46,254	1,381	6,504	8,632	18,869	46,975	14,079	2,148
First mortgage only	84,523	83,913	12,172	24,893	21,629	3,264	3,001	4,013	9,015	24,171	6,648	610
First and junior mortgage	6,073	5,544	1,623	1,458	1,131	327	204	323	550	1,183	203	529
With first mortgage; not reporting on junior mortgage	87,243	86,234	12,202	28,284	23,494	4,790	3,299	4,296	9,304	21,621	7,228	1,009
2- to 4-family properties	20,580	20,265	2,516	5,578	4,659	919	1,217	1,442	2,946	5,853	713	315
First mortgage only	9,072	8,983	1,178	2,402	1,934	418	445	614	1,341	2,692	311	89
First and junior mortgage	850	788	130	178	148	30	60	70	114	214	22	62
With first mortgage; not reporting on junior mortgage	10,558	10,494	1,208	2,998	2,527	471	712	758	1,491	2,947	380	164
RELATION OF DEBT TO VALUE												
1- to 4-family properties	198,419	195,956	28,513	60,213	50,913	9,300	7,721	10,074	21,815	52,828	14,792	2,463
Value of property (dollars)	949,853,300	937,716,600	113,244,700	325,038,700	277,854,400	47,184,300	67,217,500	57,607,500	94,158,400	204,506,300	70,948,500	12,136,700
Average value (dollars)	4,787	4,785	4,147	5,398	5,437	5,074	8,706	5,718	4,316	3,871	4,796	4,928
Debt on first and junior mortgages (dollars)	496,500,800	489,610,100	61,491,100	172,528,000	148,504,200	24,018,800	32,518,400	28,454,700	47,888,900	104,029,100	42,704,900	6,890,700
Percent of value of property	52.3	52.0	53.1	53.1	53.4	50.9	48.4	49.4	50.9	50.9	50.2	56.8
Average debt (dollars)	2,502	2,499	2,157	2,865	2,917	2,538	4,212	2,825	2,195	1,969	2,887	2,798
Debt on first mortgages (dollars)	491,041,100	484,621,000	60,252,400	171,318,800	147,553,700	23,767,100	32,101,700	28,064,700	47,503,900	102,825,700	42,558,800	6,420,100
Percent distribution	-	100.0	12.4	35.4	30.4	4.9	6.6	5.8	9.8	21.2	8.8	-
Percent of value of property	51.7	51.7	52.7	53.1	50.4	47.8	48.7	50.5	50.3	50.3	60.0	52.9
Average debt (dollars)	2,475	2,473	2,113	2,845	2,898	2,556	4,158	2,786	2,178	1,946	2,877	2,607
1-family properties	177,839	175,691	25,997	54,635	46,254	8,381	6,504	8,632	18,869	46,975	14,079	2,148
Value of property (dollars)	803,801,100	794,160,400	102,587,800	282,515,900	241,657,300	40,858,600	51,499,600	45,112,100	77,658,000	168,541,900	66,295,200	9,640,700
Average value (dollars)	4,520	4,520	3,944	5,171	5,225	4,875	7,918	5,226	4,116	3,588	4,709	4,488
Debt on first and junior mortgages (dollars)	428,534,500	422,832,500	54,082,400	154,797,200	133,371,100	21,426,100	24,514,700	22,360,700	39,867,600	86,822,000	40,387,900	5,702,000
Percent of value of property	53.3	53.2	52.7	54.8	55.2	52.4	47.6	49.6	51.3	51.5	60.9	59.1
Average debt (dollars)	2,410	2,407	2,080	2,833	2,883	2,557	3,769	2,590	2,113	1,948	2,869	2,655
Debt on first mortgages (dollars)	424,168,200	418,889,500	53,000,700	153,822,700	132,613,400	21,209,300	24,248,700	22,102,700	39,575,400	85,882,900	40,256,400	5,278,700
Percent of value of property	52.8	52.7	51.7	54.4	54.9	51.9	47.1	49.0	51.0	51.0	60.7	54.8
Average debt (dollars)	2,385	2,384	2,039	2,815	2,867	2,531	3,728	2,561	2,097	1,928	2,859	2,457
2- to 4-family properties	20,580	20,265	2,516	5,578	4,659	919	1,217	1,442	2,946	5,853	713	315
Value of property (dollars)	146,052,200	143,556,200	15,706,900	42,522,800	36,197,100	6,325,700	15,717,900	12,495,400	16,495,400	35,964,500	4,653,300	2,496,000
Average value (dollars)	7,097	7,084	6,243	7,623	7,769	6,883	12,915	8,665	5,599	6,145	6,526	7,924
Debt on first and junior mortgages (dollars)	67,966,800	66,777,600	7,408,700	17,725,800	15,133,100	2,592,700	8,003,700	6,094,000	8,021,300	17,207,100	2,317,000	1,188,700
Percent of value of property	46.5	46.5	47.2	41.7	41.8	41.0	50.9	49.8	48.6	47.8	49.8	47.6
Average debt (dollars)	3,303	3,295	2,945	3,178	3,248	2,821	6,577	4,226	2,723	2,940	3,250	3,774
Debt on first mortgages (dollars)	66,872,900	65,731,500	7,251,700	17,496,100	14,938,300	2,557,800	7,853,000	5,962,000	7,928,500	16,942,800	2,297,400	1,141,400
Percent of value of property	45.8	45.8	46.2	41.1	41.3	40.4	50.0	47.7	48.1	47.1	49.4	45.7
Average debt (dollars)	3,249	3,244	2,882	3,137	3,206	2,783	6,453	4,135	2,691	2,895	3,222	3,623

Table F-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE LOS ANGELES METROPOLITAN DISTRICT: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	181,014	178,167	26,363	55,338	46,808	8,530	6,564	8,712	19,195	47,681	14,314	2,847
RACE OF OCCUPANTS												
White	177,819	175,034	25,340	54,542	46,248	8,294	6,538	8,593	18,629	46,797	14,095	2,785
Negro	2,790	2,742	478	663	457	206	19	104	527	753	198	48
Other nonwhite	405	391	45	133	103	30	7	15	39	131	21	14
YEAR BUILT												
Reporting year built	180,008	177,193	26,226	55,084	46,605	8,479	6,546	8,669	19,063	47,348	14,257	2,815
1930 to 1940	88,925	82,547	13,211	33,943	29,391	4,552	2,924	3,939	4,182	15,572	8,776	1,378
1920 to 1929	73,380	72,397	10,513	15,440	12,700	2,740	3,309	3,946	11,968	23,240	4,576	983
1910 to 1919	16,276	15,964	1,796	4,040	3,232	808	260	577	2,556	6,093	640	312
1900 to 1909	5,336	5,220	582	1,370	1,059	311	47	167	325	2,006	223	116
1880 to 1899	1,007	983	110	269	203	66	6	37	120	402	39	24
1879 or earlier	84	82	9	22	20	2	-	3	10	35	3	2

Table F-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE LOS ANGELES METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	181,014	178,157	26,363	55,398	46,808	8,590	6,564	8,712	19,195	47,681	14,314	2,847
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	177,878	175,730	26,004	54,645	46,263	8,382	6,505	8,634	18,872	46,985	14,085	2,148
Under \$500.....	12,516	12,372	1,868	3,434	2,923	511	130	529	938	4,635	848	144
\$500 to \$999.....	22,067	21,882	3,650	5,283	4,332	951	279	950	2,674	8,019	977	235
\$1,000 to \$1,499.....	24,210	23,962	4,166	5,382	4,352	1,030	483	1,198	3,474	8,303	956	248
\$1,500 to \$1,999.....	22,780	22,480	3,907	4,976	4,042	934	616	1,087	3,381	7,396	1,117	240
\$2,000 to \$2,499.....	21,951	21,612	3,829	5,564	4,603	961	733	999	2,599	6,490	1,398	339
\$2,500 to \$2,999.....	18,655	18,417	3,118	5,957	5,017	940	683	853	1,715	4,307	1,784	238
\$3,000 to \$3,999.....	28,306	27,916	3,409	11,296	9,710	1,586	1,295	1,454	2,102	4,759	3,601	390
\$4,000 to \$4,999.....	14,953	14,781	1,175	6,847	6,053	794	847	769	979	1,652	2,512	172
\$5,000 to \$5,999.....	6,204	6,138	475	3,104	2,737	367	492	336	492	679	560	66
\$6,000 to \$7,999.....	3,404	3,364	262	1,543	1,362	181	395	233	316	416	199	40
\$7,500 to \$9,999.....	1,692	1,670	106	717	640	77	298	138	155	184	77	22
\$10,000 to \$14,999.....	896	889	42	417	378	39	180	68	42	103	37	7
\$15,000 to \$19,999.....	208	202	4	86	77	9	62	12	4	19	15	6
\$20,000 and over.....	96	95	3	39	37	2	17	8	1	23	4	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	177,289	175,515	26,057	54,669	46,234	8,435	6,487	8,612	19,195	46,587	13,958	1,774
Under 4.0%.....	732	725	64	168	153	15	5	7	-	272	210	6
4.0%.....	1,411	1,389	74	276	239	37	81	45	-	570	343	22
4.1% to 4.4%.....	33	32	3	13	13	-	2	1	-	2	11	1
4.5%.....	26,160	26,081	300	4,490	4,012	478	253	392	19,195	177	1,224	189
4.6% to 4.9%.....	171	167	1	150	109	41	2	-	-	2	12	4
5.0%.....	32,066	31,598	1,654	16,768	14,861	1,907	1,810	1,288	-	3,609	6,519	468
5.1% to 5.4%.....	249	240	14	158	149	9	14	11	-	9	34	9
5.5%.....	9,574	9,464	805	5,071	4,416	655	1,325	546	-	650	1,057	110
5.6% to 5.9%.....	73	73	19	28	25	3	12	3	-	5	6	-
6.0%.....	67,940	67,387	12,289	20,700	16,897	3,803	2,642	3,909	-	25,012	2,785	603
6.1% to 6.4%.....	378	375	272	41	24	17	2	20	-	27	13	3
6.5%.....	4,987	4,770	2,401	926	632	294	111	304	-	874	154	167
6.6% to 6.9%.....	1,508	1,479	1,188	114	50	64	7	45	-	102	28	29
7.0%.....	28,500	28,300	5,388	5,455	4,412	1,043	195	1,848	-	14,114	1,850	200
7.1% to 7.4%.....	1,069	1,060	912	46	19	27	1	40	-	44	17	9
7.5%.....	377	376	197	39	30	9	-	25	-	101	14	1
7.6% to 7.9%.....	94	94	74	1	-	1	2	7	-	9	1	-
8.0% and over.....	2,017	2,004	457	225	193	32	23	171	-	958	170	13
Average interest rate..... (percent).....	5.76	5.76	6.27	5.62	5.59	5.79	5.58	6.04	4.50	6.23	5.40	5.78
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	169,202	167,326	25,973	53,888	45,597	8,291	6,295	8,341	18,885	40,141	13,803	1,876
Real estate taxes included in payment.....	40,554	39,998	2,924	23,452	20,849	2,603	758	1,443	4,312	1,580	5,529	556
Monthly.....	39,726	39,186	2,877	23,029	20,474	2,555	730	1,393	4,251	1,476	5,430	540
Quarterly.....	100	100	-	29	27	2	2	12	3	45	9	-
Semiannual.....	43	43	1	5	5	-	8	11	-	14	4	-
Annual.....	29	29	2	2	2	-	2	3	-	13	7	-
Other.....	15	14	2	3	2	1	-	2	1	5	1	1
Not reporting frequency of payment.....	641	626	42	384	339	45	16	22	57	27	78	15
Real estate taxes not included in payment.....	127,139	125,870	22,847	30,035	24,441	5,594	5,491	6,824	14,369	38,187	8,167	1,269
Monthly.....	119,923	118,765	22,402	28,886	23,515	5,371	4,588	5,811	14,130	35,176	7,882	1,158
Quarterly.....	2,917	2,897	64	469	386	83	348	299	33	1,601	83	20
Semiannual.....	1,867	1,848	81	124	104	20	507	594	10	485	97	19
Annual.....	508	501	6	113	95	18	26	20	1	302	33	2
Other.....	181	179	8	27	22	5	9	14	3	113	5	2
Not reporting frequency of payment.....	1,748	1,680	286	416	319	97	63	86	192	510	127	68
Not reporting tax payment requirements.....	1,509	1,458	202	401	307	94	46	74	204	424	107	51
Monthly.....	1,347	1,307	195	373	293	80	35	57	193	357	97	40
Quarterly.....	43	42	1	6	2	4	4	5	1	22	3	1
Semiannual.....	19	19	-	1	1	-	3	5	-	7	3	-
Annual.....	18	12	-	1	1	-	1	-	1	8	1	1
Other.....	4	4	-	-	-	-	1	1	-	2	-	-
Not reporting frequency of payment.....	83	74	6	20	10	10	2	6	9	28	3	9
No principal payments required.....	7,501	7,436	261	962	807	155	203	281	164	5,309	256	65
Monthly.....	2,253	2,228	198	436	357	79	68	104	148	1,153	121	25
Quarterly.....	3,789	3,764	40	400	343	57	57	122	13	3,044	88	25
Semiannual.....	819	812	10	69	59	10	60	44	-	608	21	7
Annual.....	355	352	7	24	22	2	12	5	1	285	17	3
Other.....	138	127	-	14	12	2	-	1	-	111	1	1
Not reporting frequency of payment.....	157	153	6	19	14	5	6	5	2	107	8	4
Not reporting principal payment requirements.....	1,867	1,010	98	229	183	46	34	47	119	401	82	857
Monthly.....	691	561	75	153	118	35	20	28	84	156	45	130
Quarterly.....	104	88	2	15	13	2	3	5	1	60	2	16
Semiannual.....	40	36	1	7	3	4	2	4	1	17	4	4
Annual.....	49	45	1	4	3	1	2	-	-	32	6	-
Other.....	33	33	1	4	4	-	-	-	1	25	2	-
Not reporting frequency of payment.....	950	247	18	46	42	4	7	10	82	111	23	703
No regular payments required.....	2,444	2,395	31	259	221	38	32	43	27	1,880	178	49

HOUSING—NONFARM MORTGAGES

Table F-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE LOS ANGELES METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	177,878	40,145	125,352	7,366	5,015	Reporting interest rate	177,289	40,098	125,392	7,386	4,418
Under \$500	12,516	488	10,991	465	572	Under 4.0%	732	225	414	52	41
\$500 to \$999	22,067	1,110	19,197	972	788	4.0%	1,411	327	895	97	92
\$1,000 to \$1,499	24,210	1,657	20,459	1,238	861	4.1% to 4.4%	38	15	17	-	1
\$1,500 to \$1,999	22,720	2,172	18,810	1,066	672	4.5%	26,160	9,697	15,834	219	410
\$2,000 to \$2,499	21,951	3,806	16,989	1,103	558	4.6% to 4.9%	171	13	151	2	5
\$2,500 to \$2,999	18,655	5,033	12,446	735	441	5.0%	32,066	18,228	12,523	761	554
\$3,000 to \$3,999	28,306	12,600	14,259	914	533	5.1% to 5.4%	249	178	67	3	1
\$4,000 to \$4,999	14,953	8,067	6,266	350	270	5.5%	9,574	4,816	4,497	149	112
\$5,000 to \$5,999	6,204	3,880	2,522	216	136	5.6% to 5.9%	73	20	52	1	-
\$6,000 to \$7,499	3,404	1,436	1,744	134	90	6.0%	67,940	4,926	57,134	3,810	2,070
\$7,500 to \$9,999	1,692	622	939	88	43	6.1% to 6.4%	378	88	325	5	10
\$10,000 to \$14,999	896	273	534	61	28	6.5%	4,987	265	4,452	140	80
\$15,000 to \$19,999	208	48	134	13	13	6.6% to 6.9%	1,508	100	1,372	14	22
\$20,000 and over	96	3	62	16	15	7.0%	23,500	1,067	24,627	1,868	938
						7.1% to 7.4%	1,059	53	997	12	7
						7.5%	377	27	325	18	7
						7.6% to 7.9%	94	3	90	1	-
						8.0% and over	2,017	95	1,620	234	68
						Average interest rate—(percent)...	5.76	5.13	5.94	6.16	5.93

Table F-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE LOS ANGELES METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	164,770	157,861	38,248	118,373	1,240	6,909
Total first mortgage outstanding debt (dollars)	394,487,800	379,058,200	184,443,500	242,204,500	2,410,200	15,429,500
Total annual mortgage payment (dollars)	58,992,499	57,910,599	17,218,162	40,288,428	404,009	1,081,900
Average first mortgage outstanding debt (dollars)	2,394	2,401	3,515	2,046	1,944	2,283
Average value of property (dollars)	4,511	4,494	5,378	4,212	4,096	4,909
Average annual estimated rental value (dollars)	494	498	595	461	431	512
Average annual mortgage payment (dollars)	358	367	450	340	326	
Percent which annual mortgage payment represents of—						
First mortgage debt	15.0	15.3	12.8	16.6	16.8	7.0
Value of property	7.9	8.2	8.4	8.1	8.0	8.2
Estimated annual rental value	72.5	74.4	75.7	73.8	75.6	30.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	155,233	153,091	38,101	113,806	1,184	2,142
Average first mortgage outstanding debt (dollars)	2,392	2,393	3,517	2,022	1,932	2,274
Average value of property (dollars)	4,420	4,418	5,372	4,108	3,982	4,567
Average annual estimated rental value (dollars)	486	486	595	450	418	486
Average annual mortgage payment (dollars)	368	370	450	344	328	197
Percent which annual mortgage payment represents of—						
First mortgage debt	15.4	15.5	12.8	17.0	17.0	8.7
Value of property	8.3	8.4	8.4	8.4	8.2	4.3
Estimated annual rental value	75.7	76.2	75.7	76.4	78.4	40.6
Monthly mortgage payment—						
Under \$10	3,245	2,383	123	2,225	35	862
\$10 to \$14	12,022	11,603	606	10,877	120	419
\$15 to \$19	17,021	16,756	1,298	15,276	182	265
\$20 to \$24	22,472	22,310	3,115	18,999	196	162
\$25 to \$29	29,357	29,198	6,870	22,095	233	159
\$30 to \$39	41,356	41,208	13,991	26,973	244	148
\$40 to \$49	14,558	14,492	6,376	8,040	76	66
\$50 to \$59	7,388	7,360	2,718	4,585	57	28
\$60 to \$74	3,740	3,731	1,621	2,091	19	9
\$75 to \$99	2,190	2,181	821	1,347	13	9
\$100 and over	1,884	1,869	562	1,298	9	15
Average monthly mortgage payment (dollars)	30.67	30.87	37.50	28.69	27.32	16.44
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	9,537	4,770	147	4,567	56	4,767
Average first mortgage outstanding debt (dollars)	2,435	2,655	3,085	2,647	-	2,215
Average value of property (dollars)	5,992	6,921	7,052	6,922	-	5,063
Average annual estimated rental value (dollars)	625	725	705	726	-	524
Average annual mortgage payment (dollars)	194	251	494	242	-	138
Percent which annual mortgage payment represents of—						
First mortgage debt	8.0	9.4	16.0	9.2	-	6.2
Value of property	3.2	3.6	7.0	3.5	-	2.7
Estimated annual rental value	31.1	34.5	70.0	33.4	-	26.4

Table G-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF OAKLAND: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant-occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	108,709	99,325	42,598	42.9	56,732	4,069	315	41,230	20,145	48.9	21,085
1930: Private families reporting tenure.....	-	81,155	40,376	49.8	40,779	-	-	-	-	-	-
1920: All families reporting tenure.....	-	54,742	22,966	42.0	31,776	-	-	22,625	10,538	46.6	12,087
Dwelling units: 1940.....	108,709	99,325	42,598	42.9	56,732	4,069	315	41,230	20,145	48.9	21,085
COLOR OF OCCUPANTS											
White.....	-	95,414	41,589	43.6	53,825	-	-	40,290	19,758	49.0	20,532
Nonwhite.....	-	3,911	1,004	25.7	2,907	-	-	940	387	41.2	553
TYPE OF STRUCTURE											
1-family.....	61,799	60,037	37,725	62.8	22,312	1,551	211	36,876	18,313	49.7	18,563
Other.....	41,910	39,288	4,868	12.4	34,420	2,518	104	4,354	1,832	42.1	2,522
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	61,154	59,589	37,402	62.8	22,187	1,396	169	36,770	18,282	49.7	18,488
Under \$5.....	77	74	43	-	31	2	1	37	5	-	31
\$5 to \$9.....	458	448	131	29.6	312	12	3	125	25	20.0	100
\$10 to \$14.....	2,460	2,363	725	30.7	1,638	85	12	707	175	24.8	532
\$15 to \$19.....	4,668	4,523	1,521	33.6	3,002	180	15	1,486	471	31.7	1,015
\$20 to \$24.....	6,765	6,586	2,878	43.6	3,713	160	19	2,818	1,038	36.8	1,780
\$25 to \$29.....	9,113	8,941	4,650	52.0	4,291	154	18	4,552	1,933	42.5	2,619
\$30 to \$39.....	16,276	15,862	10,182	64.1	5,700	346	43	10,017	4,734	47.3	5,283
\$40 to \$49.....	9,886	9,636	7,526	78.1	2,110	224	26	7,419	4,092	55.2	3,327
\$50 to \$59.....	4,965	4,831	4,101	84.9	730	121	13	4,040	2,897	71.8	1,143
\$60 to \$74.....	3,408	3,321	2,919	87.9	402	79	8	2,883	1,824	63.3	1,059
\$75 to \$99.....	1,963	1,899	1,702	89.6	197	31	3	1,672	1,041	62.3	631
\$100 and over.....	1,115	1,090	1,029	94.4	61	22	3	1,014	546	53.8	468
Median monthly rent.....(dollars).....	33.82	33.82	38.10	-	27.29	33.98	32.94	36.15	41.35	-	35.49

Table G-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF OAKLAND: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties.....	20,145	18,498	42	217	469	910	1,401	4,009	3,681	2,942	2,336	1,477	752	157	92	18	1,647
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	19,601	17,997	39	203	440	888	1,352	3,924	3,605	2,880	2,275	1,432	720	154	85	5	1,604
Average interest rate.....(%).....	5.65	5.63	-	5.98	5.96	5.94	5.93	5.79	5.63	5.49	5.44	5.36	5.36	5.40	-	-	5.78
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	19,652	18,036	40	205	454	896	1,369	3,941	3,614	2,883	2,241	1,427	724	149	88	5	1,616
Building and loan association.....	1,449	1,342	4	15	28	95	152	369	284	161	117	72	37	3	4	1	107
Commercial bank.....	5,016	5,505	6	46	108	211	332	1,052	1,103	970	797	565	240	50	24	1	511
Savings bank.....	1,684	1,498	4	16	40	80	101	340	303	254	159	89	71	17	19	-	191
Life insurance company.....	1,150	1,085	-	1	1	5	26	137	197	187	200	155	117	36	21	2	65
Mortgage company.....	682	542	2	3	13	21	24	86	107	94	64	64	49	10	5	-	40
Home Owners' Loan Corporation.....	1,601	1,432	2	11	39	76	110	375	310	233	145	99	40	6	3	-	169
Individual.....	5,101	4,628	18	91	204	365	531	1,280	912	561	375	181	90	14	6	-	473
Other.....	2,069	2,009	4	22	27	43	93	302	298	423	384	213	80	13	6	1	60
Reporting debt and value.....	19,490	17,910	38	202	443	886	1,360	3,902	3,577	2,859	2,255	1,425	715	152	90	-	1,580
JUNIOR MORTGAGE																	
First mortgage only.....	5,489	5,205	17	74	127	274	359	978	898	826	740	513	307	66	26	-	283
First and junior mortgage.....	555	490	-	3	10	24	59	152	110	56	47	23	4	2	-	-	65
With 1st mtg.; not rptg. on junior.....	13,447	12,215	21	125	312	583	942	2,772	2,569	1,977	1,468	889	404	84	64	-	1,232
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,999	2,741	38	169	240	337	372	817	436	206	79	29	15	-	3	-	258
\$1,000 to \$1,499.....	2,424	2,202	-	28	162	241	294	565	397	230	127	43	12	1	2	-	222
\$1,500 to \$1,999.....	2,613	2,428	-	5	43	227	357	751	505	300	144	71	22	2	1	-	185
\$2,000 to \$2,499.....	2,640	2,447	-	-	4	69	254	799	592	366	229	92	33	8	1	-	193
\$2,500 to \$2,999.....	2,038	1,876	-	-	-	12	71	552	536	367	208	94	31	4	1	-	162
\$3,000 to \$3,999.....	3,063	2,852	-	-	-	-	12	313	928	732	510	258	82	14	3	-	211
\$4,000 to \$4,999.....	1,879	1,763	-	-	-	-	-	5	180	576	555	322	108	13	4	-	116
\$5,000 to \$5,999.....	925	859	-	-	-	-	-	8	81	354	270	125	13	13	-	-	66
\$6,000 to \$7,499.....	525	471	-	-	-	-	-	-	1	47	215	169	32	7	-	-	54
\$7,500 to \$9,999.....	249	192	-	-	-	-	-	-	-	2	31	110	40	9	-	-	57
\$10,000 to \$14,999.....	100	69	-	-	-	-	-	-	-	-	-	8	24	37	-	-	31
\$15,000 to \$19,999.....	18	7	-	-	-	-	-	-	-	-	-	-	1	6	-	-	11
\$20,000 and over.....	17	3	-	-	-	-	-	-	-	-	-	-	-	3	-	-	14
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	98,979	88,018	27	231	735	1,842	3,507	12,906	15,251	14,803	14,457	11,670	7,879	2,418	2,341	-	10,961
Average value.....(dollars).....	5,078	4,914	-	1,145	1,638	2,079	2,579	3,307	4,264	5,178	6,411	8,189	11,020	15,905	-	-	6,937
Debt on first and jr. mtgs.(thous.).....	50,489	45,572	13	131	399	1,030	1,916	6,685	8,127	8,031	7,759	5,937	3,684	1,038	821	-	4,917
Percent of value of property.....	51.0	51.8	-	55.6	54.2	55.9	54.6	51.8	53.3	54.3	53.7	50.9	45.8	42.9	-	-	44.9
Average debt.....(dollars).....	2,590	2,544	-	643	868	1,163	1,409	1,713	2,272	2,809	3,441	4,166	5,152	6,830	-	-	3,112
Debt on first mtgs.....(thousands).....	50,040	45,217	13	130	394	1,014	1,881	6,586	8,048	7,982	7,711	5,920	3,682	1,033	821	-	4,823
Percent of value of property.....	50.6	51.4	-	56.2	53.6	55.1	53.6	51.0	52.8	53.9	53.3	50.7	46.7	42.7	-	-	44.0
Average debt.....(dollars).....	2,587	2,525	-	644	878	1,145	1,383	1,688	2,250	2,792	3,430	4,155	5,150	6,796	-	-	3,052

HOUSING—NONFARM MORTGAGES

Table G-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF OAKLAND: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	20,145	19,652	1,449	7,700	5,016	1,584	1,150	582	1,601	5,101	2,069	498
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	19,601	19,806	1,425	7,599	5,944	1,655	1,130	567	1,601	4,970	2,014	295
Average interest rate—(percent)	5.65	5.65	6.12	5.68	5.63	5.84	5.64	5.73	4.50	5.98	5.31	5.35
Reporting debt and value	19,490	19,150	1,406	7,537	5,894	1,643	1,127	574	1,546	4,962	1,998	340
Percent distribution	-	100.0	7.3	39.4	30.8	8.6	5.9	3.0	8.1	25.9	10.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	19,490	19,150	1,406	7,537	5,894	1,643	1,127	574	1,546	4,962	1,998	340
First mortgage only	5,488	5,436	340	2,210	1,832	378	322	153	370	1,401	640	52
First and junior mortgage	555	516	79	150	112	38	30	20	58	139	40	39
With first mortgage; not reporting on junior mortgage	13,447	13,198	987	5,177	3,950	1,227	775	401	1,118	3,422	1,318	249
1-family properties	17,910	17,591	1,301	6,859	5,399	1,460	1,054	535	1,385	4,505	1,942	319
First mortgage only	5,205	5,154	329	2,087	1,729	358	306	149	334	1,320	629	51
First and junior mortgage	490	454	70	127	97	30	29	18	49	123	38	36
With first mortgage; not reporting on junior mortgage	12,215	11,983	902	4,645	3,578	1,072	729	368	1,002	3,062	1,275	232
2- to 4-family properties	1,580	1,559	105	678	495	183	63	39	161	457	56	21
First mortgage only	283	282	11	123	103	20	16	4	36	81	11	1
First and junior mortgage	65	62	9	23	15	8	1	2	9	16	2	3
With first mortgage; not reporting on junior mortgage	1,232	1,215	85	532	377	155	46	33	116	360	43	17
RELATION OF DEBT TO VALUE												
1- to 4-family properties	19,490	19,150	1,406	7,537	5,894	1,643	1,127	574	1,546	4,962	1,998	340
Value of property—(dollars)	98,978,900	96,967,600	6,421,700	40,255,800	31,734,000	8,521,800	8,035,500	3,433,500	7,171,700	20,864,400	10,785,000	2,011,300
Average value—(dollars)	5,078	5,064	4,567	5,341	5,384	5,187	7,130	5,982	4,639	4,205	5,398	5,916
Debt on first and junior mortgages—(dollars)	50,488,500	49,329,300	3,315,400	20,096,100	16,266,000	3,830,100	3,762,200	1,937,100	3,431,700	10,785,700	6,000,100	1,159,200
Percent of value of property	51.0	50.9	51.6	49.9	51.3	44.9	46.8	56.4	47.9	51.7	55.6	57.6
Average debt—(dollars)	2,590	2,576	2,359	2,666	2,760	2,331	3,338	3,375	2,220	2,174	3,003	3,409
Debt on first mortgages—(dollars)	50,039,700	48,917,300	3,256,500	19,983,700	16,174,200	3,789,500	3,720,800	1,916,400	3,400,500	10,684,500	5,974,800	1,122,400
Percent distribution	-	100.0	6.7	40.8	33.1	7.7	7.6	3.9	7.0	21.8	12.2	-
Percent of value of property	50.6	50.4	50.7	49.6	51.0	44.5	46.3	55.8	47.4	51.2	55.4	55.8
Average debt—(dollars)	2,567	2,554	2,316	2,649	2,744	2,306	3,302	3,339	2,200	2,153	2,990	3,301
1-family properties	17,910	17,591	1,301	6,859	5,399	1,460	1,054	535	1,385	4,505	1,942	319
Value of property—(dollars)	88,018,000	86,190,200	5,664,200	35,376,300	28,102,800	7,273,500	7,154,500	3,094,900	6,269,100	18,237,700	10,393,500	1,827,800
Average value—(dollars)	4,914	4,900	4,354	5,158	5,205	4,982	6,724	5,785	4,526	4,048	5,352	5,730
Debt on first and junior mortgages—(dollars)	45,571,800	44,501,300	2,920,100	18,207,900	14,834,300	3,373,500	3,320,900	1,740,600	3,028,200	9,480,100	5,803,600	1,070,500
Percent of value of property	51.8	51.6	51.6	51.5	52.8	46.4	46.4	56.2	48.3	52.0	55.8	58.6
Average debt—(dollars)	2,544	2,530	2,245	2,655	2,748	2,311	3,121	3,253	2,186	2,104	2,988	3,356
Debt on first mortgages—(dollars)	45,217,200	44,176,600	2,868,800	18,114,300	14,761,100	3,353,200	3,284,500	1,729,100	3,005,600	9,393,800	5,780,500	1,040,600
Percent of value of property	51.4	51.3	50.6	51.2	52.5	46.1	45.9	55.9	47.9	51.5	55.6	56.9
Average debt—(dollars)	2,525	2,511	2,205	2,641	2,734	2,297	3,087	3,232	2,170	2,085	2,977	3,262
2- to 4-family properties	1,580	1,559	105	678	495	183	63	39	161	457	56	21
Value of property—(dollars)	10,960,900	10,777,400	757,500	4,879,500	3,631,200	1,248,300	881,000	338,600	902,600	2,626,700	391,500	188,500
Average value—(dollars)	6,937	6,913	7,214	7,197	7,336	6,821	-	-	5,606	5,748	-	-
Debt on first and junior mortgages—(dollars)	4,916,700	4,828,000	396,300	1,888,300	1,431,700	456,600	441,300	195,500	403,500	1,305,600	196,500	88,700
Percent of value of property	44.9	44.8	52.3	38.7	39.4	36.6	-	-	44.7	49.7	-	-
Average debt—(dollars)	3,112	3,097	3,774	2,785	2,892	2,495	-	-	2,506	2,857	-	-
Debt on first mortgages—(dollars)	4,822,500	4,740,700	387,800	1,849,400	1,413,100	436,300	436,300	187,300	394,900	1,290,700	194,300	81,800
Percent of value of property	44.0	44.0	51.2	37.9	38.9	35.0	-	-	43.8	49.1	-	-
Average debt—(dollars)	3,052	3,041	3,693	2,728	2,855	2,384	-	-	2,453	2,824	-	-

Table G-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF OAKLAND: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	18,498	18,036	1,342	6,998	5,505	1,493	1,085	542	1,432	4,628	2,009	462
RACE OF OCCUPANTS												
White	18,179	17,725	1,318	6,884	5,424	1,460	1,082	534	1,382	4,541	1,984	454
Negro	251	243	18	94	65	29	1	8	45	64	13	8
Other nonwhite	68	68	6	20	16	4	2	-	5	23	12	-
YEAR BUILT												
Reporting year built	18,362	17,909	1,334	6,959	5,477	1,482	1,081	538	1,418	4,576	2,003	453
1930 to 1940	4,524	4,363	229	2,255	2,005	250	306	212	131	612	616	161
1920 to 1929	8,856	8,687	746	2,851	2,114	737	669	260	741	2,299	1,121	169
1910 to 1919	3,115	3,056	244	1,165	876	289	94	41	352	976	184	59
1900 to 1909	1,437	1,389	96	511	372	139	10	18	151	542	61	48
1880 to 1899	386	371	18	157	100	57	-	7	39	132	18	15
1879 or earlier	44	43	1	20	10	10	-	-	4	15	3	1

Table G-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF OAKLAND: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	18,498	18,086	1,342	6,998	5,505	1,493	1,085	542	1,432	4,628	2,009	462
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	17,914	17,595	1,302	6,860	5,400	1,460	1,066	535	1,385	4,505	1,942	319
Under \$500.....	900	885	55	413	305	108	36	15	50	259	57	15
\$500 to \$999.....	1,893	1,868	147	820	597	223	80	29	180	527	85	25
\$1,000 to \$1,499.....	2,238	2,219	163	833	621	212	116	48	224	701	194	19
\$1,500 to \$1,999.....	2,465	2,434	294	778	616	162	126	58	265	778	195	31
\$2,000 to \$2,499.....	2,437	2,402	233	785	584	201	148	59	204	726	247	35
\$2,500 to \$2,999.....	1,858	1,827	172	582	434	148	97	67	143	510	256	31
\$3,000 to \$3,999.....	2,803	2,755	183	1,053	870	183	163	89	171	606	490	48
\$4,000 to \$4,999.....	1,736	1,684	58	795	686	109	125	72	82	227	325	52
\$5,000 to \$5,999.....	853	815	28	447	391	56	71	42	36	102	89	38
\$6,000 to \$7,499.....	460	445	20	233	202	31	47	33	21	52	39	15
\$7,500 to \$9,999.....	192	187	7	94	76	18	35	17	6	11	17	5
\$10,000 to \$14,999.....	69	65	2	20	14	6	22	6	2	6	7	4
\$15,000 to \$19,999.....	7	6	-	5	4	2	-	-	-	-	-	1
\$20,000 and over.....	3	3	-	1	-	1	-	-	1	-	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	17,997	17,720	1,321	6,906	5,437	1,469	1,065	528	1,432	4,509	1,959	277
Under 4.0%.....	48	47	-	2	-	2	-	1	-	38	6	1
4.0%.....	223	219	6	32	27	5	10	3	-	124	44	4
4.1% to 4.4%.....	3	3	-	2	2	-	-	-	-	-	1	-
4.5%.....	2,143	2,115	15	428	390	38	35	37	1,432	22	146	28
4.5% to 4.9%.....	10	10	-	10	10	-	-	-	-	-	-	-
5.0%.....	4,096	3,967	100	1,942	1,630	312	283	125	-	470	1,047	129
5.1% to 5.4%.....	29	29	-	20	18	2	3	2	-	1	3	-
5.5%.....	1,105	1,073	52	570	491	79	144	48	-	86	178	32
5.6% to 5.9%.....	6	6	-	1	1	-	3	-	-	2	-	-
6.0%.....	8,158	8,088	777	3,187	2,352	835	535	233	-	2,909	447	70
6.1% to 6.4%.....	6	6	2	1	1	-	-	1	-	1	1	-
6.5%.....	639	637	129	314	233	81	17	28	-	131	18	2
6.6% to 6.9%.....	7	7	4	-	-	-	-	-	-	1	2	-
7.0%.....	1,441	1,430	204	382	274	108	34	50	-	696	64	11
7.1% to 7.4%.....	14	14	11	1	-	1	-	-	-	-	2	-
7.5%.....	16	16	8	4	2	2	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	53	53	13	10	6	4	1	-	-	24	5	-
Average interest rate..... (percent).....	5.63	5.64	6.12	5.65	5.61	5.82	5.64	5.71	4.50	5.98	5.30	5.33
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	17,435	17,146	1,319	6,768	5,348	1,420	1,038	531	1,414	4,108	1,968	289
Real estate taxes included in payment.....	5,014	4,846	268	2,713	2,356	357	139	189	382	221	934	168
Monthly.....	4,889	4,729	263	2,646	2,298	348	135	185	368	215	917	160
Quarterly.....	2	2	-	1	1	-	-	-	1	-	-	-
Semiannual.....	4	4	-	-	-	-	2	1	-	-	1	-
Annual.....	1	1	-	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	118	110	5	66	57	9	2	3	13	5	16	8
Real estate taxes not included in payment.....	12,229	12,118	1,038	4,005	2,959	1,046	896	339	1,013	3,827	1,012	111
Monthly.....	11,744	11,643	1,012	3,871	2,858	1,013	832	314	986	3,655	973	101
Quarterly.....	58	55	2	8	5	3	15	5	1	20	4	3
Semiannual.....	71	70	4	5	4	1	22	10	-	26	3	1
Annual.....	38	38	-	9	7	2	1	1	-	26	1	-
Other.....	12	12	-	2	-	-	3	-	-	6	1	-
Not reporting frequency of payment.....	306	300	18	110	83	27	13	9	26	94	30	6
Not reporting tax payment requirements.....	192	182	15	50	33	17	13	3	19	60	22	10
Monthly.....	172	162	14	46	31	15	12	2	17	51	20	10
Quarterly.....	7	7	-	1	-	1	-	-	2	4	-	-
Semiannual.....	1	1	-	-	-	-	-	1	-	-	-	-
Annual.....	3	3	-	-	-	-	-	-	-	1	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	8	8	1	3	2	1	1	-	-	1	2	-
No principal payments required.....	614	607	10	163	110	53	30	10	6	360	28	7
Monthly.....	506	501	9	140	95	45	25	6	6	291	24	5
Quarterly.....	35	34	1	3	2	1	1	2	-	26	1	1
Semiannual.....	16	16	-	3	1	2	1	2	-	10	-	-
Annual.....	18	18	-	5	3	2	2	-	-	10	1	-
Other.....	11	11	-	4	3	1	-	-	-	6	1	-
Not reporting frequency of payment.....	23	27	-	8	6	2	1	-	-	17	1	1
Not reporting principal payment requirements.....	256	113	9	31	23	8	12	-	11	44	6	143
Monthly.....	104	76	8	23	17	6	6	-	9	27	3	28
Quarterly.....	2	2	-	1	1	-	-	-	-	1	-	-
Semiannual.....	4	4	-	-	-	-	3	-	-	-	1	-
Annual.....	3	2	-	-	-	-	-	-	-	2	-	1
Other.....	2	1	-	-	-	-	-	-	-	1	-	1
Not reporting frequency of payment.....	141	28	1	7	5	2	3	-	2	13	2	113
No regular payments required.....	193	170	4	36	24	12	5	1	1	116	7	23

HOUSING—NONFARM MORTGAGES

Table G-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF OAKLAND: 1940
 [Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	17,914	4,889	11,950	601	474	Reporting interest rate	17,997	4,931	12,084	595	487
Under \$500	900	50	772	31	47	Under 4.0%	48	5	36	2	5
\$500 to \$999	1,893	122	1,623	86	62	4.0% to 4.4%	223	46	149	11	17
\$1,000 to \$1,499	2,288	244	1,841	82	71	4.4% to 4.8%	3	2	1	-	-
\$1,500 to \$1,999	2,465	397	1,922	82	64	4.8% to 5.2%	2,143	927	1,166	10	40
\$2,000 to \$2,499	2,437	536	1,752	95	53	5.2% to 5.6%	10	5	5	-	-
						5.6% to 6.0%	4,096	2,446	1,526	55	69
\$2,500 to \$2,999	1,858	553	1,215	50	40	6.0% to 6.4%	29	20	9	-	-
\$3,000 to \$3,999	2,803	1,129	1,514	92	68	6.4% to 6.8%	1,105	593	475	18	19
\$4,000 to \$4,999	1,786	948	720	42	26	6.8% to 7.2%	6	1	5	-	-
\$5,000 to \$5,999	853	521	290	24	18	7.2% to 7.6%	8,158	715	6,870	353	220
\$6,000 to \$7,499	460	272	171	6	11	7.6% to 8.0%	5	5	1	-	-
						8.0% and over	689	51	542	28	18
\$7,500 to \$9,999	192	102	78	5	7	Average interest rate—(percent)—	7	-	7	-	-
\$10,000 to \$14,999	69	14	47	4	4		1,441	116	1,171	109	45
\$15,000 to \$19,999	7	1	4	-	2		14	1	12	1	-
\$20,000 and over	8	-	1	1	1		16	-	12	2	2
							58	8	43	5	2
							5.63	5.17	5.81	6.06	5.72

Table G-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF OAKLAND: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	16,179	15,638	4,575	10,928	135	541
Total first mortgage outstanding debt (dollars)	41,062,800	39,826,400	16,086,800	23,457,700	281,900	1,286,400
Total annual mortgage payment (dollars)	6,024,429	5,939,948	2,035,696	3,859,659	44,587	84,487
Average first mortgage outstanding debt (dollars)	2,538	2,547	3,516	2,147	2,088	2,285
Average value of property (dollars)	4,901	4,897	5,515	4,646	4,264	5,089
Average annual estimated rental value (dollars)	518	518	585	491	461	515
Average annual mortgage payment (dollars)	372	380	445	353	330	156
Percent which annual mortgage payment represents of—						
First mortgage debt	14.7	14.9	12.7	16.5	15.8	6.8
Value of property	7.6	7.8	8.1	7.6	7.7	3.1
Estimated annual rental value	71.8	73.3	76.0	71.9	71.7	30.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	15,976	15,498	4,570	10,795	133	478
Average first mortgage outstanding debt (dollars)	2,540	2,547	3,517	2,142	2,090	2,317
Average value of property (dollars)	4,884	4,881	5,513	4,620	4,274	4,990
Average annual estimated rental value (dollars)	517	517	585	489	461	508
Average annual mortgage payment (dollars)	373	380	445	353	329	161
Percent which annual mortgage payment represents of—						
First mortgage debt	14.7	14.9	12.7	16.5	15.8	7.0
Value of property	7.6	7.8	8.1	7.6	7.7	3.2
Estimated annual rental value	72.2	73.4	76.1	72.1	71.4	31.7
Monthly mortgage payment—						
Under \$10	281	103	6	95	2	178
\$10 to \$14	883	758	56	692	8	125
\$15 to \$19	1,484	1,414	162	1,237	15	70
\$20 to \$24	2,240	2,193	423	1,744	26	47
\$25 to \$29	2,948	2,917	718	2,171	28	31
\$30 to \$39	4,714	4,699	1,675	2,987	37	15
\$40 to \$49	1,760	1,754	768	975	11	6
\$50 to \$59	889	884	376	505	3	5
\$60 to \$74	473	473	255	216	2	-
\$75 to \$99	200	200	99	100	1	-
\$100 and over	104	103	30	73	-	1
Average monthly mortgage payment (dollars)	31.10	31.64	37.09	29.39	27.45	13.43
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	203	140	5	133	2	63
Average first mortgage outstanding debt (dollars)	2,377	2,526	-	2,538	-	-
Average value of property (dollars)	6,280	6,671	-	6,711	-	-
Average annual estimated rental value (dollars)	634	666	-	667	-	-
Average annual mortgage payment (dollars)	308	394	-	395	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	13.0	15.6	-	15.6	-	-
Value of property	4.9	5.9	-	5.9	-	-
Estimated annual rental value	48.6	59.1	-	59.2	-	-

Table H-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF SACRAMENTO: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	33,812	32,178	14,340	44.6	17,838	1,531	103	13,936	7,932	56.9	6,004
1930: Private families reporting tenure	-	24,052	11,403	47.4	12,649	-	-	-	-	-	-
1920: All families reporting tenure	-	16,891	5,919	34.6	11,012	-	-	5,773	2,515	43.6	3,258
Dwelling units: 1940	33,812	32,178	14,340	44.6	17,838	1,531	103	13,936	7,932	56.9	6,004
COLOR OF OCCUPANTS											
White	-	30,731	14,025	45.6	16,706	-	-	13,643	7,781	57.0	5,862
Nonwhite	-	1,447	315	21.8	1,132	-	-	293	151	51.5	142
TYPE OF STRUCTURE											
1-family	19,305	18,769	12,506	66.6	6,263	479	57	12,251	7,257	59.2	4,994
Other	14,507	13,409	1,884	13.7	11,575	1,052	46	1,685	675	40.1	1,010
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	19,058	18,566	12,342	66.5	6,224	440	52	12,227	7,248	59.3	4,979
Under \$5	78	68	56	-	7	15	-	55	9	-	46
\$5 to \$9	122	116	49	42.2	67	4	2	45	12	-	33
\$10 to \$14	479	461	178	38.6	233	12	6	172	58	33.7	114
\$15 to \$19	892	865	359	41.5	506	26	1	353	157	44.5	196
\$20 to \$24	1,467	1,430	723	50.6	707	35	2	710	333	46.9	377
\$25 to \$29	2,317	2,274	1,196	52.6	1,078	41	2	1,182	564	47.7	618
\$30 to \$39	5,115	4,979	3,090	62.1	1,889	124	12	3,066	1,654	53.9	1,412
\$40 to \$49	3,606	3,515	2,508	71.4	1,007	84	7	2,489	1,572	63.2	917
\$50 to \$59	2,437	2,361	1,989	82.1	422	65	11	1,924	1,374	71.4	550
\$60 to \$74	1,471	1,448	1,275	88.4	168	22	6	1,270	887	69.8	383
\$75 to \$99	749	738	668	90.5	70	9	2	663	464	70.0	199
\$100 and over	325	321	301	93.8	20	3	1	298	164	55.0	134
Median monthly rent (dollars)	37.66	37.68	41.57	-	31.96	36.52	-	41.63	44.82	-	37.33

Table H-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF SACRAMENTO: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties.....	7,932	7,298	19	91	181	321	613	1,459	1,433	1,806	1,051	546	215	40	21	2	634
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	7,737	7,125	14	90	178	307	591	1,410	1,408	1,283	1,038	541	208	40	20	2	612
Average interest rate.....(%)	5.57	5.54	-	-	5.93	6.01	5.91	5.74	5.47	5.34	5.30	5.27	5.27	-	-	-	5.91
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	7,750	7,181	18	88	179	316	599	1,425	1,400	1,271	1,030	535	208	40	20	2	619
Building and loan association.....	579	515	2	6	25	40	66	144	111	58	38	18	7	-	-	-	64
Commercial bank.....	1,912	1,812	2	6	12	41	84	265	438	396	324	158	60	15	10	1	100
Savings bank.....	208	179	1	1	4	9	20	44	26	25	17	20	10	1	1	-	29
Life insurance company.....	461	437	-	-	-	1	5	32	54	71	122	91	48	10	3	-	24
Mortgage company.....	515	455	2	16	17	43	84	132	70	38	30	13	7	2	1	-	60
Home Owners' Loan Corporation.....	488	453	1	9	17	24	51	135	98	54	35	21	11	1	1	-	35
Individual.....	2,070	1,814	7	38	89	122	217	500	345	234	137	79	31	10	4	1	256
Other.....	1,517	1,466	3	12	15	36	72	178	263	395	327	135	34	1	-	-	51
Reporting debt and value.....	7,775	7,164	17	89	179	313	598	1,420	1,418	1,288	1,033	539	210	39	21	-	611
JUNIOR MORTGAGE																	
First mortgage only.....	6,564	6,159	14	68	150	253	502	1,189	1,228	1,099	921	498	182	36	19	-	405
First and junior mortgage.....	254	224	-	3	11	18	24	52	47	31	20	15	7	1	-	-	40
With 1st mtg.; not rptg. on junior.....	947	781	3	18	18	47	72	179	143	158	92	26	21	2	2	-	166
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	949	872	16	75	95	115	146	214	108	57	31	8	7	-	-	-	77
\$1,000 to \$1,499.....	888	809	1	14	65	92	155	265	115	60	30	8	4	-	-	-	79
\$1,500 to \$1,999.....	901	831	-	-	17	78	140	268	177	96	43	9	2	1	-	-	70
\$2,000 to \$2,499.....	958	889	-	-	2	26	118	275	203	124	95	37	7	2	-	-	69
\$2,500 to \$2,999.....	797	737	-	-	-	2	38	240	195	146	81	25	7	2	1	-	60
\$3,000 to \$3,999.....	1,577	1,489	-	-	-	-	1	155	503	415	269	111	28	5	1	-	88
\$4,000 to \$4,999.....	1,020	950	-	-	-	-	-	3	115	346	304	136	43	1	2	-	70
\$5,000 to \$5,999.....	398	356	-	-	-	-	-	-	2	43	157	117	32	3	2	-	42
\$6,000 to \$7,499.....	192	170	-	-	-	-	-	-	-	-	23	77	37	9	4	-	22
\$7,500 to \$9,999.....	59	45	-	-	-	-	-	-	-	-	-	11	18	10	6	-	14
\$10,000 to \$14,999.....	22	15	-	-	-	-	-	-	-	-	-	-	5	6	4	-	7
\$15,000 to \$19,999.....	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8
\$20,000 and over.....	6	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	5
RELATION OF DEBT TO VALUE																	
Value of property (thousands).....	38,851	34,527	11	101	294	654	1,551	4,789	6,120	6,703	6,684	4,387	2,251	617	476	-	4,324
Average value (dollars).....	4,997	4,819	-	-	1,642	2,089	2,593	3,337	4,316	5,204	6,412	8,140	10,720	-	-	-	7,078
Debt on first and jr. mtgs. (thous.).....	21,291	19,317	6	59	160	367	845	2,618	3,654	4,043	3,754	2,335	1,057	252	166	-	1,974
Percent of value of property.....	54.8	55.9	-	-	54.6	55.1	54.5	55.3	59.7	60.3	56.7	58.2	47.0	-	-	-	45.6
Average debt (dollars).....	2,738	2,696	-	-	896	1,173	1,414	1,844	2,577	3,139	3,634	4,332	5,033	-	-	-	3,281
Debt on first mtgs. (thousands).....	21,034	19,123	6	59	154	360	828	2,579	3,619	4,016	3,737	2,307	1,043	251	166	-	1,911
Percent of value of property.....	54.1	55.4	-	-	53.2	55.0	53.4	54.4	59.1	59.9	56.4	52.6	46.3	-	-	-	44.2
Average debt (dollars).....	2,705	2,669	-	-	888	1,149	1,388	1,816	2,552	3,118	3,618	4,280	4,965	-	-	-	3,127

HOUSING—NONFARM MORTGAGES

Table H-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF SACRAMENTO: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	7,982	7,750	579	2,120	1,912	208	461	515	488	2,070	1,517	182
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,787	7,600	568	2,083	1,882	201	457	505	488	2,020	1,479	137
Average interest rate (percent)	5.37	5.57	6.18	5.89	5.84	5.81	5.48	6.07	4.50	6.00	5.22	5.27
Reporting debt and value	7,775	7,621	561	2,091	1,889	202	457	504	479	2,040	1,489	154
Percent distribution	-	100.0	7.4	27.4	24.8	2.7	6.0	6.6	6.3	26.8	19.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	7,775	7,621	561	2,091	1,889	202	457	504	479	2,040	1,489	154
First mortgage only	6,564	6,442	459	1,876	1,700	176	402	420	401	1,608	1,276	122
First and junior mortgage	264	255	28	34	28	6	11	27	16	116	23	9
With first mortgage; not reporting on junior mortgage	947	924	74	181	161	20	44	57	62	316	190	23
1-family properties	7,164	7,022	499	1,967	1,793	174	434	446	444	1,790	1,442	142
First mortgage only	6,159	6,044	421	1,792	1,634	158	382	384	377	1,449	1,239	115
First and junior mortgage	224	216	22	30	24	6	11	23	14	97	19	8
With first mortgage; not reporting on junior mortgage	781	762	56	145	135	10	41	39	58	244	184	19
2- to 4-family properties	611	599	62	124	96	28	28	58	35	250	47	12
First mortgage only	405	398	38	84	66	18	20	36	24	159	37	7
First and junior mortgage	40	39	6	4	4	-	-	4	2	19	4	1
With first mortgage; not reporting on junior mortgage	166	162	18	36	26	10	8	18	9	72	6	4
RELATION OF DEBT TO VALUE												
1- to 4-family properties	7,775	7,621	561	2,091	1,889	202	457	504	479	2,040	1,489	154
Value of property (dollars)	38,851,100	38,088,000	2,453,100	11,486,700	10,481,000	1,055,700	3,823,800	1,958,700	2,027,200	9,038,600	7,799,900	768,100
Average value (dollars)	4,997	4,938	4,378	5,493	5,522	5,226	7,273	3,886	4,232	4,431	5,233	4,955
Debt on first and junior mortgages (dollars)	21,291,300	20,805,500	1,220,400	6,885,200	6,384,100	501,100	1,674,500	1,007,300	984,800	4,630,600	4,402,700	485,800
Percent of value of property	54.8	54.6	49.7	59.9	61.2	47.5	50.4	51.4	48.6	51.2	56.4	63.7
Average debt (dollars)	2,788	2,780	2,175	3,293	3,380	2,481	3,664	1,999	2,056	2,270	2,957	3,155
Debt on first mortgages (dollars)	21,038,700	20,555,200	1,196,100	6,839,800	6,343,200	496,600	1,654,600	984,400	976,100	4,517,700	4,386,500	478,500
Percent distribution	-	100.0	5.8	38.3	30.9	2.4	8.0	4.8	4.7	22.0	21.3	-
Percent of value of property	54.1	54.0	48.8	59.5	60.8	47.0	49.8	50.3	48.2	50.0	56.2	62.7
Average debt (dollars)	2,705	2,697	2,132	3,271	3,358	2,453	3,621	1,953	2,038	2,215	2,946	3,107
1-family properties	7,164	7,022	499	1,967	1,793	174	434	446	444	1,790	1,442	142
Value of property (dollars)	34,526,700	33,835,000	1,955,400	10,470,400	9,610,900	859,500	3,010,700	1,688,700	1,844,900	7,341,500	7,513,400	691,700
Average value (dollars)	4,819	4,818	3,989	5,323	5,360	4,940	6,937	3,786	4,155	4,101	5,210	4,871
Debt on first and junior mortgages (dollars)	19,317,300	18,872,900	971,300	6,480,900	6,055,400	425,500	1,553,300	875,300	911,100	3,801,300	4,279,700	444,400
Percent of value of property	55.9	55.8	49.4	61.9	63.0	49.5	51.6	51.8	49.4	51.8	57.0	64.2
Average debt (dollars)	2,696	2,688	1,946	3,295	3,377	2,445	3,579	1,963	2,052	2,124	2,968	3,130
Debt on first mortgages (dollars)	19,122,800	18,684,700	955,200	6,453,700	6,032,700	421,000	1,533,400	855,400	902,900	3,716,500	4,267,600	438,100
Percent of value of property	55.4	55.2	48.6	61.6	62.8	49.0	50.9	50.7	48.9	50.6	56.8	63.3
Average debt (dollars)	2,669	2,661	1,914	3,281	3,365	2,420	3,533	1,918	2,034	2,076	2,960	3,085
2- to 4-family properties	611	599	62	124	96	28	28	58	35	250	47	12
Value of property (dollars)	4,324,400	4,253,000	487,700	1,016,300	820,100	196,200	313,100	270,000	182,300	1,697,100	286,500	71,400
Average value (dollars)	7,078	7,100	-	8,196	-	-	-	-	-	6,788	-	-
Debt on first and junior mortgages (dollars)	1,974,000	1,932,600	249,100	404,300	328,700	75,600	121,200	132,000	73,700	829,300	123,000	41,400
Percent of value of property	45.6	45.4	-	39.8	-	-	-	-	-	48.9	-	-
Average debt (dollars)	3,231	3,226	-	3,260	-	-	-	-	-	3,317	-	-
Debt on first mortgages (dollars)	1,910,900	1,870,500	240,900	386,100	310,500	75,600	121,200	129,000	73,200	801,200	118,900	40,400
Percent of value of property	44.2	44.0	-	38.0	-	-	-	-	-	47.2	-	-
Average debt (dollars)	3,127	3,123	-	3,114	-	-	-	-	-	3,205	-	-

Table H-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF SACRAMENTO: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	7,298	7,131	515	1,991	1,812	179	437	455	453	1,814	1,466	167
RACE OF OCCUPANTS												
White	7,182	7,016	503	1,972	1,793	179	437	442	443	1,770	1,449	166
Negro	73	72	9	6	6	-	-	8	8	30	11	1
Other nonwhite	43	43	3	13	13	-	-	5	2	14	6	-
YEAR BUILT												
Reporting year built	7,230	7,065	508	1,988	1,805	178	434	452	446	1,792	1,450	165
1930 to 1940	2,816	2,786	144	1,203	1,154	49	244	115	74	367	599	80
1920 to 1929	3,049	2,982	240	527	461	76	168	213	225	886	723	67
1910 to 1919	875	866	80	158	132	26	19	81	98	334	96	9
1900 to 1909	349	344	33	77	56	21	2	27	34	145	26	5
1880 to 1899	129	126	10	16	11	5	1	15	14	55	15	3
1879 or earlier	12	11	1	2	1	1	-	1	1	5	1	1

Table H-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF SACRAMENTO: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	7,298	7,131	515	1,991	1,812	179	437	455	453	1,814	1,466	167
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	7,166	7,024	499	1,968	1,794	174	434	446	444	1,791	1,442	142
Under \$500.....	291	286	43	57	48	9	19	28	14	89	36	5
\$500 to \$999.....	614	605	76	111	88	23	27	63	55	227	46	9
\$1,000 to \$1,499.....	813	804	79	143	112	31	31	85	98	281	87	9
\$1,500 to \$1,999.....	846	840	91	145	130	15	31	72	80	288	138	6
\$2,000 to \$2,499.....	890	875	63	164	138	26	32	68	63	307	178	15
\$2,500 to \$2,999.....	725	710	41	163	152	11	33	51	41	205	176	15
\$3,000 to \$3,999.....	1,473	1,428	62	485	458	27	61	52	61	262	445	45
\$4,000 to \$4,999.....	944	923	34	420	404	16	96	16	22	76	259	21
\$5,000 to \$5,999.....	847	834	6	159	152	7	59	6	5	31	68	13
\$6,000 to \$7,499.....	170	167	4	98	90	8	30	2	3	19	11	3
\$7,500 to \$9,999.....	38	38	-	18	17	1	11	2	2	2	3	-
\$10,000 to \$14,999.....	14	13	-	5	5	-	4	1	-	3	-	1
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	7,125	6,999	506	1,959	1,785	174	433	445	453	1,769	1,434	126
Under 4.0%.....	16	16	1	5	4	1	-	-	-	10	-	-
4.0%.....	90	87	1	16	16	-	1	-	-	32	37	3
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	860	834	10	225	214	11	9	1	453	9	127	26
4.6% to 4.9%.....	1	1	-	-	-	-	1	-	-	-	-	-
5.0%.....	2,183	2,139	24	858	826	32	191	28	-	181	857	44
5.1% to 5.4%.....	21	20	-	15	13	2	-	2	-	1	2	1
5.5%.....	412	387	13	173	165	8	63	2	-	26	110	25
5.6% to 5.9%.....	1	1	-	1	1	-	-	-	-	-	-	-
6.0%.....	2,913	2,889	303	583	482	101	157	347	-	1,227	272	24
6.1% to 6.4%.....	12	12	8	-	-	-	-	3	-	-	1	-
6.5%.....	85	83	42	8	7	1	1	10	-	19	3	2
6.6% to 6.9%.....	15	15	12	2	2	-	-	-	-	1	-	-
7.0%.....	467	466	71	70	53	17	9	48	-	245	23	1
7.1% to 7.4%.....	6	6	4	-	-	-	-	1	-	1	-	-
7.5%.....	9	9	6	1	-	1	-	-	-	2	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	34	34	11	2	2	-	1	3	-	15	2	-
Average interest rate..... (percent).....	5.54	5.54	6.18	5.36	5.31	5.78	5.47	6.07	4.50	5.99	5.20	5.20
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	6,715	6,583	502	1,915	1,749	166	423	417	446	1,460	1,420	132
Real estate taxes included in payment.....	2,202	2,120	61	1,234	1,182	52	45	37	127	104	512	82
Monthly.....	2,141	2,061	60	1,204	1,153	51	45	36	118	96	502	80
Quarterly.....	2	2	-	-	-	-	-	-	-	2	-	-
Semiannual.....	-	-	-	-	-	-	-	-	-	-	-	-
Annual.....	1	1	-	-	-	-	-	-	-	-	1	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	58	56	1	30	29	1	-	1	9	6	9	2
Real estate taxes not included in payment.....	4,450	4,404	436	669	558	111	376	372	316	1,345	890	46
Monthly.....	4,217	4,172	413	638	537	101	361	341	302	1,258	864	45
Quarterly.....	17	17	2	3	2	1	4	-	-	8	-	-
Semiannual.....	29	29	2	4	3	1	2	8	-	12	1	-
Annual.....	24	24	1	3	2	1	2	-	-	18	-	-
Other.....	4	4	-	-	-	-	-	-	-	3	1	-
Not reporting frequency of payment.....	159	158	18	21	14	7	7	23	14	51	24	1
Not reporting tax payment requirements.....	63	59	5	12	9	3	2	8	3	11	18	4
Monthly.....	61	57	5	12	9	3	2	8	3	11	16	4
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	-	-	-	-	-	-	-	-	-	-	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	2	2	-	-	-	-	-	-	-	-	2	-
No principal payments required.....	383	383	8	50	40	10	11	27	4	252	31	-
Monthly.....	320	320	6	46	38	8	9	23	3	204	29	-
Quarterly.....	9	9	-	3	2	-	-	-	-	5	-	-
Semiannual.....	15	15	-	-	-	-	-	2	-	18	-	-
Annual.....	14	14	-	1	-	-	1	1	-	10	1	-
Other.....	5	5	-	-	-	-	-	-	-	5	-	-
Not reporting frequency of payment.....	20	20	2	-	-	-	1	1	1	14	1	-
Not reporting principal payment requirements.....	76	43	3	7	7	-	1	2	2	21	7	33
Monthly.....	34	28	3	4	4	-	1	1	2	10	7	6
Quarterly.....	1	-	-	-	-	-	-	-	-	1	-	-
Semiannual.....	1	1	-	-	-	-	-	-	-	1	-	-
Annual.....	2	2	-	1	1	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	39	12	-	2	2	-	-	1	-	9	-	27
No regular payments required.....	124	122	2	19	16	3	2	9	1	81	8	2

HOUSING—NONFARM MORTGAGES

Table H-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF SACRAMENTO: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	7,166	2,171	4,387	375	233	Reporting interest rate.....	7,125	2,177	4,363	376	209
Under \$500.....	291	12	248	13	18	Under 4.0%.....	16	3	12	-	1
\$500 to \$999.....	614	32	500	51	31	4.0%.....	90	35	46	8	1
\$1,000 to \$1,499.....	813	77	637	62	37	4.1% to 4.4%.....	-	-	-	-	-
\$1,500 to \$1,999.....	846	143	623	59	21	4.5%.....	860	466	380	6	8
\$2,000 to \$2,499.....	890	168	619	63	40	4.6% to 4.9%.....	1	-	1	-	-
\$2,500 to \$2,999.....	725	217	450	35	23	5.0%.....	2,183	1,123	999	36	25
\$3,000 to \$3,999.....	1,473	655	743	47	28	5.1% to 5.4%.....	21	18	1	-	2
\$4,000 to \$4,999.....	944	540	361	27	16	5.5%.....	412	233	163	8	8
\$5,000 to \$5,999.....	347	207	123	7	10	5.6% to 5.9%.....	1	1	-	-	-
\$6,000 to \$7,499.....	170	96	62	6	6	6.0%.....	2,913	265	2,269	245	134
\$7,500 to \$9,999.....	38	21	13	2	2	6.1% to 6.4%.....	12	1	11	-	-
\$10,000 to \$14,999.....	14	3	7	3	1	6.5%.....	85	10	70	-	5
\$15,000 to \$19,999.....	-	-	-	-	-	6.6% to 6.9%.....	15	-	13	1	1
\$20,000 and over.....	1	-	1	-	-	7.0%.....	467	15	364	68	20
						7.1% to 7.4%.....	6	2	4	-	-
						7.5%.....	9	1	7	1	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	34	4	23	3	4
						Average interest rate..(percent)....	5.54	5.08	5.71	6.04	5.94

Table H-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF SACRAMENTO: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	6,482	6,140	2,029	4,054	57	342
Total first mortgage outstanding debt (dollars)	17,552,300	16,796,700	7,311,800	9,344,900	140,000	755,600
Total annual mortgage payment (dollars)	2,481,850	2,429,386	922,352	1,487,062	19,972	52,464
Average first mortgage outstanding debt (dollars)	2,708	2,736	3,604	2,305	-	2,209
Average value of property (dollars)	4,854	4,843	5,318	4,606	-	5,068
Average annual estimated rental value (dollars)	549	550	603	524	-	539
Average annual mortgage payment (dollars)	388	396	455	367	-	158
Percent which annual mortgage payment represents of—						
First mortgage debt	14.1	14.5	12.6	15.9	-	6.9
Value of property	7.9	8.2	8.5	8.0	-	3.0
Estimated annual rental value	69.7	72.0	75.4	70.1	-	26.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	6,384	6,077	2,027	3,994	56	307
Average first mortgage outstanding debt (dollars)	2,721	2,743	3,606	2,310	-	2,268
Average value of property (dollars)	4,854	4,837	5,320	4,595	-	5,173
Average annual estimated rental value (dollars)	550	550	604	523	-	550
Average annual mortgage payment (dollars)	385	396	455	367	-	160
Percent which annual mortgage payment represents of—						
First mortgage debt	14.1	14.4	12.6	15.9	-	7.0
Value of property	7.9	8.2	8.5	8.0	-	3.1
Estimated annual rental value	70.0	72.1	75.4	70.2	-	29.1
Monthly mortgage payment—						
Under \$10	166	38	4	34	-	128
\$10 to \$14	285	202	10	192	-	83
\$15 to \$19	464	420	37	376	7	44
\$20 to \$24	680	652	120	522	10	28
\$25 to \$29	1,131	1,122	293	816	13	7
\$30 to \$39	2,280	2,273	859	1,400	14	9
\$40 to \$49	750	747	384	354	9	3
\$50 to \$59	374	371	180	188	3	3
\$60 to \$74	154	154	98	56	-	-
\$75 to \$99	66	65	31	34	-	1
\$100 and over	34	33	11	22	-	1
Average monthly mortgage payment (dollars)	32.07	33.02	37.90	30.59	-	13.31
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	98	68	2	60	1	35
Average first mortgage outstanding debt (dollars)	-	-	-	-	-	-
Average value of property (dollars)	-	-	-	-	-	-
Average annual estimated rental value (dollars)	-	-	-	-	-	-
Average annual mortgage payment (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	-	-	-	-	-	-
Value of property	-	-	-	-	-	-
Estimated annual rental value	-	-	-	-	-	-

Table I-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE SACRAMENTO METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	45,567	43,514	21,679	49.8	21,835	1,910	148	20,646	11,565	56.0	9,081
Urban.....	34,747	33,082	14,910	45.1	18,172	1,562	108	14,493	8,289	56.8	6,254
Rural-nonfarm.....	10,820	10,432	6,769	64.9	3,663	348	40	6,153	3,285	54.1	2,827
COLOR OF OCCUPANTS											
White.....	-	41,832	21,249	50.8	20,583	-	-	20,269	11,379	56.1	8,890
Nonwhite.....	-	1,682	480	28.6	1,252	-	-	377	186	49.3	191
TYPE OF STRUCTURE											
1-family.....	29,407	28,498	19,214	67.4	9,284	815	94	18,673	10,760	57.6	7,913
Other.....	16,160	15,016	2,465	16.4	12,551	1,095	49	1,973	805	40.8	1,168
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	29,025	28,166	18,998	67.5	9,168	773	86	18,610	10,730	57.7	7,880
Under \$5.....	497	478	407	85.1	71	17	2	233	76	26.9	207
\$5 to \$9.....	1,131	1,085	669	61.7	416	36	10	640	262	40.9	378
\$10 to \$14.....	1,973	1,897	1,013	53.4	884	62	14	973	393	40.4	580
\$15 to \$19.....	2,311	2,232	1,187	53.2	1,045	74	5	1,161	563	47.6	608
\$20 to \$24.....	2,862	2,796	1,645	58.8	1,151	83	3	1,614	819	50.7	795
\$25 to \$29.....	3,832	3,738	2,200	58.9	1,538	89	5	2,172	1,153	53.1	1,019
\$30 to \$39.....	6,800	6,587	4,311	65.4	2,276	195	18	4,258	2,400	56.4	1,858
\$40 to \$49.....	4,200	4,082	3,008	73.6	1,079	109	9	2,979	1,921	64.5	1,058
\$50 to \$59.....	2,661	2,576	2,135	82.9	441	74	11	2,116	1,502	71.0	614
\$60 to \$74.....	1,576	1,548	1,373	88.7	175	22	6	1,367	958	70.1	409
\$75 to \$99.....	796	785	713	90.8	72	9	2	703	505	71.3	203
\$100 and over.....	366	362	342	94.5	20	3	1	339	188	55.5	151
Median monthly rent.....(dollars).....	32.27	32.32	35.02	-	27.81	30.81	-	35.28	38.29	-	31.40

Table I-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE SACRAMENTO METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	11,565	10,820	518	399	597	714	1,097	2,132	1,766	1,500	1,180	598	241	46	28	4	745
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	11,256	10,548	487	377	586	694	1,066	2,071	1,734	1,470	1,157	592	234	46	27	2	713
Average interest rate.....(%).....	5.66	5.64	6.14	6.09	6.10	6.02	5.91	5.71	5.48	5.35	5.31	5.23	5.29	-	-	-	5.93
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	11,313	10,593	510	385	588	702	1,081	2,090	1,724	1,462	1,157	584	234	46	27	3	720
Building and loan association.....	1,127	1,053	65	58	108	123	151	234	159	74	50	20	10	-	1	-	74
Commercial bank.....	2,651	2,535	21	19	44	92	151	465	579	494	385	180	72	18	13	2	116
Savings bank.....	340	309	4	3	24	27	46	87	80	31	20	22	12	2	1	-	31
Life insurance company.....	480	456	1	1	3	2	7	32	55	72	124	95	48	11	5	-	24
Mortgage company.....	700	630	21	42	43	74	113	154	84	41	32	15	7	3	1	-	70
Home Owners' Loan Corporation.....	712	672	6	18	33	47	101	196	126	65	44	23	11	1	1	-	40
Individual.....	3,419	3,129	325	202	271	268	402	689	402	269	160	90	35	10	5	1	290
Other.....	1,384	1,309	67	47	62	64	110	233	239	416	342	139	39	1	-	-	75
Reporting debt and value.....	11,292	10,584	437	390	588	698	1,069	2,076	1,743	1,474	1,161	590	235	45	28	-	706
JUNIOR MORTGAGE																	
First mortgage only.....	7,944	7,467	196	172	267	406	673	1,438	1,386	1,173	984	525	189	39	19	-	477
First and junior mortgage.....	318	277	1	7	16	23	36	63	53	33	22	15	7	1	-	-	41
With 1st mtg.; not rptg. on junior.....	3,030	2,840	290	211	305	269	360	575	304	268	155	50	39	5	9	-	190
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,399	2,265	434	339	328	253	254	342	133	67	42	10	8	-	-	-	134
\$1,000 to \$1,499.....	1,404	1,315	3	47	189	194	254	363	147	74	32	8	4	-	-	-	89
\$1,500 to \$1,999.....	1,339	1,261	-	4	66	189	248	373	209	108	50	11	2	1	-	-	78
\$2,000 to \$2,499.....	1,232	1,206	-	-	5	58	235	364	250	142	103	38	9	2	-	-	76
\$2,500 to \$2,999.....	1,040	978	-	-	-	4	76	333	226	157	91	31	7	2	1	-	62
\$3,000 to \$3,999.....	1,866	1,795	-	-	-	-	2	245	624	472	292	118	36	5	1	-	91
\$4,000 to \$4,999.....	1,170	1,097	-	-	-	-	-	6	147	407	343	145	46	1	2	-	73
\$5,000 to \$5,999.....	442	399	-	-	-	-	-	-	2	47	179	127	37	4	3	-	48
\$6,000 to \$7,499.....	219	196	-	-	-	-	-	-	-	-	29	89	61	10	7	-	23
\$7,500 to \$9,999.....	70	58	-	-	-	-	-	-	-	-	-	13	20	14	6	-	17
\$10,000 to \$14,999.....	26	18	-	-	-	-	-	-	-	-	-	-	5	6	7	-	8
\$15,000 to \$19,999.....	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8
\$20,000 and over.....	7	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	6
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	48,816	44,078	260	439	960	1,458	2,772	6,883	7,305	7,667	7,442	4,802	2,526	715	651	-	4,738
Average value.....(dollars).....	4,323	4,165	534	1,125	1,633	2,088	2,593	3,316	4,306	5,202	6,410	8,139	10,748	-	-	-	6,693
Debt on first & jr. mtgs.....(thous.).....	26,819	24,679	118	217	508	820	1,554	3,969	4,498	4,629	4,209	2,567	1,172	297	222	-	2,140
Percent of value of property.....	54.9	56.0	43.4	49.5	52.9	56.2	56.1	56.2	59.9	60.4	56.6	53.4	46.4	-	-	-	45.2
Average debt.....(dollars).....	2,375	2,332	243	557	863	1,174	1,453	1,864	2,581	3,140	3,626	4,350	4,987	-	-	-	3,023
Debt on first mtgs.....(thousands).....	25,523	24,448	118	216	498	809	1,527	3,821	4,455	4,601	4,190	2,538	1,158	296	222	-	2,076
Percent of value of property.....	54.3	55.5	45.4	49.2	51.9	55.5	55.1	55.5	59.4	60.0	56.3	52.9	45.8	-	-	-	43.8
Average debt.....(dollars).....	2,349	2,310	242	554	847	1,168	1,428	1,841	2,556	3,121	3,609	4,302	4,926	-	-	-	2,981

HOUSING—NONFARM MORTGAGES

Table I-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE SACRAMENTO METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	11,565	11,313	1,127	2,991	2,651	340	480	700	712	3,419	1,884	252
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	11,256	11,088	1,111	2,942	2,611	331	476	686	712	3,326	1,835	168
Average interest rate (percent)	5.66	5.66	6.21	5.40	5.36	5.71	5.50	6.13	4.50	6.07	5.33	5.38
Reporting debt and value	11,292	11,090	1,104	2,945	2,612	333	476	687	695	3,340	1,843	202
Percent distribution	-	100.0	10.0	26.6	23.6	3.0	4.3	6.2	6.3	30.1	16.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	11,292	11,090	1,104	2,945	2,612	333	476	687	695	3,340	1,843	202
First mortgage only	7,944	7,806	629	2,196	1,992	206	411	500	509	2,124	1,435	186
First and junior mortgage	318	303	37	44	35	9	11	34	19	131	27	15
With first mortgage; not reporting on junior mortgage	3,080	2,981	438	703	585	118	54	153	167	1,085	381	49
1-family properties	10,584	10,395	1,032	2,804	2,501	303	453	619	655	3,060	1,772	189
First mortgage only	7,467	7,337	582	2,104	1,917	187	391	458	462	1,941	1,379	130
First and junior mortgage	277	263	31	40	31	9	11	30	17	112	22	14
With first mortgage; not reporting on junior mortgage	2,840	2,795	419	660	553	107	51	131	156	1,007	371	45
2- to 4-family properties	708	695	72	141	111	30	23	68	40	280	71	13
First mortgage only	477	469	47	94	75	19	20	42	27	183	56	8
First and junior mortgage	41	40	6	4	4	-	-	4	2	19	5	1
With first mortgage; not reporting on junior mortgage	190	186	19	43	32	11	3	22	11	78	10	4
RELATION OF DEBT TO VALUE												
1- to 4-family properties	11,292	11,090	1,104	2,945	2,612	333	476	687	695	3,340	1,843	202
Value of property (dollars)	48,816,200	47,918,100	3,852,800	14,983,200	13,517,800	1,465,400	3,461,400	2,396,600	2,699,800	11,798,500	8,725,800	898,100
Average value (dollars)	4,323	4,321	3,490	5,088	5,175	4,401	7,272	3,489	3,885	3,582	4,735	4,446
Debt on first and junior mortgages (dollars)	26,819,100	26,267,200	1,909,000	9,109,200	8,368,800	740,400	1,748,400	1,249,900	1,296,700	6,038,500	4,915,500	551,900
Percent of value of property	54.9	54.8	49.5	60.8	61.9	50.5	52.2	48.0	48.0	51.2	56.3	61.5
Average debt (dollars)	2,375	2,369	1,729	3,093	3,204	2,223	3,673	1,619	1,866	1,808	2,667	2,732
Debt on first mortgages (dollars)	26,523,400	25,984,200	1,878,900	9,057,700	8,325,300	732,400	1,728,500	1,222,600	1,286,000	5,915,300	4,895,200	539,200
Percent distribution	54.3	100.0	7.2	34.9	32.0	2.8	6.7	4.7	4.9	22.8	18.8	-
Percent of value of property	54.3	54.2	48.8	60.5	61.6	50.0	49.9	47.6	47.6	50.1	56.1	60.0
Average debt (dollars)	2,349	2,343	1,702	3,076	3,187	2,199	3,631	1,780	1,850	1,771	2,656	2,569
1-family properties	10,584	10,395	1,032	2,804	2,501	303	453	619	655	3,060	1,772	189
Value of property (dollars)	44,077,800	43,262,100	3,319,400	13,792,400	12,528,700	1,263,700	3,148,300	2,096,800	2,501,000	10,018,000	8,386,200	815,700
Average value (dollars)	4,165	4,162	3,216	4,919	5,009	4,171	6,950	3,387	3,818	3,274	4,733	4,316
Debt on first and junior mortgages (dollars)	24,679,100	24,169,700	1,645,100	8,636,400	7,972,600	663,800	1,627,200	1,102,800	1,216,500	5,165,600	4,776,100	509,400
Percent of value of property	56.0	55.9	49.6	62.6	63.6	52.5	51.7	52.6	48.6	51.6	57.0	62.4
Average debt (dollars)	2,332	2,325	1,594	3,080	3,188	2,191	3,592	1,782	1,857	1,688	2,695	2,695
Debt on first mortgages (dollars)	24,447,900	23,950,200	1,623,200	8,605,100	7,947,300	655,800	1,607,300	1,078,500	1,206,300	5,070,500	4,761,300	497,700
Percent of value of property	55.5	55.4	48.9	62.4	63.4	51.9	51.1	51.4	48.2	50.6	56.8	61.0
Average debt (dollars)	2,310	2,304	1,578	3,068	3,178	2,164	3,548	1,742	1,842	1,657	2,687	2,683
2- to 4-family properties	708	695	72	141	111	30	23	68	40	280	71	13
Value of property (dollars)	4,738,400	4,656,000	538,400	1,190,800	989,100	201,700	313,100	299,800	198,800	1,780,500	339,600	82,400
Average value (dollars)	6,693	6,699	-	8,445	8,911	-	-	-	-	6,359	-	-
Debt on first and junior mortgages (dollars)	2,140,000	2,097,500	263,900	472,800	396,200	76,600	121,200	147,100	80,200	872,900	139,400	42,500
Percent of value of property	45.2	45.0	39.7	40.1	40.1	-	-	-	-	49.0	-	-
Average debt (dollars)	3,023	3,018	-	3,353	3,569	-	-	-	-	3,118	-	-
Debt on first mortgages (dollars)	2,075,500	2,034,000	255,700	454,600	378,000	76,600	121,200	144,100	79,700	844,800	133,900	41,500
Percent of value of property	43.8	43.7	-	38.2	38.2	-	-	-	-	47.4	-	-
Average debt (dollars)	2,931	2,927	-	3,224	3,405	-	-	-	-	3,017	-	-

Table I-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE SACRAMENTO METROPOLITAN DISTRICT: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	10,820	10,593	1,053	2,844	2,535	309	456	630	672	3,129	1,809	227
RACE OF OCCUPANTS												
White	10,671	10,445	1,037	2,815	2,507	308	456	614	660	3,075	1,788	226
Negro	89	88	10	12	11	1	-	10	8	36	12	1
Other nonwhite	60	60	6	17	17	-	-	6	4	18	9	-
YEAR BUILT												
Reporting year built	10,704	10,480	1,039	2,832	2,525	307	452	618	662	3,092	1,765	224
1930 to 1940	5,088	4,971	487	1,889	1,745	144	260	204	162	1,164	805	117
1920 to 1929	4,036	3,951	407	664	558	106	170	273	336	1,277	824	85
1910 to 1919	1,029	1,016	92	178	148	30	19	95	110	414	108	13
1900 to 1909	392	387	38	81	60	21	2	30	37	169	30	5
1880 to 1899	142	139	12	17	12	5	1	15	16	61	17	3
1879 or earlier	17	16	3	3	2	1	-	1	1	7	1	1

Table I-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE SACRAMENTO METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	10,820	10,593	1,053	2,844	2,535	309	456	630	672	3,129	1,809	227
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	10,586	10,397	1,032	2,805	2,502	303	458	619	655	3,061	1,772	189
Under \$500.....	1,115	1,100	165	120	100	20	21	64	41	556	183	15
\$500 to \$999.....	1,194	1,175	172	190	148	42	28	106	99	485	95	19
\$1,000 to \$1,499.....	1,822	1,303	205	221	170	51	31	111	152	458	125	19
\$1,500 to \$1,999.....	1,274	1,258	185	223	189	34	34	106	112	425	173	16
\$2,000 to \$2,499.....	1,206	1,190	105	262	209	53	33	85	88	410	207	16
\$2,500 to \$2,999.....	963	947	67	271	238	33	34	61	52	262	200	16
\$3,000 to \$3,999.....	1,774	1,725	76	669	635	34	63	54	74	312	477	49
\$4,000 to \$4,999.....	1,088	1,066	41	519	501	18	100	17	25	88	276	22
\$5,000 to \$5,999.....	390	377	9	187	179	8	62	8	7	34	70	13
\$6,000 to \$7,499.....	196	193	5	114	106	8	30	3	3	25	13	3
\$7,500 to \$9,999.....	46	46	1	24	22	2	11	3	2	8	3	1
\$10,000 to \$14,999.....	17	16	1	5	5	-	6	1	-	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,543	10,387	1,039	2,800	2,498	302	452	616	672	3,041	1,767	156
Under 4.0%.....	96	96	2	10	8	2	-	-	-	22	2	-
4.0%.....	115	112	1	26	25	1	1	-	-	41	43	3
4.1% to 4.4%.....	2	2	-	2	2	-	-	-	-	-	-	-
4.5%.....	1,208	1,180	10	324	284	40	9	1	672	11	153	28
4.6% to 4.9%.....	1	1	-	-	-	-	1	-	-	-	-	-
5.0%.....	2,701	2,654	44	1,208	1,146	57	201	32	-	251	923	47
5.1% to 5.4%.....	27	26	-	21	19	2	-	2	-	1	2	1
5.5%.....	469	444	18	213	201	12	63	2	-	31	117	25
5.6% to 5.9%.....	3	3	1	1	1	-	-	-	-	-	1	-
6.0%.....	4,695	4,647	659	867	714	153	160	464	-	2,050	447	48
6.1% to 6.4%.....	22	22	15	-	-	-	-	4	-	-	3	-
6.5%.....	139	137	69	11	9	2	2	15	-	34	6	2
6.6% to 6.9%.....	61	61	36	5	2	3	-	-	-	16	4	-
7.0%.....	953	951	143	111	83	28	14	85	-	538	60	2
7.1% to 7.4%.....	13	13	8	1	-	1	-	1	-	3	-	-
7.5%.....	13	13	6	1	-	1	-	1	-	-	-	-
7.6% to 7.9%.....	2	2	1	-	-	-	1	-	-	37	6	-
8.0% and over.....	83	83	26	4	4	-	1	9	-	-	-	-
Average interest rate..... (percent).....	5.64	5.64	6.20	5.37	5.33	5.68	5.49	6.13	4.50	6.07	5.31	5.33
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	10,042	9,878	1,029	2,751	2,459	292	439	583	663	2,566	1,747	164
Real estate taxes included in payment.....	2,902	2,816	98	1,696	1,605	91	46	49	170	171	536	86
Monthly.....	2,825	2,741	97	1,655	1,566	89	46	48	161	158	576	84
Quarterly.....	5	5	-	1	1	-	-	-	-	4	-	-
Semiannual.....	2	2	-	1	1	-	-	-	-	1	-	-
Annual.....	1	1	-	-	-	-	-	-	-	-	1	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	68	66	1	39	37	2	-	1	9	7	9	2
Real estate taxes not included in payment.....	7,050	6,977	921	1,036	888	198	391	525	488	2,474	1,142	73
Monthly.....	6,710	6,639	893	994	808	186	375	488	468	2,336	1,105	71
Quarterly.....	39	39	3	4	3	1	4	-	-	27	1	-
Semiannual.....	51	50	2	7	6	1	2	8	2	26	3	1
Annual.....	43	43	1	7	6	1	2	-	2	31	-	-
Other.....	6	6	-	-	-	-	-	-	-	5	1	-
Not reporting frequency of payment.....	201	200	22	24	15	9	8	29	16	69	32	1
Not reporting tax payment requirements.....	90	85	10	19	16	3	2	9	5	21	19	5
Monthly.....	86	81	10	19	16	3	2	9	5	19	17	5
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	-	-	-	-	-	-	-	-	-	-	-	-
Annual.....	1	1	-	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	3	3	-	-	-	-	-	-	-	1	2	-
No principal payments required.....	480	480	16	59	47	12	12	34	6	313	40	-
Monthly.....	393	393	14	53	43	10	9	29	5	246	37	-
Quarterly.....	13	13	-	4	3	1	-	-	-	9	-	-
Semiannual.....	23	23	-	-	-	-	-	2	-	21	-	-
Annual.....	20	20	-	2	1	1	1	1	-	15	1	-
Other.....	7	7	-	-	-	-	-	-	-	7	-	-
Not reporting frequency of payment.....	24	24	2	-	-	-	2	2	1	15	2	-
Not reporting principal payment requirements.....	117	61	4	11	10	1	1	2	2	30	11	56
Monthly.....	47	39	4	7	6	1	1	1	2	14	10	8
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	2	2	-	-	-	-	-	-	-	2	-	-
Annual.....	3	3	-	2	2	-	-	-	-	1	-	-
Other.....	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	63	15	-	2	2	-	-	1	-	11	1	48
No regular payments required.....	181	174	4	23	19	4	4	11	1	120	11	7

HOUSING—NONFARM MORTGAGES

Table I-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE SACRAMENTO METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	10,586	2,865	6,911	472	338	Reporting interest rate	10,543	2,870	6,905	472	296
Under \$500	1,115	44	981	35	55	Under 4.0%.....	36	5	25	2	3
\$500 to \$999	1,194	51	1,013	67	53	4.0% to 4.4%.....	115	47	58	9	1
\$1,000 to \$1,499	1,322	120	1,072	79	51	4.4% to 4.8%.....	2	2	-	-	-
\$1,500 to \$1,999	1,274	198	975	78	28	4.8% to 5.2%.....	1,208	608	577	10	13
\$2,000 to \$2,499	1,206	243	840	74	49	5.2% to 5.6%.....	1	-	1	-	-
\$2,500 to \$2,999	968	341	555	37	30	5.6% to 6.0%.....	2,701	1,460	1,164	38	39
\$3,000 to \$3,999	1,774	844	843	53	34	6.0% to 6.4%.....	27	24	1	-	2
\$4,000 to \$4,999	1,088	646	396	29	17	6.4% to 6.8%.....	469	272	180	9	8
\$5,000 to \$5,999	390	232	139	8	11	6.8% to 7.2%.....	3	2	1	-	-
\$6,000 to \$7,499	196	112	71	7	6	7.2% to 7.6%.....	4,695	380	3,829	305	181
\$7,500 to \$9,999	46	26	16	2	2	7.6% to 8.0%.....	22	1	21	-	-
\$10,000 to \$14,999	17	3	9	3	2	8.0% and over.....	139	11	120	1	7
\$15,000 to \$19,999	-	-	-	-	-	Average interest rate—(percent).....	61	3	56	1	1
\$20,000 and over	1	-	1	-	-		958	44	781	92	36
							13	2	11	-	-
							13	2	10	1	-
							2	-	2	-	-
							88	7	67	4	5
							5.64	5.11	5.83	6.05	5.99

Table I-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE SACRAMENTO METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	9,655	9,224	2,692	6,453	79	431
Total first mortgage outstanding debt (dollars)	22,534,500	21,654,500	9,261,700	12,214,800	178,000	880,000
Total annual mortgage payment (dollars)	3,298,518	3,287,406	1,157,278	2,054,372	25,756	61,112
Average first mortgage outstanding debt (dollars)	2,334	2,348	3,440	1,893	-	2,042
Average value of property (dollars)	4,176	4,155	5,021	3,793	-	4,635
Average annual estimated rental value (dollars)	474	473	569	434	-	489
Average annual mortgage payment (dollars)	342	351	430	318	-	142
Percent which annual mortgage payment represents of—						
First mortgage debt	14.6	15.0	12.5	16.8	-	6.9
Value of property	8.2	8.4	8.6	8.4	-	3.1
Estimated annual rental value	72.0	74.1	75.6	73.4	-	29.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	9,481	9,103	2,685	6,340	78	378
Average first mortgage outstanding debt (dollars)	2,348	2,359	3,446	1,899	-	2,106
Average value of property (dollars)	4,181	4,157	5,027	3,789	-	4,767
Average annual estimated rental value (dollars)	475	474	570	434	-	503
Average annual mortgage payment (dollars)	344	352	431	319	-	148
Percent which annual mortgage payment represents of—						
First mortgage debt	14.6	14.9	12.5	16.8	-	7.0
Value of property	8.2	8.5	8.6	8.4	-	3.1
Estimated annual rental value	72.4	74.3	75.6	73.6	-	29.5
Monthly mortgage payment—						
Under \$10	516	339	15	323	1	177
\$10 to \$14	760	666	30	631	5	94
\$15 to \$19	1,026	977	94	874	9	49
\$20 to \$24	1,204	1,178	243	915	15	31
\$25 to \$29	1,653	1,642	434	1,189	19	11
\$30 to \$39	2,737	2,729	1,070	1,644	15	8
\$40 to \$49	852	849	438	401	10	3
\$50 to \$59	441	438	208	226	4	3
\$60 to \$74	179	179	105	74	-	-
\$75 to \$99	72	71	35	36	-	1
\$100 and over	41	40	13	27	-	1
Average monthly mortgage payment (dollars)	28.67	29.35	35.88	26.60	-	12.37
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	174	121	7	113	1	53
Average first mortgage outstanding debt (dollars)	1,543	1,526	-	1,550	-	-
Average value of property (dollars)	3,918	4,017	-	4,081	-	-
Average annual estimated rental value (dollars)	425	440	-	448	-	-
Average annual mortgage payment (dollars)	212	263	-	272	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	13.7	17.2	-	17.5	-	-
Value of property	5.4	6.5	-	6.7	-	-
Estimated annual rental value	49.8	59.8	-	60.6	-	-

Table J-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF SAN DIEGO: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	69,026	68,962	26,081	40.7	37,981	4,295	769	25,862	13,294	52.4	12,068
1930: Private families reporting tenure	-	44,580	21,415	48.0	23,165	-	-	-	-	-	-
1920: All families reporting tenure	-	22,100	7,820	35.4	14,280	-	-	7,715	2,774	36.0	4,941
Dwelling units: 1940	69,026	68,962	26,081	40.7	37,981	4,295	769	25,862	13,294	52.4	12,068
COLOR OF OCCUPANTS											
White	-	62,095	25,444	41.0	36,651	-	-	24,799	13,005	52.4	11,793
Nonwhite	-	1,867	587	31.4	1,280	-	-	563	289	51.2	275
TYPE OF STRUCTURE											
1-family	48,323	45,899	23,554	51.3	22,345	2,016	408	23,183	12,324	53.2	10,859
Other	20,703	18,063	2,477	18.7	15,586	2,279	361	2,179	970	44.5	1,209
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	47,986	45,645	23,357	61.2	22,288	1,956	385	23,142	12,309	53.2	10,838
Under \$5	124	117	71	60.7	46	4	3	68	25	-	42
\$5 to \$9	769	719	262	36.4	457	46	4	258	58	22.5	200
\$10 to \$14	2,565	2,440	870	35.7	1,570	104	21	846	288	34.0	558
\$15 to \$19	4,956	4,747	1,659	35.2	3,078	183	26	1,653	717	43.4	936
\$20 to \$24	7,200	6,861	2,549	37.2	4,312	298	41	2,521	1,190	47.2	1,381
\$25 to \$29	9,184	8,684	3,498	40.2	5,191	386	64	3,463	1,796	51.9	1,667
\$30 to \$39	12,011	11,456	6,314	55.1	5,142	472	83	6,265	3,635	58.0	2,630
\$40 to \$49	5,161	4,922	3,605	73.2	1,317	196	43	3,973	2,148	60.1	1,425
\$50 to \$59	2,514	2,504	1,907	76.2	597	85	25	1,998	1,119	59.0	779
\$60 to \$74	1,675	1,578	1,230	77.9	348	78	22	1,217	694	57.0	523
\$75 to \$99	924	851	687	80.7	164	51	22	684	380	55.6	304
\$100 and over	852	766	700	91.4	66	53	31	696	258	37.1	438
Median monthly rent (dollars)	29.09	29.07	33.88	-	26.12	28.94	33.54	33.91	35.22	-	32.10

Table J-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF SAN DIEGO: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties	18,294	11,781	174	389	700	921	1,367	3,024	2,010	1,289	1,011	498	270	72	43	3	1,513
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	12,927	11,465	150	371	670	895	1,330	2,945	1,975	1,271	992	491	259	71	43	2	1,462
Average interest rate (%)	5.68	5.67	6.44	6.12	5.96	5.90	5.81	5.68	5.55	5.50	5.44	5.44	5.44	-	-	-	5.77
HOLDER OF FIRST MORTGAGE																	
Reporting holder	18,081	11,568	167	388	686	914	1,326	2,978	1,974	1,274	994	493	267	72	43	2	1,463
Building and loan association	1,593	1,370	10	34	80	91	174	398	271	147	90	43	27	3	2	-	233
Commercial bank	2,678	2,587	12	42	81	145	222	639	529	369	309	136	63	19	20	1	289
Savings bank	1,037	878	7	27	50	77	88	229	164	86	69	41	28	8	4	-	164
Life insurance company	616	553	2	1	3	11	21	88	95	71	91	81	53	16	10	-	63
Mortgage company	662	583	21	29	35	80	76	127	82	47	50	21	9	4	1	1	79
Home Owners' Loan Corporation	1,900	1,670	4	43	93	140	223	482	287	176	117	60	32	7	1	-	230
Individual	3,357	2,999	89	178	314	331	456	807	356	198	147	72	40	8	3	-	358
Other	990	938	22	24	30	39	56	203	190	180	121	39	20	7	2	-	57
Reporting debt and value	12,978	11,523	162	371	674	901	1,333	2,963	1,973	1,267	1,001	492	266	72	43	-	1,455
JUNIOR MORTGAGE																	
First mortgage only	3,441	3,077	43	100	157	195	338	693	552	405	344	144	72	16	18	-	364
First and junior mortgage	403	327	-	4	18	36	50	127	46	24	13	3	5	1	-	-	76
With 1st mtg.; not rptg. on junior	9,134	8,119	119	267	499	670	945	2,148	1,375	838	644	345	189	55	25	-	1,015
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	2,312	2,112	156	291	341	316	340	394	158	62	39	8	6	1	-	-	200
\$1,000 to \$1,499	1,948	1,761	6	74	249	268	339	472	189	94	36	27	7	-	-	-	187
\$1,500 to \$1,999	1,681	1,675	-	6	74	234	304	574	257	117	82	21	4	2	-	-	206
\$2,000 to \$2,499	1,778	1,586	-	-	10	73	266	603	330	154	98	40	10	2	-	-	192
\$2,500 to \$2,999	1,356	1,211	-	-	-	10	73	556	299	143	87	28	12	1	2	-	145
\$3,000 to \$3,999	2,091	1,874	-	-	-	-	11	861	645	424	294	105	39	5	-	-	217
\$4,000 to \$4,999	894	793	-	-	-	-	-	8	93	248	262	117	52	11	2	-	101
\$5,000 to \$5,999	356	290	-	-	-	-	-	-	2	23	97	89	57	15	7	-	66
\$6,000 to \$7,499	186	132	-	-	-	-	-	-	-	2	16	50	46	10	8	-	54
\$7,500 to \$9,999	101	57	-	-	-	-	-	-	-	-	-	7	28	14	6	-	44
\$10,000 to \$14,999	51	25	-	-	-	-	-	-	-	-	-	-	5	10	10	-	25
\$15,000 to \$19,999	16	6	-	-	-	-	-	-	-	-	-	-	-	1	5	-	10
\$20,000 and over	8	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	7
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	57,340	47,210	99	423	1,101	1,889	3,442	9,846	8,396	6,546	6,379	4,000	2,922	1,133	1,035	-	10,129
Average value (dollars)	4,418	4,097	611	1,140	1,633	2,097	2,582	3,317	4,256	3,166	3,382	3,130	10,366	-	-	-	6,962
Debt on first and jr. mtgs. (thous.)	29,807	25,470	60	255	622	1,060	1,895	5,703	4,779	3,663	3,382	1,927	1,316	468	391	-	4,337
Percent of value of property	52.0	54.0	60.9	60.3	56.5	56.1	55.0	57.9	56.9	56.0	52.2	48.2	45.0	-	-	-	42.8
Average debt (dollars)	2,297	2,210	372	687	923	1,177	1,421	1,922	2,422	2,891	3,328	3,916	4,947	-	-	-	2,980
Debt on first mtg. (thousands)	29,522	25,285	60	254	617	1,044	1,864	5,642	4,743	3,647	3,321	1,923	1,309	466	391	-	4,236
Percent of value of property	51.5	53.6	60.9	59.9	56.0	55.3	54.2	57.3	56.5	55.7	52.1	48.1	44.8	-	-	-	41.8
Average debt (dollars)	2,275	2,194	372	683	915	1,159	1,399	1,901	2,406	2,879	3,318	3,909	4,920	-	-	-	2,912

HOUSING—NONFARM MORTGAGES

Table J-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF SAN DIEGO: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	13,294	13,081	1,593	3,913	2,876	1,037	616	662	1,900	3,357	990	263
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	12,927	12,802	1,570	3,862	2,843	1,019	605	654	1,900	3,259	952	125
Average interest rate (percent)	5.68	5.68	6.11	5.70	5.63	5.90	5.55	6.13	4.50	6.12	5.49	5.72
Reporting debt and value	12,978	12,805	1,555	3,847	2,831	1,016	608	649	1,861	3,300	975	178
Percent distribution	-	100.0	12.2	30.0	22.1	7.9	4.7	5.1	14.5	25.8	7.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	12,978	12,805	1,555	3,847	2,831	1,016	608	649	1,861	3,300	975	178
First mortgage only	3,441	3,402	429	1,095	913	183	191	160	496	807	223	39
First and junior mortgage	403	375	83	82	59	23	18	14	57	99	22	23
With first mortgage; not reporting on junior mortgage	9,134	9,028	1,053	2,669	1,859	810	399	475	1,308	2,394	730	106
1-family properties	11,523	11,371	1,347	3,401	2,545	856	546	570	1,638	2,950	919	152
First mortgage only	3,077	3,040	372	975	819	156	186	140	434	719	214	37
First and junior mortgage	327	307	69	68	50	18	13	12	47	78	20	20
With first mortgage; not reporting on junior mortgage	8,119	8,024	906	2,358	1,676	682	347	418	1,157	2,153	685	95
2- to 4-family properties	1,455	1,434	218	446	286	160	62	79	223	350	56	21
First mortgage only	364	362	57	121	94	27	5	20	62	88	9	2
First and junior mortgage	76	68	14	14	9	5	5	2	10	21	2	8
With first mortgage; not reporting on junior mortgage	1,015	1,004	147	311	183	128	52	57	151	241	45	11
RELATION OF DEBT TO VALUE												
1- to 4-family properties	12,978	12,805	1,555	3,847	2,831	1,016	608	649	1,861	3,300	975	178
Value of property (dollars)	57,839,700	56,647,900	6,812,300	18,868,200	13,911,200	4,957,000	4,234,500	2,558,900	7,543,600	12,047,400	4,583,000	691,800
Average value (dollars)	4,418	4,424	4,353	4,905	4,914	4,879	6,965	3,943	4,054	3,651	4,701	3,999
Debt on first and junior mortgages (dollars)	29,806,900	29,439,500	3,692,500	9,738,200	7,375,600	2,362,600	1,872,600	1,264,200	3,918,300	6,296,600	2,657,100	367,400
Percent of value of property	52.0	52.0	54.2	51.6	53.0	47.7	44.2	49.4	51.9	52.3	56.0	53.1
Average debt (dollars)	2,297	2,299	2,359	2,531	2,605	2,325	3,080	1,948	2,105	1,908	2,725	2,124
Debt on first mortgages (dollars)	29,521,800	29,171,900	3,634,100	9,672,000	7,327,500	2,344,500	1,857,400	1,254,100	3,884,400	6,229,300	2,640,600	349,900
Percent distribution	100.0	100.0	12.5	33.2	25.1	8.0	6.4	4.3	18.3	21.4	9.1	-
Percent of value of property	51.5	51.5	53.3	51.3	52.7	47.3	43.9	49.0	51.5	51.7	57.6	50.6
Average debt (dollars)	2,275	2,278	2,322	2,514	2,568	2,308	3,055	1,932	2,087	1,888	2,708	2,023
1-family properties	11,523	11,371	1,347	3,401	2,545	856	546	570	1,638	2,950	919	152
Value of property (dollars)	47,210,300	46,699,000	5,293,000	15,415,000	11,324,500	3,590,500	3,450,700	2,093,300	6,404,000	9,828,300	4,154,700	571,300
Average value (dollars)	4,097	4,097	3,929	4,532	4,546	4,195	6,320	3,672	3,910	3,332	4,521	3,759
Debt on first and junior mortgages (dollars)	25,470,300	25,161,800	2,964,500	8,376,600	6,571,900	1,804,700	1,576,800	1,063,800	3,429,500	5,253,700	2,497,400	308,500
Percent of value of property	54.0	54.0	56.0	54.3	55.5	50.3	45.7	50.8	53.5	53.5	60.1	54.0
Average debt (dollars)	2,210	2,213	2,201	2,453	2,582	2,108	2,888	1,865	2,094	1,781	2,718	2,030
Debt on first mortgages (dollars)	25,285,400	24,986,300	2,921,300	8,325,700	6,531,700	1,794,000	1,568,400	1,053,700	3,404,800	5,226,500	2,485,900	299,100
Percent of value of property	53.6	53.6	55.2	54.0	55.2	50.0	45.5	50.3	53.2	53.2	59.8	52.4
Average debt (dollars)	2,194	2,197	2,169	2,448	2,566	2,096	2,873	1,849	2,079	1,772	2,705	1,968
2- to 4-family properties	1,455	1,434	218	446	286	160	62	79	223	350	56	21
Value of property (dollars)	10,129,400	10,008,900	1,519,300	3,453,200	2,086,700	1,365,500	783,800	465,600	1,139,600	2,219,100	423,300	120,500
Average value (dollars)	6,962	6,980	6,969	7,743	7,296	8,541	-	-	5,110	6,340	-	-
Debt on first and junior mortgages (dollars)	4,336,600	4,277,700	728,000	1,361,600	803,700	557,900	295,800	200,900	438,800	1,042,900	159,700	58,900
Percent of value of property	42.8	42.7	47.9	39.4	38.5	40.8	-	-	42.9	47.0	-	-
Average debt (dollars)	2,980	2,983	3,339	3,053	2,810	3,487	-	-	2,192	2,980	-	-
Debt on first mortgages (dollars)	4,236,400	4,185,600	712,800	1,346,800	795,800	550,500	289,000	200,400	479,600	1,002,800	154,700	50,800
Percent of value of property	41.8	41.8	46.9	39.0	38.1	40.3	-	-	42.1	45.2	-	-
Average debt (dollars)	2,912	2,919	3,270	3,019	2,783	3,441	-	-	2,151	2,865	-	-

Table J-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF SAN DIEGO: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	11,781	11,568	1,370	3,460	2,587	873	553	583	1,670	2,999	933	213
RACE OF OCCUPANTS												
White	11,587	11,381	1,355	3,413	2,558	855	550	572	1,621	2,953	917	206
Negro	152	146	13	28	18	10	2	9	43	38	13	6
Other nonwhite	42	41	2	19	11	8	1	2	6	8	3	1
YEAR BUILT												
Reporting year built	11,734	11,526	1,364	3,452	2,581	871	553	579	1,665	2,984	929	208
1930 to 1940	4,640	4,574	733	1,739	1,407	332	185	189	466	769	493	66
1920 to 1929	4,835	4,751	434	1,148	827	321	297	261	817	1,462	332	84
1910 to 1919	1,690	1,654	150	440	286	154	61	99	275	557	72	36
1900 to 1909	452	433	38	98	49	49	8	25	83	164	22	14
1880 to 1899	108	95	8	25	10	15	1	5	19	29	8	8
1879 or earlier	14	14	1	2	2	-	-	1	5	3	2	-

Table J-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF SAN DIEGO: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	11,781	11,568	1,370	3,460	2,587	873	553	583	1,670	2,999	938	213
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	11,525	11,373	1,347	3,402	2,546	856	546	571	1,638	2,950	919	152
Under \$500.....	747	738	66	202	138	64	14	55	93	258	50	9
\$500 to \$999.....	1,403	1,384	135	385	252	133	43	74	221	468	59	19
\$1,000 to \$1,499.....	1,803	1,784	212	430	284	146	64	111	303	588	76	19
\$1,500 to \$1,999.....	1,672	1,640	211	389	271	118	67	109	274	495	95	32
\$2,000 to \$2,499.....	1,587	1,560	217	398	282	116	69	83	213	467	113	27
\$2,500 to \$2,999.....	1,178	1,163	178	388	312	76	54	41	129	258	115	15
\$3,000 to \$3,999.....	1,843	1,819	219	704	598	106	105	58	230	265	238	24
\$4,000 to \$4,999.....	785	780	68	287	235	52	59	24	110	90	142	5
\$5,000 to \$5,999.....	286	285	25	123	104	19	42	10	39	32	14	1
\$6,000 to \$7,499.....	131	131	9	57	41	16	14	5	20	15	11	1
\$7,500 to \$9,999.....	57	56	6	23	14	9	10	1	6	6	1	1
\$10,000 to \$14,999.....	25	25	1	14	13	1	2	1	1	1	1	1
\$15,000 to \$19,999.....	6	6	1	2	2	1	3	1	1	1	1	1
\$20,000 and over.....	2	2	1	1	1	1	1	1	1	1	1	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	11,465	11,359	1,352	3,416	2,561	855	542	575	1,670	2,908	896	106
Under 4.0%.....	39	38	3	10	10	1	1	5	16	4	1	1
4.0%.....	116	113	4	20	14	6	22	4	48	15	3	3
4.1% to 4.4%.....	4	4	1	1	1	1	1	1	1	1	1	1
4.5%.....	2,069	2,063	45	229	198	31	19	8	1,670	14	78	6
4.6% to 4.9%.....	1	1	1	1	1	1	1	1	1	1	1	1
5.0%.....	1,900	1,878	108	921	781	140	167	44	256	382	22	22
5.1% to 5.4%.....	70	70	17	45	43	2	1	1	1	1	1	1
5.5%.....	505	494	65	212	159	53	64	25	46	82	11	11
5.6% to 5.9%.....	25	25	9	13	11	2	1	1	2	1	1	1
6.0%.....	4,895	4,845	667	1,616	1,131	485	231	331	1,749	251	50	50
6.1% to 6.4%.....	42	42	22	14	10	4	1	1	1	1	1	1
6.5%.....	284	283	85	37	19	18	11	32	59	9	1	1
6.6% to 6.9%.....	186	186	124	22	12	10	1	15	19	5	1	1
7.0%.....	1,208	1,197	159	254	162	92	24	84	631	45	11	11
7.1% to 7.4%.....	27	26	16	2	1	1	1	1	1	1	1	1
7.5%.....	10	10	6	2	1	1	1	1	1	1	1	1
7.6% to 7.9%.....	1	1	1	1	1	1	1	1	1	1	1	1
8.0% and over.....	133	133	21	18	9	9	2	18	62	12	1	1
Average interest rate..... (percent).....	5.67	5.67	6.10	5.66	5.59	5.89	5.57	6.14	4.50	6.13	5.47	5.69
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	10,960	10,883	1,345	3,336	2,496	840	528	546	1,644	2,555	879	127
Real estate taxes included in payment.....	2,711	2,682	289	1,322	1,122	200	85	87	474	131	394	29
Monthly.....	2,654	2,626	261	1,306	1,111	195	82	53	460	126	388	28
Quarterly.....	7	7	1	1	1	1	1	1	1	1	1	1
Semiannual.....	3	3	1	1	1	1	1	1	1	1	1	1
Annual.....	4	4	1	1	1	1	1	1	1	1	1	1
Other.....	1	1	1	1	1	1	1	1	1	1	1	1
Not reporting frequency of payment.....	43	42	8	15	11	4	1	1	13	2	3	1
Real estate taxes not included in payment.....	8,160	8,068	1,067	1,991	1,361	630	489	484	1,152	2,408	477	92
Monthly.....	7,683	7,594	1,035	1,893	1,300	593	418	431	1,124	2,232	461	89
Quarterly.....	204	202	12	42	27	15	36	19	3	85	5	2
Semiannual.....	80	80	7	9	3	4	28	17	1	25	2	1
Annual.....	29	29	1	9	1	1	1	2	2	14	1	1
Other.....	7	7	1	1	1	1	1	1	1	3	2	1
Not reporting frequency of payment.....	157	156	20	39	21	18	6	14	22	49	6	1
Not reporting tax payment requirements.....	89	83	9	23	13	10	4	5	16	16	8	5
Monthly.....	85	80	9	22	12	10	3	5	18	15	8	5
Quarterly.....	2	1	1	1	1	1	1	1	1	1	1	1
Semiannual.....	1	1	1	1	1	1	1	1	1	1	1	1
Annual.....	1	1	1	1	1	1	1	1	1	1	1	1
Other.....	1	1	1	1	1	1	1	1	1	1	1	1
Not reporting frequency of payment.....	1	1	1	1	1	1	1	1	1	1	1	1
No principal payments required.....	452	448	14	86	61	25	15	26	11	277	19	4
Monthly.....	152	151	10	36	25	11	10	10	10	71	4	1
Quarterly.....	236	234	2	41	29	12	1	14	1	163	13	2
Semiannual.....	32	32	1	5	4	1	3	2	1	20	1	1
Annual.....	16	16	1	2	1	1	1	1	1	11	1	1
Other.....	5	5	1	2	1	1	1	1	1	5	1	1
Not reporting frequency of payment.....	11	10	1	2	1	1	1	1	1	7	1	1
Not reporting principal payment requirements.....	153	74	8	14	12	2	3	4	9	29	7	79
Monthly.....	50	40	7	7	6	1	1	3	7	14	1	10
Quarterly.....	3	3	1	1	1	1	1	1	1	1	1	1
Semiannual.....	3	3	1	1	1	1	1	1	1	1	1	1
Annual.....	3	3	1	1	1	1	1	1	1	1	1	1
Other.....	3	3	1	1	1	1	1	1	1	1	1	1
Not reporting frequency of payment.....	86	18	1	5	4	1	1	1	2	4	4	68
No regular payments required.....	216	213	3	24	18	6	7	7	6	138	28	3

HOUSING—NONFARM MORTGAGES

Table J-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF SAN DIEGO: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	11,525	2,679	8,010	443	393	Reporting interest rate	11,465	2,676	8,016	444	329
Under \$500	747	48	619	25	55	Under 4.0%	39	6	25	3	5
\$500 to \$999	1,403	110	1,165	52	76	4.0%	116	17	88	4	7
\$1,000 to \$1,499	1,803	148	1,484	105	66	4.1% to 4.4%	4	3	-	1	-
\$1,500 to \$1,999	1,672	239	1,319	60	54	4.5%	2,069	743	1,272	15	39
\$2,000 to \$2,499	1,587	309	1,161	70	47	4.6% to 4.9%	1	1	-	-	-
\$2,500 to \$2,999	1,178	379	740	41	18	5.0%	1,900	999	811	55	35
\$3,000 to \$3,999	1,843	836	919	50	38	5.1% to 5.4%	70	59	10	1	-
\$4,000 to \$4,999	785	386	360	20	19	5.5%	505	225	259	13	8
\$5,000 to \$5,999	286	139	133	6	8	5.6% to 5.9%	25	10	14	1	-
\$6,000 to \$7,499	131	54	68	4	5	6.0%	4,895	497	4,022	221	155
\$7,500 to \$9,999	57	23	24	5	4	6.1% to 6.4%	42	1	39	-	2
\$10,000 to \$14,999	25	6	14	3	2	6.5%	234	21	197	11	5
\$15,000 to \$19,999	6	2	3	-	1	6.6% to 6.9%	186	14	169	2	1
\$20,000 and over	2	-	1	1	-	7.0%	1,208	66	970	108	64
						7.1% to 7.4%	27	5	21	1	-
						7.5%	10	-	9	1	-
						7.6% to 7.9%	1	-	1	-	-
						8.0% and over	133	9	109	7	8
						Average interest rate... (percent)	5.67	5.17	5.81	6.08	5.89

Table J-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF SAN DIEGO: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	10,651	10,239	2,582	7,574	88	412
Total first mortgage outstanding debt.....(dollars).....	23,690,800	22,823,900	7,919,900	14,758,900	145,100	866,900
Total annual mortgage payment.....(dollars).....	3,687,822	3,624,845	1,096,372	2,503,695	24,578	62,977
Average first mortgage outstanding debt.....(dollars).....	2,224	2,229	3,067	1,949	-	2,104
Average value of property.....(dollars).....	4,111	4,087	4,717	3,878	-	4,720
Average annual estimated rental value.....(dollars).....	452	451	521	427	-	491
Average annual mortgage payment.....(dollars).....	346	354	425	331	-	153
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.6	15.9	13.8	17.0	-	7.3
Value of property.....	8.4	8.7	9.0	8.5	-	3.2
Estimated annual rental value.....	76.5	78.5	81.5	77.3	-	31.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	10,085	9,943	2,569	7,294	80	142
Average first mortgage outstanding debt.....(dollars).....	2,228	2,229	3,073	1,937	-	2,130
Average value of property.....(dollars).....	4,038	4,036	4,716	3,808	-	4,167
Average annual estimated rental value.....(dollars).....	446	446	521	421	-	448
Average annual mortgage payment.....(dollars).....	353	356	426	332	-	199
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.9	16.0	13.9	17.1	-	9.4
Value of property.....	8.8	8.8	9.0	8.7	-	4.8
Estimated annual rental value.....	79.2	79.7	81.7	78.8	-	44.5
Monthly mortgage payment—						
Under \$10.....	153	102	6	95	1	51
\$10 to \$14.....	707	682	56	619	7	25
\$15 to \$19.....	1,229	1,206	121	1,068	17	23
\$20 to \$24.....	1,645	1,635	262	1,355	18	10
\$25 to \$29.....	1,998	1,989	454	1,520	15	9
\$30 to \$39.....	2,635	2,625	914	1,699	12	10
\$40 to \$49.....	898	883	395	482	6	10
\$50 to \$59.....	467	464	211	251	2	3
\$60 to \$74.....	194	194	91	101	2	-
\$75 to \$99.....	105	104	39	65	-	1
\$100 and over.....	59	59	20	39	-	-
Average monthly mortgage payment.....(dollars).....	29.45	29.64	35.48	27.63	-	16.62
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	566	296	13	280	3	270
Average first mortgage outstanding debt.....(dollars).....	2,162	2,227	-	2,255	-	2,091
Average value of property.....(dollars).....	5,415	5,783	-	5,833	-	5,011
Average annual estimated rental value.....(dollars).....	557	597	-	598	-	513
Average annual mortgage payment.....(dollars).....	218	300	-	305	-	128
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.1	13.5	-	13.5	-	6.1
Value of property.....	4.0	5.2	-	5.2	-	2.6
Estimated annual rental value.....	39.1	50.2	-	50.9	-	25.0

Table K-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE SAN DIEGO METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm-units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	84,518	77,717	38,557	43.2	44,160	5,432	1,369	32,515	16,864	51.9	15,651
Urban.....	77,812	72,047	30,127	41.8	41,920	4,896	869	29,165	15,804	52.5	13,861
Rural-nonfarm.....	6,706	5,670	3,430	50.5	2,240	536	500	3,350	1,560	46.6	1,790
COLOR OF OCCUPANTS											
White.....	-	75,781	32,941	43.5	42,790	-	-	31,929	16,567	51.9	15,362
Nonwhite.....	-	1,936	616	31.0	1,370	-	-	586	297	50.7	289
TYPE OF STRUCTURE											
1-family.....	62,139	58,216	30,721	52.8	27,495	2,934	989	30,074	15,793	52.5	14,281
Other.....	22,379	19,501	2,836	14.5	16,665	2,498	380	2,441	1,071	43.9	1,370
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	61,522	57,726	30,327	52.5	27,399	2,850	946	30,021	15,775	52.5	14,246
Under \$5.....	894	808	197	65.0	106	18	78	191	47	24.6	144
\$5 to \$9.....	1,694	1,447	640	44.2	807	141	106	627	160	25.5	467
\$10 to \$14.....	4,311	3,956	1,675	42.3	2,281	244	111	1,639	535	32.6	1,104
\$15 to \$19.....	6,720	6,388	2,400	37.9	3,988	282	100	2,279	1,044	43.9	1,385
\$20 to \$24.....	9,190	8,702	3,460	39.8	5,242	414	74	3,419	1,646	48.1	1,778
\$25 to \$29.....	11,095	10,513	4,437	42.2	6,076	480	102	4,393	2,292	52.2	2,101
\$30 to \$39.....	14,175	13,452	7,666	57.0	5,786	572	151	7,605	4,478	58.9	3,127
\$40 to \$49.....	6,186	5,853	4,394	74.0	1,519	268	65	4,292	2,600	60.6	1,692
\$50 to \$59.....	3,236	3,051	2,311	75.7	740	145	39	2,296	1,342	59.4	954
\$60 to \$74.....	2,091	1,937	1,449	74.8	488	115	38	1,434	814	56.8	620
\$75 to \$99.....	1,261	1,138	850	74.7	286	92	31	844	471	55.8	378
\$100 and over.....	1,169	1,086	908	87.6	128	77	56	902	346	38.4	556
Median monthly rent.....(dollars).....	28.31	28.36	32.57	-	25.59	27.90	24.94	32.61	34.33	-	30.14

Table K-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE SAN DIEGO METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4- family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4- family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties.....	16,864	15,259	375	623	984	1,274	1,756	3,863	2,496	1,565	1,214	614	351	87	54	3	1,505
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	16,396	14,842	339	598	944	1,231	1,704	3,767	2,443	1,541	1,193	603	338	86	53	2	1,554
Average interest rate.....(%).....	5.71	5.71	6.29	6.14	6.00	5.94	5.84	5.70	5.56	5.52	5.47	5.43	5.47	-	-	-	5.77
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	16,516	14,961	365	613	967	1,251	1,705	3,797	2,435	1,545	1,193	608	344	87	54	2	1,555
Building and loan association.....	2,102	1,861	19	59	116	143	235	534	353	179	129	53	35	3	3	-	241
Commercial bank.....	3,537	3,231	33	71	121	186	272	801	646	436	356	271	90	24	23	1	806
Savings bank.....	1,429	1,258	18	45	76	110	128	316	211	128	103	69	35	12	7	-	171
Life insurance company.....	662	595	3	4	4	11	32	95	101	76	97	86	58	16	12	-	67
Mortgage company.....	800	718	34	50	55	92	86	155	91	57	56	25	11	4	1	1	82
Home Owners' Loan Corporation.....	2,316	2,072	11	62	120	184	270	597	351	215	139	71	43	8	1	-	244
Individual.....	4,453	4,068	205	284	437	471	608	1,039	449	256	174	83	45	12	5	-	385
Other.....	1,217	1,158	42	38	38	54	74	260	233	198	139	45	27	8	2	-	59
Reporting debt and value.....	16,488	14,942	350	602	948	1,241	1,716	3,794	2,443	1,540	1,202	603	346	87	54	-	1,546
JUNIOR MORTGAGE																	
First mortgage only.....	4,481	4,084	69	153	243	296	461	971	693	482	399	176	94	26	21	-	397
First and junior mortgage.....	479	399	-	6	19	41	62	148	56	34	21	5	6	1	-	-	80
With 1st mtg.; not rptg. on junior.....	11,528	10,459	291	443	686	904	1,193	2,675	1,700	1,024	782	422	246	60	33	-	1,069
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,280	3,067	349	476	489	447	427	517	200	84	53	14	9	2	-	-	213
\$1,000 to \$1,499.....	2,495	2,293	11	118	343	350	417	606	232	130	45	31	9	1	-	-	202
\$1,500 to \$1,999.....	2,353	2,135	-	8	104	324	401	712	312	149	88	26	8	3	-	-	213
\$2,000 to \$2,499.....	2,227	2,022	-	-	12	109	351	747	418	180	137	49	16	3	-	-	205
\$2,500 to \$2,999.....	1,687	1,580	-	-	-	11	106	724	363	170	104	30	17	3	2	-	157
\$3,000 to \$3,999.....	2,522	2,291	-	-	-	-	14	480	796	500	321	124	49	5	2	-	231
\$4,000 to \$4,999.....	1,086	983	-	-	-	-	-	8	126	296	318	152	67	13	3	-	105
\$5,000 to \$5,999.....	420	352	-	-	-	-	-	-	2	29	116	105	76	17	7	-	68
\$6,000 to \$7,499.....	224	165	-	-	-	-	-	-	-	2	20	62	58	12	11	-	59
\$7,500 to \$9,999.....	111	67	-	-	-	-	-	-	-	-	-	10	32	15	10	-	44
\$10,000 to \$14,999.....	54	27	-	-	-	-	-	-	-	-	-	-	5	11	11	-	27
\$15,000 to \$19,999.....	19	9	-	-	-	-	-	-	-	-	-	-	-	2	7	-	10
\$20,000 and over.....	8	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	7
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	70,051	59,411	214	680	1,549	2,598	4,430	12,575	10,417	7,944	7,660	4,893	3,774	1,375	1,303	-	10,640
Average value.....(dollars).....	4,249	3,976	594	1,129	1,634	2,093	2,581	3,314	4,253	5,159	6,373	8,114	10,909	-	-	-	6,882
Debt on first & jr. mtgs.....(thous.).....	36,554	31,991	127	391	862	1,453	2,474	7,304	5,948	4,393	3,981	2,365	1,666	542	485	-	4,563
Percent of value of property.....	52.2	53.8	59.5	57.6	55.6	55.9	55.8	58.1	57.1	55.3	52.0	48.3	44.1	-	-	-	43.9
Average debt.....(dollars).....	2,217	2,141	354	650	909	1,171	1,442	1,925	2,429	2,852	3,312	3,322	4,815	-	-	-	2,951
Debt on first mtgs.....(thousands).....	36,209	31,751	127	390	856	1,435	2,435	7,225	5,909	4,370	3,961	2,360	1,658	540	485	-	4,458
Percent of value of property.....	51.7	53.4	59.5	57.3	55.3	55.2	55.0	57.5	56.7	55.0	51.7	48.2	43.9	-	-	-	41.9
Average debt.....(dollars).....	2,196	2,125	354	647	903	1,156	1,419	1,904	2,413	2,837	3,296	3,314	4,791	-	-	-	2,883

HOUSING—NONFARM MORTGAGES

Table K-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE SAN DIEGO METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	16,864	16,516	2,102	4,966	3,537	1,429	562	800	2,316	4,453	1,217	348
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	16,396	16,216	2,072	4,897	3,492	1,405	650	790	2,316	4,316	1,175	180
Average interest rate—(percent)	5.71	5.71	6.13	5.73	5.66	5.90	5.55	6.17	4.50	6.13	5.56	5.64
Reporting debt and value	16,488	16,246	2,066	4,887	3,482	1,405	654	784	2,273	4,382	1,200	242
Percent distribution	-	100.0	12.7	30.1	21.4	8.6	4.0	4.8	14.0	27.0	7.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	16,488	16,246	2,066	4,887	3,482	1,405	654	784	2,273	4,382	1,200	242
First mortgage only	4,481	4,414	562	1,437	1,113	324	199	190	684	1,096	296	67
First and junior mortgage	479	447	104	98	68	30	20	18	64	119	24	32
With first mortgage; not reporting on junior mortgage	11,528	11,385	1,400	3,352	2,301	1,051	435	576	1,575	3,167	880	143
1-family properties	14,942	14,721	1,830	4,418	3,180	1,238	588	702	2,036	4,005	1,142	221
First mortgage only	4,084	4,019	501	1,308	1,014	294	193	169	567	996	285	65
First and junior mortgage	399	375	88	83	58	25	15	16	53	98	22	24
With first mortgage; not reporting on junior mortgage	10,459	10,327	1,241	3,027	2,108	919	380	517	1,416	2,911	835	132
2- to 4-family properties	1,546	1,525	236	469	302	167	66	82	237	377	58	21
First mortgage only	397	395	61	129	99	30	6	21	67	100	11	2
First and junior mortgage	80	72	16	15	10	5	5	2	11	21	2	8
With first mortgage; not reporting on junior mortgage	1,069	1,058	159	325	193	132	55	59	159	256	45	11
RELATION OF DEBT TO VALUE												
1- to 4-family properties	16,488	16,246	2,066	4,887	3,482	1,405	654	784	2,273	4,382	1,200	242
Value of property—(dollars)	70,050,700	69,072,800	8,670,200	23,347,600	16,709,000	6,638,600	4,542,000	2,951,300	9,078,000	15,060,300	5,423,400	977,900
Average value—(dollars)	4,249	4,252	4,197	4,777	4,799	4,725	6,945	3,764	3,994	3,437	4,520	4,041
Debt on first and junior mortgages—(dollars)	36,553,600	36,033,500	4,726,900	12,077,700	8,800,000	3,277,700	2,012,900	1,457,900	4,694,400	7,901,500	3,132,200	550,100
Percent of value of property	52.2	52.1	54.5	51.7	52.7	49.4	44.3	49.4	51.7	52.5	57.8	56.3
Average debt—(dollars)	2,217	2,216	2,288	2,471	2,527	2,333	3,078	1,860	2,065	1,808	2,610	2,273
Debt on first mortgages—(dollars)	36,209,600	35,677,800	4,650,700	11,995,100	8,740,400	3,254,700	1,995,300	1,446,800	4,655,700	7,820,100	3,114,100	530,800
Percent of value of property	51.7	51.7	53.6	51.4	52.3	49.0	43.9	49.0	51.3	51.9	57.4	54.3
Average debt—(dollars)	2,196	2,196	2,251	2,454	2,510	2,317	3,051	1,845	2,048	1,785	2,595	2,198
1-family properties	14,942	14,721	1,830	4,418	3,180	1,238	588	702	2,036	4,005	1,142	221
Value of property—(dollars)	59,410,600	58,558,200	7,031,600	19,768,400	14,543,800	5,224,600	3,711,700	2,472,700	7,869,700	12,724,500	4,974,600	857,400
Average value—(dollars)	3,976	3,978	3,842	4,475	4,574	4,220	6,312	3,522	3,865	3,177	4,356	3,880
Debt on first and junior mortgages—(dollars)	31,990,900	31,499,700	3,943,200	10,665,400	7,969,800	2,695,600	1,693,700	1,252,200	4,178,300	6,801,500	2,965,300	491,200
Percent of value of property	53.8	53.8	56.1	54.0	54.8	51.6	45.6	50.6	53.1	53.5	59.6	57.3
Average debt—(dollars)	2,141	2,140	2,155	2,414	2,506	2,177	2,880	1,784	2,052	1,698	2,597	2,223
Debt on first mortgages—(dollars)	31,751,000	31,271,000	3,885,700	10,598,500	7,918,500	2,680,000	1,682,900	1,241,600	4,149,800	6,760,300	2,952,200	480,000
Percent of value of property	53.4	53.4	55.3	53.6	54.4	51.3	45.3	50.2	52.7	53.1	59.3	56.0
Average debt—(dollars)	2,125	2,124	2,128	2,399	2,490	2,165	2,862	1,769	2,038	1,688	2,585	2,172
2- to 4-family properties	1,546	1,525	236	469	302	167	66	82	237	377	58	21
Value of property—(dollars)	10,640,100	10,519,600	1,638,600	3,579,200	2,165,200	1,414,000	830,300	478,600	1,208,300	2,335,800	448,800	120,500
Average value—(dollars)	6,882	6,898	6,943	7,632	7,170	8,467	-	-	5,098	6,196	-	-
Debt on first and junior mortgages—(dollars)	4,562,700	4,503,800	783,700	1,412,300	830,200	582,100	319,200	205,700	516,100	1,099,900	166,900	58,900
Percent of value of property	42.9	42.8	47.8	39.5	38.3	41.2	-	-	42.7	47.1	-	-
Average debt—(dollars)	2,951	2,953	3,321	3,011	2,749	3,486	-	-	2,178	2,918	-	-
Debt on first mortgages—(dollars)	4,457,600	4,406,800	765,000	1,396,500	821,900	574,700	312,400	205,200	505,900	1,059,800	161,900	50,800
Percent of value of property	41.9	41.9	46.7	39.0	38.0	40.6	-	-	41.9	45.4	-	-
Average debt—(dollars)	2,883	2,890	3,242	2,978	2,722	3,441	-	-	2,135	2,811	-	-

Table K-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE SAN DIEGO METROPOLITAN DISTRICT: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	15,259	14,961	1,861	4,489	3,231	1,258	595	718	2,072	4,068	1,158	298
RACE OF OCCUPANTS												
White	15,059	14,768	1,844	4,442	3,202	1,240	592	707	2,023	4,019	1,141	291
Negro	154	148	18	28	18	10	2	9	43	39	14	6
Other nonwhite	46	45	4	19	11	8	1	2	6	10	3	1
YEAR BUILT												
Reporting year built	15,196	14,903	1,852	4,479	3,225	1,254	595	714	2,065	4,044	1,154	293
1930 to 1940	6,430	6,305	1,055	2,343	1,760	583	204	262	605	1,194	642	125
1920 to 1929	5,944	5,846	549	1,432	1,018	414	307	302	984	1,885	387	98
1910 to 1919	2,087	2,041	184	586	355	181	72	110	342	713	84	46
1900 to 1909	557	543	50	124	70	54	10	30	101	202	26	14
1880 to 1899	161	151	13	42	20	22	1	10	28	45	12	10
1879 or earlier	17	17	1	2	2	-	1	-	5	5	3	-

Table K-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE SAN DIEGO METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	15,259	14,961	1,861	4,489	3,231	1,258	595	718	2,072	4,068	1,158	298
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	14,944	14,723	1,830	4,419	3,181	1,238	588	703	2,036	4,005	1,142	221
Under \$500.....	1,203	1,189	101	318	213	105	17	80	133	457	83	14
\$500 to \$999.....	1,911	1,886	197	527	340	187	47	89	281	662	83	25
\$1,000 to \$1,499.....	2,342	2,317	285	558	363	195	66	150	365	795	97	25
\$1,500 to \$1,999.....	2,137	2,096	285	498	338	160	74	125	345	654	115	41
\$2,000 to \$2,499.....	2,018	1,981	298	500	350	150	77	99	271	595	141	37
\$2,500 to \$2,999.....	1,495	1,478	244	493	385	108	56	51	162	331	141	17
\$3,000 to \$3,999.....	2,253	2,209	278	663	693	170	113	65	278	326	286	44
\$4,000 to \$4,999.....	970	957	94	374	288	86	62	27	123	113	164	13
\$5,000 to \$5,999.....	346	345	26	165	125	40	45	11	47	37	14	1
\$6,000 to \$6,999.....	164	162	14	77	54	23	14	5	24	17	11	2
\$7,500 to \$9,999.....	67	65	7	28	17	11	11	-	6	8	5	2
\$10,000 to \$14,999.....	27	27	1	14	13	1	3	1	-	7	1	-
\$15,000 to \$19,999.....	9	9	-	4	2	2	3	-	-	2	-	-
\$20,000 and over.....	2	2	-	-	-	-	-	-	-	1	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	14,842	14,681	1,836	4,427	3,193	1,234	583	708	2,072	3,938	1,117	161
Under 4.0%.....	48	46	3	12	10	2	-	5	-	22	4	2
4.0%.....	154	150	4	33	26	7	25	6	-	63	19	4
4.1% to 4.4%.....	4	4	1	-	-	-	-	-	-	1	2	-
4.5%.....	2,575	2,566	50	308	273	35	19	8	2,072	18	91	9
4.6% to 4.9%.....	1	1	-	1	-	1	-	-	-	-	-	-
5.0%.....	2,318	2,272	131	1,125	900	225	180	50	-	342	444	46
5.1% to 5.4%.....	76	75	17	48	45	3	1	1	-	1	7	1
5.5%.....	601	589	83	253	188	65	71	29	-	55	98	12
5.6% to 5.9%.....	27	27	9	15	12	3	-	-	-	2	1	-
6.0%.....	6,424	6,356	950	2,100	1,409	691	243	391	-	2,349	323	68
6.1% to 6.4%.....	57	57	30	11	11	5	-	4	-	3	4	-
6.5%.....	287	285	107	51	24	27	12	37	-	65	19	2
6.6% to 6.9%.....	249	248	166	25	12	13	1	18	-	25	13	1
7.0%.....	1,777	1,762	228	395	260	135	29	131	-	902	77	15
7.1% to 7.4%.....	39	38	22	2	1	1	-	8	-	4	2	1
7.5%.....	13	13	6	2	1	1	-	-	-	3	2	-
7.6% to 7.9%.....	2	2	1	-	-	-	-	1	-	-	-	-
8.0% and over.....	190	190	28	41	21	20	2	19	-	83	17	-
Average interest rate..... (percent)	5.71	5.71	6.13	5.70	5.63	5.89	5.57	6.18	4.50	6.14	5.54	5.61
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	14,223	14,041	1,833	4,325	3,116	1,209	567	670	2,036	3,511	1,097	182
Real estate taxes included in payment.....	3,325	3,270	322	1,632	1,386	296	40	55	591	170	450	55
Monthly.....	3,249	3,195	314	1,607	1,318	289	36	61	574	160	443	54
Quarterly.....	13	13	-	1	1	-	3	1	2	5	1	-
Semiannual.....	3	3	-	-	-	-	-	-	-	1	-	-
Annual.....	4	4	-	-	-	1	1	-	-	-	2	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	55	54	8	23	17	6	-	1	15	3	4	1
Real estate taxes not included in payment.....	10,778	10,637	1,497	2,664	1,764	900	522	596	1,429	3,314	635	121
Monthly.....	10,172	10,058	1,459	2,532	1,679	853	446	540	1,394	3,078	609	114
Quarterly.....	241	238	12	52	34	18	39	20	3	106	6	3
Semiannual.....	93	91	-	8	4	4	30	17	1	33	2	2
Annual.....	41	41	-	9	9	-	1	2	3	28	3	-
Other.....	18	18	-	5	4	1	-	1	-	10	2	-
Not reporting frequency of payment.....	213	211	26	58	34	24	6	16	28	64	13	2
Not reporting tax payment requirements.....	120	114	14	29	16	13	5	9	18	27	12	6
Monthly.....	112	107	13	27	14	13	4	7	18	26	12	5
Quarterly.....	3	2	-	1	1	-	-	-	-	1	-	1
Semiannual.....	1	1	-	-	-	-	-	-	-	-	-	-
Annual.....	1	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	4	4	1	1	1	-	-	2	-	-	-	-
No principal payments required.....	546	540	15	106	71	35	18	29	13	335	24	6
Monthly.....	187	185	11	43	27	16	13	11	12	88	7	2
Quarterly.....	281	278	2	52	37	15	1	16	-	193	14	3
Semiannual.....	37	37	1	5	4	1	3	2	-	24	2	-
Annual.....	19	19	-	3	1	2	1	-	1	13	1	-
Other.....	10	10	-	1	-	1	-	-	-	9	-	-
Not reporting frequency of payment.....	12	11	1	2	2	-	-	-	-	8	-	1
Not reporting principal payment requirements.....	211	107	10	22	15	7	3	11	14	40	7	104
Monthly.....	84	69	9	14	9	5	1	9	12	23	1	15
Quarterly.....	10	9	-	2	1	1	1	-	-	5	-	1
Semiannual.....	3	3	-	1	1	-	-	-	-	1	1	-
Annual.....	3	2	-	-	-	-	-	-	-	1	1	1
Other.....	5	5	-	-	-	-	-	1	-	4	-	-
Not reporting frequency of payment.....	106	19	1	5	4	1	1	1	2	5	4	87
No regular payments required.....	279	273	3	36	29	7	7	8	7	182	30	6

Table K-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE SAN DIEGO METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	14,944	3,286	10,595	536	527	Reporting interest rate	14,842	3,282	10,590	537	443
Under \$500	1,208	69	1,014	84	86	Under 4.0%	48	7	31	4	6
\$500 to \$999	1,911	130	1,616	67	98	4.0%	154	30	112	5	7
\$1,000 to \$1,499	2,342	179	1,950	124	89	4.1% to 4.4%	4	3	-	1	-
\$1,500 to \$1,999	2,137	233	1,708	75	71	4.5%	2,575	940	1,572	17	46
\$2,000 to \$2,499	2,018	376	1,495	86	61	4.6% to 4.9%	1	1	-	-	-
\$2,500 to \$2,999	1,495	472	952	45	26	5.0%	2,318	1,214	993	64	47
\$3,000 to \$3,999	2,253	1,018	1,134	57	49	5.1% to 5.4%	76	52	18	1	-
\$4,000 to \$4,999	970	479	446	23	22	5.5%	601	271	307	14	9
\$5,000 to \$5,999	346	172	153	6	10	5.6% to 5.9%	27	10	16	1	-
\$6,000 to \$7,499	164	75	75	7	7	6.0%	6,424	592	5,347	271	214
\$7,500 to \$9,999	67	29	26	7	5	6.1% to 6.4%	57	3	52	-	2
\$10,000 to \$14,999	27	6	16	3	2	6.5%	237	24	244	12	7
\$15,000 to \$19,999	9	3	4	1	1	6.6% to 6.9%	249	20	226	2	1
\$20,000 and over	2	-	1	1	-	7.0%	1,777	88	1,465	181	98
						7.1% to 7.4%	6	6	32	1	-
						7.5%	13	-	12	1	-
						7.6% to 7.9%	2	-	2	-	-
						8.0% and over	190	11	156	12	11
						Average interest rate... (percent)	5.71	5.17	5.85	6.10	5.95

Table K-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE SAN DIEGO METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	13,785	13,239	3,158	10,021	110	496
Total first mortgage outstanding debt (dollars)	29,577,700	28,650,000	9,733,200	18,729,000	187,800	1,027,700
Total annual mortgage payment (dollars)	4,740,581	4,665,260	1,401,108	3,232,780	31,422	75,321
Average first mortgage outstanding debt (dollars)	2,153	2,156	3,082	1,856	1,707	2,072
Average value of property (dollars)	3,985	3,961	4,704	3,734	3,333	4,612
Average annual estimated rental value (dollars)	439	437	523	411	364	432
Average annual mortgage payment (dollars)	344	351	444	323	286	152
Percent which annual mortgage payment represents of—						
First mortgage debt	16.0	16.3	14.4	17.3	16.7	7.3
Value of property	8.6	8.9	9.4	8.6	8.6	3.3
Estimated annual rental value	78.4	80.3	84.9	78.5	78.5	31.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	13,110	12,933	3,189	9,688	106	177
Average first mortgage outstanding debt (dollars)	2,153	2,154	3,088	1,856	1,725	2,094
Average value of property (dollars)	3,918	3,916	4,703	3,668	3,277	4,024
Average annual estimated rental value (dollars)	438	433	523	405	357	438
Average annual mortgage payment (dollars)	350	352	445	323	290	200
Percent which annual mortgage payment represents of—						
First mortgage debt	16.3	16.4	14.4	17.4	16.8	9.6
Value of property	8.9	9.0	9.5	8.8	8.8	5.0
Estimated annual rental value	80.9	81.8	85.2	79.8	81.1	45.7
Monthly mortgage payment—						
Under \$10	269	205	12	192	1	64
\$10 to \$14	1,027	1,007	67	930	10	30
\$15 to \$19	1,726	1,696	148	1,524	24	30
\$20 to \$24	2,215	2,201	343	1,881	27	14
\$25 to \$29	2,589	2,579	574	1,987	18	10
\$30 to \$39	3,210	3,197	1,109	2,074	14	18
\$40 to \$49	1,086	1,075	468	600	7	11
\$50 to \$59	537	534	227	304	3	3
\$60 to \$74	236	236	116	118	2	-
\$75 to \$99	180	128	53	75	-	2
\$100 and over	75	75	22	53	-	-
Average monthly mortgage payment (dollars)	29.20	29.37	37.08	26.92	24.13	16.70
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	675	356	19	333	4	319
Average first mortgage outstanding debt (dollars)	2,151	2,233	-	2,249	-	2,060
Average value of property (dollars)	5,286	5,599	-	5,653	-	4,938
Average annual estimated rental value (dollars)	547	533	-	585	-	506
Average annual mortgage payment (dollars)	219	303	-	309	-	125
Percent which annual mortgage payment represents of—						
First mortgage debt	10.2	13.5	-	13.7	-	6.1
Value of property	4.1	5.4	-	5.5	-	2.5
Estimated annual rental value	40.0	51.9	-	52.8	-	24.7

Table L-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF SAN FRANCISCO: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	222,176	206,011	64,398	31.3	141,613	15,386	829	61,189	31,909	52.2	29,230
1930: Private families reporting tenure.....	-	174,173	57,044	32.8	117,129	-	-	-	-	-	-
1920: All families reporting tenure.....	-	120,913	33,159	27.4	87,754	-	-	32,352	13,100	40.5	19,252
Dwelling units: 1940.....	222,176	206,011	64,398	31.3	141,613	15,386	829	61,189	31,909	52.2	29,230
COLOR OF OCCUPANTS											
White.....	-	197,028	63,997	32.5	133,041	-	-	60,785	31,743	52.2	29,042
Nonwhite.....	-	8,983	411	4.6	8,572	-	-	354	166	46.9	183
TYPE OF STRUCTURE											
1-family.....	75,492	72,667	50,084	68.9	22,583	2,621	204	48,594	26,359	54.2	22,235
Other.....	146,684	133,344	14,314	10.7	119,030	12,715	625	12,545	5,550	44.2	6,995
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	74,451	71,837	49,463	68.9	22,374	2,436	173	48,300	26,213	54.3	22,082
Under \$5.....	111	111	87	78.4	24	-	-	75	15	-	50
\$5 to \$9.....	369	346	156	45.1	190	22	1	143	17	11.9	126
\$10 to \$14.....	1,616	1,528	617	40.4	911	86	2	580	114	19.7	466
\$15 to \$19.....	3,423	3,249	1,182	36.4	2,067	165	14	1,151	275	23.9	875
\$20 to \$24.....	5,575	5,353	2,281	42.6	3,072	207	16	2,204	658	29.9	1,546
\$25 to \$29.....	7,591	7,333	3,399	45.4	3,934	241	17	3,317	1,153	34.8	2,164
\$30 to \$39.....	15,415	14,937	9,211	61.7	5,726	453	25	9,008	3,905	43.4	5,103
\$40 to \$49.....	14,269	13,793	10,615	77.0	3,178	452	24	10,434	6,226	59.7	4,208
\$50 to \$59.....	11,668	11,290	9,689	85.8	1,601	342	26	9,484	6,472	68.2	3,012
\$60 to \$74.....	7,240	6,997	6,199	88.6	798	228	15	6,049	4,202	69.5	1,847
\$75 to \$99.....	3,585	3,442	2,964	86.1	473	131	12	2,972	1,808	63.0	1,064
\$100 and over.....	3,583	3,458	3,063	88.6	395	109	16	2,983	1,373	46.0	1,610
Median monthly rent.....(dollars).....	41.69	41.72	46.85	-	31.23	40.47	45.33	46.85	50.65	-	41.16

Table L-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF SAN FRANCISCO: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	31,909	26,482	26	124	267	494	829	2,984	4,647	6,544	6,080	2,469	1,313	372	302	26	5,427
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	31,007	25,828	25	116	258	475	814	2,899	4,523	6,406	5,934	2,410	1,284	366	292	21	5,179
Average interest rate.....(%).....	5.51	5.48	-	5.85	5.94	5.93	5.84	5.76	5.58	5.39	5.32	5.40	5.37	5.32	5.23	-	5.68
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	30,750	25,574	26	117	263	476	802	2,900	4,504	6,313	5,808	2,398	1,237	368	294	23	5,176
Building and loan association.....	1,594	1,354	2	10	38	61	97	292	233	244	189	74	40	8	15	1	240
Commercial bank.....	12,145	9,857	7	26	50	131	246	949	1,725	2,414	2,430	983	558	170	156	12	2,388
Savings bank.....	7,404	5,905	3	22	43	122	215	767	1,026	1,474	1,858	490	243	80	56	6	1,499
Life insurance company.....	1,265	1,124	1	1	3	1	1	17	94	203	302	238	132	51	29	1	141
Mortgage company.....	403	345	1	4	10	14	6	43	69	56	71	35	25	7	4	-	58
Home Owners' Loan Corporation.....	1,564	1,376	-	4	10	22	42	176	286	378	280	100	62	11	5	-	158
Individual.....	2,560	2,017	7	36	86	87	138	399	450	350	236	104	43	13	12	1	548
Other.....	3,315	3,596	5	14	23	38	57	257	571	1,194	887	374	129	23	17	2	219
Reporting debt and value.....	30,100	25,171	23	113	257	469	796	2,330	4,416	6,219	5,799	2,346	1,262	354	237	-	4,929
JUNIOR MORTGAGE																	
First mortgage only.....	1,193	948	-	1	3	6	14	66	179	265	265	116	24	6	3	-	245
First and junior mortgage.....	1,435	1,071	-	2	16	30	68	213	234	220	135	64	31	4	4	-	364
With 1st mtg.; not rptg. on junior.....	27,472	23,152	23	110	239	433	714	2,551	4,003	5,734	5,349	2,166	1,207	344	280	-	4,320
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,735	2,306	21	39	142	190	264	602	454	306	172	42	21	-	3	-	429
\$1,000 to \$1,499.....	2,568	2,138	2	21	74	135	192	542	508	376	194	54	19	7	4	-	430
\$1,500 to \$1,999.....	2,821	2,320	-	3	34	93	139	537	586	514	232	89	34	4	5	-	501
\$2,000 to \$2,499.....	3,403	2,796	-	-	7	36	132	438	729	720	458	163	40	12	6	-	607
\$2,500 to \$2,999.....	2,362	2,429	-	-	-	15	57	330	621	685	470	149	45	5	2	-	433
\$3,000 to \$3,999.....	5,396	5,076	-	-	-	-	12	267	1,173	1,677	1,242	483	176	33	8	-	820
\$4,000 to \$4,999.....	4,731	4,211	-	-	-	-	-	14	324	1,615	1,449	536	213	44	16	-	520
\$5,000 to \$5,999.....	2,797	2,450	-	-	-	-	-	-	21	319	1,388	446	226	38	17	-	347
\$6,000 to \$7,499.....	1,151	840	-	-	-	-	-	-	-	7	143	324	271	71	24	-	311
\$7,500 to \$9,999.....	580	362	-	-	-	-	-	-	-	-	6	40	191	82	43	-	218
\$10,000 to \$14,999.....	365	183	-	-	-	-	-	-	-	-	-	-	26	54	108	-	177
\$15,000 to \$19,999.....	103	37	-	-	-	-	-	-	-	-	-	-	-	4	33	-	66
\$20,000 and over.....	88	18	-	-	-	-	-	-	-	-	-	-	-	-	18	-	70
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	192,396	148,463	16	127	417	967	2,051	9,357	18,978	32,406	36,808	19,210	14,054	5,652	3,421	-	43,932
Average value.....(dollars).....	6,392	5,898	-	1,125	1,624	2,061	2,577	3,306	4,297	5,211	6,347	8,183	11,136	15,967	29,341	-	8,913
Debt on first and jr. mtgs.(thous.).....	99,655	79,817	13	73	228	537	1,093	4,352	10,432	19,229	21,664	9,601	6,596	2,363	3,136	-	19,838
Percent of value of property.....	51.8	53.8	-	57.3	54.6	55.5	53.3	51.9	55.0	59.3	58.9	50.0	46.9	41.8	37.2	-	45.2
Average debt.....(dollars).....	3,311	3,171	-	644	886	1,144	1,373	1,715	2,362	3,092	3,736	4,093	5,226	6,676	10,926	-	4,025
Debt on first mtgs.....(thousands).....	97,871	78,628	13	72	220	522	1,043	4,689	10,175	18,974	21,408	9,506	6,546	2,355	3,105	-	19,243
Percent of value of property.....	50.9	53.0	-	56.9	52.8	54.0	50.8	50.1	53.6	58.5	58.2	49.5	46.6	41.7	36.9	-	43.8
Average debt.....(dollars).....	3,252	3,124	-	640	858	1,113	1,310	1,637	2,304	3,051	3,692	4,052	5,187	6,653	10,820	-	3,904

HOUSING—NONFARM MORTGAGES

Table L-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF SAN FRANCISCO: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	31,909	30,750	1,594	19,549	12,145	7,404	1,265	403	1,564	2,560	3,815	1,159
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	31,007	30,220	1,585	19,265	11,986	7,280	1,240	398	1,564	2,451	3,736	787
Average interest rate (percent)	5.51	5.52	5.95	5.61	5.59	5.64	5.38	5.69	4.50	5.67	5.22	5.41
Reporting debt and value	30,100	29,208	1,525	18,510	11,650	6,860	1,218	384	1,513	2,423	3,635	892
Percent distribution	-	100.0	5.2	63.4	39.9	23.5	4.2	1.3	5.2	2.3	12.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	30,100	29,208	1,525	18,510	11,650	6,860	1,218	384	1,513	2,423	3,635	892
First mortgage only	1,198	1,160	43	748	584	214	63	24	55	83	144	33
First and junior mortgage	1,435	1,296	150	798	505	288	64	32	79	118	60	139
With first mortgage; not reporting on junior mortgage	27,472	26,752	1,382	16,969	10,611	6,358	1,091	323	1,379	2,222	3,431	720
1-family properties	25,171	24,418	1,297	15,025	9,513	5,512	1,086	329	1,332	1,923	3,426	753
First mortgage only	948	928	33	583	429	154	50	20	46	59	137	20
First and junior mortgage	1,071	969	118	568	365	203	58	23	63	87	52	102
With first mortgage; not reporting on junior mortgage	23,152	22,521	1,146	13,874	8,719	5,155	978	286	1,223	1,777	3,237	631
2- to 4-family properties	4,929	4,790	228	3,485	2,137	1,348	132	55	181	500	209	139
First mortgage only	245	232	10	165	105	60	13	4	9	24	7	13
First and junior mortgage	364	327	32	225	140	85	6	9	16	31	8	37
With first mortgage; not reporting on junior mortgage	4,320	4,231	186	3,095	1,892	1,203	113	42	156	445	194	89
RELATION OF DEBT TO VALUE												
1- to 4-family properties	30,100	29,208	1,525	18,510	11,650	6,860	1,218	384	1,513	2,423	3,635	892
Value of property (dollars)	192,895,500	186,805,500	8,252,400	121,469,700	78,127,600	43,842,100	11,025,500	2,443,900	8,705,500	13,187,300	21,721,200	5,590,000
Average value (dollars)	6,392	6,396	5,411	6,562	6,708	6,318	9,052	6,364	5,754	5,443	5,976	6,267
Debt on first and junior mortgages (dollars)	99,655,200	96,303,000	4,687,500	59,819,800	38,892,600	20,927,200	5,741,600	1,378,600	4,692,300	6,977,100	13,006,100	3,352,200
Percent of value of property	51.8	51.6	56.8	49.2	49.8	48.3	52.1	56.4	53.9	52.9	59.9	60.0
Average debt (dollars)	3,311	3,297	3,074	3,232	3,388	3,051	4,714	3,590	3,101	2,880	3,578	3,758
Debt on first mortgages (dollars)	97,870,800	94,738,100	4,560,500	58,720,100	38,154,100	20,556,000	5,653,200	1,339,700	4,625,500	6,885,300	12,949,800	3,137,700
Percent distribution	-	100.0	4.8	62.0	40.3	21.7	6.0	1.4	4.9	7.3	13.7	-
Percent of value of property	50.9	50.7	55.3	48.3	48.8	47.4	51.3	54.8	53.1	52.2	59.6	56.1
Average debt (dollars)	3,252	3,243	2,990	3,172	3,276	2,997	4,641	3,486	3,057	2,842	3,563	3,518
1-family properties	25,171	24,418	1,297	15,025	9,513	5,512	1,086	329	1,332	1,923	3,426	753
Value of property (dollars)	148,463,400	144,240,300	6,481,300	90,767,900	58,982,500	31,785,400	8,819,500	1,955,600	7,402,900	9,006,200	19,856,900	4,223,100
Average value (dollars)	5,898	5,907	4,959	6,041	6,200	5,767	8,121	5,944	5,558	4,683	5,796	5,608
Debt on first and junior mortgages (dollars)	79,816,900	77,098,800	3,770,700	46,748,800	30,695,000	16,053,800	4,614,400	1,133,900	4,046,000	4,847,700	11,932,300	2,723,100
Percent of value of property	53.8	53.4	58.6	51.5	52.0	50.5	52.3	58.0	54.7	53.8	60.1	64.5
Average debt (dollars)	3,171	3,157	2,907	3,111	3,227	2,913	4,249	3,447	3,038	2,521	3,483	3,616
Debt on first mortgages (dollars)	78,627,600	76,046,700	3,696,900	46,067,900	30,236,600	15,831,300	4,535,100	1,108,300	3,998,600	4,762,300	11,887,600	2,580,900
Percent of value of property	53.0	52.7	57.3	50.8	51.3	49.8	51.4	56.7	54.0	52.9	59.9	61.1
Average debt (dollars)	3,124	3,114	2,843	3,066	3,178	2,872	4,176	3,369	3,002	2,476	3,470	3,427
2- to 4-family properties	4,929	4,790	228	3,485	2,137	1,348	132	55	181	500	209	139
Value of property (dollars)	43,932,100	42,555,200	1,821,100	30,701,800	19,145,100	11,556,700	2,206,000	488,300	1,302,600	4,181,100	1,864,300	1,366,900
Average value (dollars)	8,913	8,886	7,987	8,810	8,959	8,573	16,712	-	7,197	8,362	8,920	9,834
Debt on first and junior mortgages (dollars)	19,838,300	19,209,200	916,800	18,071,000	8,197,600	4,873,400	1,127,200	244,700	646,300	2,129,400	1,073,800	629,100
Percent of value of property	45.2	45.1	50.3	42.6	42.8	42.2	51.1	-	49.6	50.9	57.6	46.0
Average debt (dollars)	4,025	4,010	4,021	3,751	3,836	3,615	8,589	-	3,571	4,259	5,138	4,526
Debt on first mortgages (dollars)	19,243,200	18,686,400	873,600	12,652,800	7,927,800	4,724,700	1,118,100	230,400	626,900	2,123,000	1,062,200	556,800
Percent of value of property	43.8	43.9	48.0	41.2	41.4	40.9	50.7	-	48.1	50.8	57.0	40.7
Average debt (dollars)	3,904	3,901	3,832	3,630	3,710	3,505	8,470	-	3,464	4,246	5,082	4,006

Table L-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF SAN FRANCISCO: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	26,482	25,574	1,354	15,762	9,857	5,905	1,124	345	1,376	2,017	3,596	908
RACE OF OCCUPANTS												
White	26,395	25,490	1,349	15,716	9,830	5,886	1,121	344	1,368	2,002	3,590	905
Negro	45	42	3	21	12	9	1	1	5	6	5	3
Other nonwhite	42	42	2	25	15	10	2	-	3	9	1	-
YEAR BUILT												
Reporting year built	26,261	25,369	1,340	15,624	9,779	5,845	1,120	341	1,368	1,990	3,586	892
1930 to 1940	8,948	8,554	417	5,399	3,504	1,895	499	130	242	374	1,493	394
1920 to 1929	10,832	10,527	439	6,084	3,843	2,241	574	136	782	795	1,717	305
1910 to 1919	3,238	3,161	215	2,077	1,246	831	37	36	200	381	215	77
1900 to 1909	2,539	2,450	227	1,592	922	670	8	35	116	334	138	89
1880 to 1899	649	622	38	434	238	196	1	2	26	101	20	27
1879 or earlier	55	55	4	38	26	12	1	2	2	5	3	-

Table L-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF SAN FRANCISCO: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	26,482	25,574	1,354	15,762	9,857	5,905	1,124	345	1,376	2,017	3,596	908
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	25,190	24,436	1,298	15,038	9,524	5,514	1,087	329	1,332	1,924	3,428	754
Under \$500.....	762	747	48	503	286	217	10	7	27	108	44	15
\$500 to \$999.....	1,635	1,598	97	1,121	668	453	19	24	58	188	91	38
\$1,000 to \$1,499.....	2,220	2,180	134	1,533	919	614	25	25	99	238	126	40
\$1,500 to \$1,999.....	2,398	2,337	157	1,583	953	630	60	16	110	236	175	61
\$2,000 to \$2,499.....	2,854	2,792	160	1,704	1,061	643	98	39	200	290	301	62
\$2,500 to \$2,999.....	2,445	2,381	145	1,334	845	489	101	30	197	194	280	64
\$3,000 to \$3,999.....	5,024	4,860	264	2,573	1,652	921	263	76	327	329	1,028	164
\$4,000 to \$4,999.....	4,068	3,933	171	2,243	1,441	802	217	49	180	196	877	135
\$5,000 to \$5,999.....	2,387	2,234	66	1,597	1,073	524	126	34	83	80	248	153
\$6,000 to \$7,499.....	801	787	27	489	362	127	85	18	28	41	99	14
\$7,500 to \$9,999.....	357	351	12	205	146	59	52	9	18	16	39	6
\$10,000 to \$14,999.....	182	180	14	109	85	24	26	1	3	8	19	2
\$15,000 to \$19,999.....	37	37	2	28	22	6	3	1	2	-	1	-
\$20,000 and over.....	19	19	1	16	11	5	2	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	25,828	25,161	1,331	15,546	9,738	5,808	1,102	342	1,376	1,927	3,527	667
Under 4.0%.....	110	108	7	36	18	18	5	-	-	45	15	2
4.0% to 4.4%.....	293	292	6	59	31	28	22	3	-	117	85	1
4.4% to 4.6%.....	34	30	-	27	26	1	2	-	-	-	1	4
4.6% to 4.9%.....	2,917	2,850	45	986	698	288	59	18	1,376	26	340	67
4.9% to 5.0%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0% to 5.4%.....	6,737	6,455	107	3,580	2,372	1,208	424	82	-	322	1,940	232
5.4% to 5.5%.....	75	71	-	50	37	13	1	-	-	2	15	4
5.5% to 5.6%.....	3,827	3,733	78	2,943	1,840	1,103	196	46	-	73	397	94
5.6% to 5.9%.....	8	6	-	4	3	1	-	2	-	-	-	2
6.0% to 6.4%.....	11,260	11,062	925	7,681	4,609	3,072	392	165	-	1,233	676	198
6.4% to 6.5%.....	11	11	3	5	-	5	-	1	-	1	1	-
6.5% to 6.6%.....	65	64	17	40	26	14	-	3	-	14	10	1
6.6% to 6.9%.....	18	17	8	3	2	1	-	1	-	2	3	1
7.0% to 7.4%.....	325	318	85	103	63	40	7	14	-	79	30	7
7.4% to 7.5%.....	26	25	14	2	-	2	-	-	-	4	4	1
7.5% to 7.6%.....	25	24	11	9	3	6	-	1	-	3	-	1
7.6% to 7.9%.....	1	1	-	1	1	-	-	-	-	-	-	-
8.0% and over.....	76	74	25	17	9	8	4	2	-	16	10	2
Average interest rate..... (percent).....	5.48	5.48	5.96	5.57	5.55	5.62	5.40	5.66	4.50	5.67	5.20	5.36
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	24,931	24,228	1,327	14,873	9,272	5,601	1,092	336	1,357	1,722	3,581	703
Real estate taxes included in payment.....	8,922	8,488	192	5,550	3,677	1,873	171	94	492	128	1,861	434
Monthly.....	8,651	8,285	190	5,393	3,562	1,831	165	92	467	124	1,804	416
Quarterly.....	7	7	-	4	2	2	1	-	-	2	-	-
Semiannual.....	1	1	-	-	-	-	1	-	-	-	-	-
Annual.....	2	2	-	2	-	2	-	-	-	-	-	-
Other.....	1	1	-	1	-	1	-	-	-	-	-	-
Not reporting frequency of payment.....	260	242	2	150	113	37	4	2	25	2	57	18
Real estate taxes not included in payment.....	15,668	15,414	1,117	9,124	5,471	3,653	913	298	842	1,561	1,619	254
Monthly.....	15,106	14,873	1,095	8,864	5,305	3,559	847	211	811	1,467	1,578	233
Quarterly.....	47	44	-	15	8	7	13	2	-	11	3	3
Semiannual.....	89	89	2	10	7	3	27	22	2	21	5	-
Annual.....	33	33	1	14	11	3	1	-	-	15	2	-
Other.....	23	23	1	14	8	6	2	-	-	6	-	-
Not reporting frequency of payment.....	370	352	18	207	132	75	28	8	29	41	31	18
Not reporting tax payment requirements.....	341	326	18	199	124	75	8	4	23	33	41	15
Monthly.....	327	315	18	192	121	71	7	4	23	30	41	12
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	3	2	-	-	-	-	1	-	-	1	-	1
Annual.....	1	1	-	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	10	8	-	7	3	4	-	-	-	1	-	2
No principal payments required.....	941	924	14	651	412	239	22	5	11	182	39	17
Monthly.....	880	816	14	597	373	224	17	3	10	143	32	14
Quarterly.....	23	23	-	8	5	3	-	-	-	13	1	1
Semiannual.....	24	23	-	7	4	3	4	2	-	9	1	1
Annual.....	22	22	-	8	6	2	-	-	-	13	1	-
Other.....	12	12	-	8	4	4	1	-	-	1	2	-
Not reporting frequency of payment.....	30	29	-	23	20	3	-	-	1	3	2	1
Not reporting principal payment requirements.....	326	146	7	82	51	31	5	1	5	20	26	180
Monthly.....	116	85	4	47	29	18	3	1	4	10	16	31
Quarterly.....	3	3	-	-	-	-	-	-	-	3	-	-
Semiannual.....	3	3	-	1	1	-	1	-	-	1	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	8	7	-	6	4	2	-	-	-	1	-	1
Not reporting frequency of payment.....	195	48	3	28	17	11	1	-	1	5	10	148
No regular payments required.....	284	276	6	156	122	34	5	3	3	93	10	8

HOUSING—NONFARM MORTGAGES

Table L-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF SAN FRANCISCO: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	25,190	8,575	14,965	886	764	Reporting interest rate	25,828	8,768	15,428	924	708
Under \$500	762	37	658	37	30	Under 4.0%	110	19	66	11	14
\$500 to \$999	1,636	79	1,863	103	91	4.0% to 4.4%	293	86	169	14	24
\$1,000 to \$1,499	2,220	158	1,863	134	100	4.5%	34	32	2	-	-
\$1,500 to \$1,999	2,398	238	1,961	153	106	4.6% to 4.9%	2,917	1,699	2,145	25	48
\$2,000 to \$2,499	2,854	507	2,139	113	95	5.0%	-	-	-	-	-
						5.1% to 5.4%	6,737	3,796	2,645	158	138
\$2,500 to \$2,999	2,445	688	1,656	78	78	5.5%	75	61	13	-	1
\$3,000 to \$3,999	5,024	2,046	2,733	137	108	5.6% to 5.9%	3,827	1,690	1,949	101	87
\$4,000 to \$4,999	4,068	2,490	1,447	67	64		8	3	5	-	-
\$5,000 to \$5,999	2,387	1,749	560	35	43	6.0%	11,260	1,333	8,965	584	578
\$6,000 to \$7,499	801	415	333	38	20	6.1% to 6.4%	11	1	9	1	-
						6.5%	85	10	72	1	2
\$7,500 to \$9,999	357	154	179	11	13	6.6% to 6.9%	18	1	17	-	-
\$10,000 to \$14,999	182	61	98	11	12	7.0%	325	23	272	21	9
\$15,000 to \$19,999	87	8	23	3	3	7.1% to 7.4%	26	2	22	1	1
\$20,000 and over	19	-	12	1	6	7.5%	25	3	21	1	-
						7.6% to 7.9%	1	-	1	-	-
						8.0% and over	76	9	55	6	6
						Average interest rate (percent)	5.48	5.15	5.65	5.71	5.56

Table L-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF SAN FRANCISCO: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	21,351	20,598	7,484	12,835	269	813
Total first mortgage outstanding debt (dollars)	66,653,200	64,589,400	30,474,500	33,511,700	603,200	2,063,800
Total annual mortgage payment (dollars)	9,089,397	8,939,252	3,626,720	5,212,986	93,546	150,145
Average first mortgage outstanding debt (dollars)	3,122	3,145	4,099	2,611	2,242	2,538
Average value of property (dollars)	5,654	5,820	6,196	5,623	4,815	6,716
Average annual estimated rental value (dollars)	625	622	567	598	539	684
Average annual mortgage payment (dollars)	426	435	488	407	343	185
Percent which annual mortgage payment represents of—						
First mortgage debt	13.6	13.8	11.9	15.6	15.5	7.3
Value of property	7.3	7.5	7.9	7.2	7.2	2.7
Estimated annual rental value	68.2	70.0	73.1	68.0	64.6	27.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	21,147	20,397	7,428	12,702	267	750
Average first mortgage outstanding debt (dollars)	3,125	3,148	4,100	2,610	2,239	2,510
Average value of property (dollars)	5,841	5,812	6,195	5,609	4,817	6,634
Average annual estimated rental value (dollars)	624	622	567	597	538	676
Average annual mortgage payment (dollars)	427	436	488	407	349	189
Percent which annual mortgage payment represents of—						
First mortgage debt	13.7	13.8	11.9	15.6	15.6	7.5
Value of property	7.3	7.5	7.9	7.2	7.2	2.8
Estimated annual rental value	68.5	70.1	73.1	68.2	64.8	27.9
Monthly mortgage payment—						
Under \$10	480	151	8	140	3	329
\$10 to \$14	840	676	26	629	21	164
\$15 to \$19	1,293	1,193	75	1,097	21	100
\$20 to \$24	1,901	1,848	187	1,622	39	53
\$25 to \$29	2,737	2,701	556	2,096	49	36
\$30 to \$39	7,330	7,295	3,347	3,858	90	35
\$40 to \$49	3,555	3,539	1,979	1,535	25	16
\$50 to \$59	1,638	1,631	675	942	14	7
\$60 to \$74	747	745	360	382	3	2
\$75 to \$99	370	367	137	229	1	3
\$100 and over	256	251	78	172	1	5
Average monthly mortgage payment (dollars)	35.57	36.29	40.67	33.89	29.09	15.73
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	204	141	6	133	2	63
Average first mortgage outstanding debt (dollars)	2,759	2,706	-	2,663	-	-
Average value of property (dollars)	7,201	6,982	-	6,998	-	-
Average annual estimated rental value (dollars)	736	718	-	721	-	-
Average annual mortgage payment (dollars)	315	394	-	405	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	11.4	14.6	-	15.2	-	-
Value of property	4.4	5.6	-	5.8	-	-
Estimated annual rental value	42.8	54.9	-	56.2	-	-

Table M-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE SAN FRANCISCO-OAKLAND METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	480,845	450,424	185,400	41.2	265,024	26,809	4,112	178,499	91,825	51.4	86,674
Urban.....	444,509	417,799	165,612	39.6	252,187	24,281	2,429	159,325	81,766	51.3	77,559
Rural-nonfarm.....	36,336	32,625	19,788	60.7	12,837	2,028	1,683	19,174	10,059	52.5	9,115
COLOR OF OCCUPANTS											
White.....	-	434,310	182,754	42.1	251,556	-	-	175,049	90,617	51.5	85,432
Nonwhite.....	-	16,114	2,646	16.4	13,468	-	-	2,450	1,208	49.3	1,242
TYPE OF STRUCTURE											
1-family.....	258,227	246,643	160,740	65.2	85,908	8,807	2,772	156,745	82,405	52.6	74,340
Other.....	222,618	203,776	24,660	12.1	179,116	17,502	1,340	21,754	9,420	43.3	12,334
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	255,212	244,432	159,232	65.1	85,200	8,219	2,561	156,191	82,157	52.6	74,034
Under \$5.....	564	535	387	72.3	148	13	16	341	87	25.5	254
\$5 to \$9.....	2,884	2,656	1,171	44.1	1,485	157	71	1,119	261	23.3	858
\$10 to \$14.....	9,834	9,144	3,613	39.5	5,531	455	235	3,494	950	27.2	2,544
\$15 to \$19.....	17,142	16,092	5,163	38.3	9,929	732	318	6,013	1,896	31.5	4,117
\$20 to \$24.....	24,558	23,359	10,671	45.7	12,688	797	402	10,475	3,327	36.5	6,648
\$25 to \$29.....	32,866	31,059	15,496	49.9	15,563	961	346	15,147	6,328	41.8	8,819
\$30 to \$39.....	58,146	55,924	34,943	62.5	20,981	1,738	484	34,327	16,453	47.9	17,874
\$40 to \$49.....	41,683	40,137	30,612	76.2	9,575	1,267	229	30,162	17,781	59.0	12,381
\$50 to \$59.....	28,258	27,229	22,676	83.3	4,553	875	154	22,288	14,541	65.2	7,747
\$60 to \$74.....	19,049	18,373	15,871	86.4	2,502	567	109	15,371	10,388	66.7	5,188
\$75 to \$99.....	10,578	10,162	8,815	86.7	1,347	354	62	8,646	5,399	62.4	3,247
\$100 and over.....	10,150	9,712	8,814	90.8	898	303	185	8,608	4,246	49.3	4,362
Median monthly rent..... (dollars).....	36.42	36.54	41.84	-	28.62	35.22	27.95	41.88	45.84	-	37.21

Table M-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE SAN FRANCISCO-OAKLAND METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting
Mortgaged properties.....	91,825	82,585	441	939	1,783	2,960	4,593	13,479	14,977	15,744	14,007	7,422	4,044	1,195	949	52
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	89,897	80,486	403	895	1,715	2,856	4,451	13,163	14,632	15,418	18,677	7,241	3,921	1,165	914	35
Average interest rate..... (%).....	5.59	5.57	6.06	6.04	6.08	5.99	5.94	5.79	5.61	5.44	5.37	5.38	5.37	5.32	5.29	5.74
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	89,265	80,386	429	907	1,749	2,903	4,489	13,147	14,576	15,306	18,514	7,238	3,948	1,170	920	40
Building and loan association.....	7,754	7,123	22	61	179	388	656	1,723	1,486	1,069	807	425	217	42	38	5
Commercial bank.....	23,111	29,473	73	240	451	816	1,334	4,243	5,319	5,539	5,567	2,999	1,613	510	452	17
Savings bank.....	11,834	9,953	37	89	163	320	485	1,604	1,612	2,230	1,906	717	377	113	94	6
Life insurance company.....	4,559	4,279	2	4	5	12	34	223	417	625	221	863	695	267	136	4
Mortgage company.....	1,859	1,784	32	19	44	69	77	255	283	270	255	203	156	40	29	1
Home Owners' Loan Corporation.....	5,453	4,947	7	25	98	183	300	1,024	1,021	972	717	845	188	44	21	1
Individual.....	14,958	13,446	196	388	710	985	1,870	3,134	2,595	1,712	1,800	644	289	76	44	3
Other.....	9,737	9,381	60	80	99	130	233	936	1,648	2,588	2,041	1,022	411	78	56	4
Reporting debt and value.....	88,178	79,581	411	887	1,701	2,855	4,438	12,989	14,464	15,183	18,519	7,183	3,887	1,150	914	4
JUNIOR MORTGAGE																
First mortgage only.....	25,889	24,515	181	300	538	896	1,366	3,928	4,285	4,139	3,994	2,644	1,524	478	342	1,374
First and junior mortgage.....	3,157	2,625	1	11	47	109	223	589	576	488	364	154	77	17	19	532
With 1st mtg.; not rptg. on junior.....	59,132	52,441	279	576	1,116	1,850	2,849	8,472	9,653	10,606	9,161	4,885	2,285	655	558	6,891
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	11,230	10,245	400	765	957	1,141	1,320	2,574	1,514	866	460	166	69	5	8	985
\$1,000 to \$1,499.....	8,886	7,969	11	105	544	777	978	2,164	1,532	987	555	213	69	18	16	917
\$1,500 to \$1,999.....	9,545	8,610	-	17	176	691	994	2,422	1,828	1,297	760	300	100	13	12	925
\$2,000 to \$2,499.....	10,529	9,498	-	-	24	199	643	2,490	2,246	1,825	1,184	470	166	38	13	1,081
\$2,500 to \$2,999.....	8,556	7,764	-	-	-	47	260	1,964	2,064	1,691	1,123	441	145	21	8	792
\$3,000 to \$3,999.....	15,920	14,579	-	-	-	-	43	1,335	4,144	4,090	3,023	1,850	481	83	30	1,341
\$4,000 to \$4,999.....	11,558	10,738	-	-	-	-	-	40	1,097	3,805	3,897	1,631	623	104	41	920
\$5,000 to \$5,999.....	6,133	5,619	-	-	-	-	-	-	39	609	2,666	1,425	664	134	82	514
\$6,000 to \$7,499.....	3,066	2,611	-	-	-	-	-	-	-	13	335	1,060	893	216	92	435
\$7,500 to \$9,999.....	1,522	1,184	-	-	-	-	-	-	-	-	16	125	597	302	144	259
\$10,000 to \$14,999.....	870	602	-	-	-	-	-	-	-	-	-	2	80	205	315	97
\$15,000 to \$19,999.....	206	109	-	-	-	-	-	-	-	-	-	-	-	9	100	104
\$20,000 and over.....	137	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																
Value of property..... (thousands).....	508,392	437,481	250	998	2,774	5,909	11,435	43,011	61,983	78,911	86,203	58,785	43,283	18,888	25,500	70,961
Average value..... (dollars).....	5,766	5,497	609	1,125	1,631	2,070	2,577	3,311	4,285	5,197	6,376	8,184	11,135	15,989	27,900	8,254
Debt on first & jr. mtgs. (thous.).....	263,212	231,421	139	521	1,458	3,245	6,184	23,069	34,706	45,785	48,774	29,775	20,334	8,002	9,431	31,790
Percent of value of property.....	51.8	52.9	55.6	52.2	52.5	54.9	54.1	53.6	56.0	58.0	56.6	50.7	47.0	42.5	37.0	44.8
Average debt..... (dollars).....	2,985	2,908	339	387	857	1,137	1,893	1,776	2,399	3,016	3,608	4,145	5,231	6,958	10,318	3,698
Debt on first mtgs. (thousands).....	259,789	228,898	139	518	1,435	3,187	6,045	22,658	34,158	45,316	48,327	29,557	20,193	7,960	9,335	30,952
Percent of value of property.....	51.1	52.3	55.6	51.9	51.7	53.9	52.9	52.7	55.1	57.4	56.1	50.3	46.7	43.3	36.6	48.6
Average debt..... (dollars).....	2,946	2,876	339	384	844	1,116	1,862	1,744	2,362	2,985	3,575	4,116	5,195	6,922	10,213	3,600

HOUSING—NONFARM MORTGAGES

Table M-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE SAN FRANCISCO-OAKLAND METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	91,825	89,265	7,754	44,945	33,111	11,834	4,559	1,859	5,453	14,958	9,737	2,560
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	89,397	87,728	7,651	44,347	32,696	11,651	4,488	1,824	5,453	14,463	9,502	1,669
Average interest rate (percent)	5.59	5.59	6.13	5.63	5.60	5.69	5.42	5.72	4.50	5.89	5.25	5.42
Reporting debt and value	88,178	86,267	7,556	43,317	32,140	11,177	4,450	1,816	5,266	14,453	9,409	1,911
Percent distribution		100.0	8.8	50.2	37.3	13.0	5.2	2.1	6.1	16.8	10.9	
JUNIOR MORTGAGE												
1- to 4-family properties	88,178	86,267	7,556	43,317	32,140	11,177	4,450	1,816	5,266	14,453	9,409	1,911
First mortgage only	25,889	25,501	2,991	11,471	10,008	1,463	1,776	632	1,417	4,609	2,605	388
First and junior mortgage	3,157	2,901	506	1,864	946	418	153	80	217	448	133	256
With first mortgage; not reporting on junior mortgage	59,132	57,865	4,059	30,482	21,186	9,296	2,521	1,104	3,632	9,396	6,671	1,267
1-family properties	79,581	77,859	6,947	38,160	28,690	9,470	4,186	1,696	4,783	13,020	9,067	1,722
First mortgage only	24,515	24,148	2,824	10,799	9,456	1,343	1,705	615	1,327	4,320	2,558	387
First and junior mortgage	2,625	2,420	448	1,071	756	315	143	67	187	384	120	205
With first mortgage; not reporting on junior mortgage	52,441	51,291	3,675	26,290	18,478	7,812	2,338	1,014	3,269	8,316	6,389	1,150
2- to 4-family properties	8,597	8,408	609	5,157	3,450	1,707	264	120	483	1,433	342	189
First mortgage only	1,374	1,353	167	672	552	120	71	17	90	239	47	21
First and junior mortgage	532	481	58	298	190	103	10	18	30	64	13	51
With first mortgage; not reporting on junior mortgage	6,691	6,574	384	4,192	2,708	1,484	183	90	363	1,080	282	117
RELATION OF DEBT TO VALUE												
1- to 4-family properties	88,178	86,267	7,556	43,317	32,140	11,177	4,450	1,816	5,266	14,453	9,409	1,911
Value of property (dollars)	508,391,800	497,308,800	37,189,900	268,096,700	197,840,600	65,256,100	39,698,200	11,144,800	27,105,700	64,464,400	54,608,600	11,083,500
Average value (dollars)	5,766	5,765	4,922	6,074	6,156	5,838	8,921	6,137	5,147	4,460	5,804	5,800
Debt on first and junior mortgages (dollars)	268,211,700	256,727,100	19,781,100	132,269,100	100,757,900	31,511,200	13,097,800	6,177,400	13,936,400	33,778,100	31,687,200	6,484,600
Percent of value of property	51.8	51.6	58.2	50.3	50.9	48.3	55.4	51.4	52.4	58.0	58.5	58.5
Average debt (dollars)	2,985	2,976	2,618	3,054	3,135	2,819	4,292	3,402	2,646	2,387	3,368	3,398
Debt on first mortgages (dollars)	259,789,200	253,642,700	19,341,300	130,593,300	99,587,800	31,005,500	18,855,800	6,081,400	13,789,200	33,400,200	31,581,500	6,146,500
Percent distribution	-	100.0	7.6	51.5	39.3	12.2	7.4	2.4	5.4	13.2	12.5	-
Percent of value of property	51.1	51.0	52.0	49.6	50.3	47.5	54.6	50.9	51.8	57.8	55.5	55.5
Average debt (dollars)	2,946	2,940	2,560	3,015	3,099	2,774	4,237	3,349	2,619	2,311	3,357	3,216
1-family properties	79,581	77,859	6,947	38,160	28,690	9,470	4,186	1,696	4,783	13,020	9,067	1,722
Value of property (dollars)	437,431,300	428,049,700	32,508,700	219,439,800	168,280,700	51,159,100	35,423,300	10,123,200	24,065,600	54,792,700	51,696,400	9,381,600
Average value (dollars)	5,497	5,493	4,680	5,761	5,865	5,402	8,462	5,969	5,031	4,208	5,702	5,448
Debt on first and junior mortgages (dollars)	231,421,400	225,740,000	17,395,800	114,058,500	88,391,000	25,667,500	17,040,100	5,638,100	12,500,500	28,957,200	30,149,800	5,681,400
Percent of value of property	52.9	52.7	53.5	52.0	52.5	50.2	48.1	55.7	51.9	52.8	58.3	60.6
Average debt (dollars)	2,908	2,899	2,504	2,989	3,081	2,710	4,071	3,324	2,614	2,224	3,325	3,299
Debt on first mortgages (dollars)	228,837,600	223,399,300	17,025,800	112,893,200	87,547,800	25,345,400	16,832,900	5,572,700	12,385,000	28,626,600	30,063,100	5,488,300
Percent of value of property	52.3	52.2	52.4	51.4	52.0	49.5	47.5	55.0	51.5	52.2	58.2	58.0
Average debt (dollars)	2,876	2,869	2,451	2,963	3,032	2,676	4,021	3,236	2,589	2,199	3,316	3,158
2- to 4-family properties	8,597	8,408	609	5,157	3,450	1,707	264	120	483	1,433	342	189
Value of property (dollars)	70,960,500	69,258,600	4,681,200	43,656,900	29,559,900	14,097,000	4,274,900	1,021,600	3,040,100	9,671,700	2,912,200	1,701,900
Average value (dollars)	8,254	8,237	7,687	8,466	8,568	8,258	16,193	8,513	6,294	6,749	8,515	9,005
Debt on first and junior mortgages (dollars)	31,790,300	30,987,100	2,385,300	18,210,600	12,366,900	5,843,700	2,057,700	539,300	1,435,900	4,820,900	1,537,400	803,200
Percent of value of property	44.8	44.7	51.0	41.7	41.8	41.5	48.1	52.8	47.2	49.8	52.8	47.2
Average debt (dollars)	3,698	3,685	3,917	3,581	3,585	3,423	7,794	4,494	2,973	3,364	4,495	4,250
Debt on first mortgages (dollars)	30,951,600	30,243,400	2,315,500	17,700,100	12,040,000	5,660,100	2,022,900	508,700	1,404,200	4,778,600	1,518,400	708,200
Percent of value of property	43.6	43.7	49.5	40.5	40.7	40.2	47.3	49.8	46.2	49.4	52.1	41.6
Average debt (dollars)	3,600	3,597	3,802	3,432	3,490	3,316	7,663	4,239	2,907	3,381	4,440	3,747

Table M-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE SAN FRANCISCO-OAKLAND METROPOLITAN DISTRICT: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	82,585	80,336	7,123	39,426	29,473	9,953	4,279	1,734	4,947	13,446	9,331	2,249
RACE OF OCCUPANTS												
White	81,616	79,394	7,007	39,106	29,234	9,872	4,270	1,709	4,819	13,160	9,323	2,222
Negro	742	718	75	241	183	58	3	22	115	222	40	24
Other nonwhite	227	224	41	79	56	23	6	3	13	64	18	3
YEAR BUILT												
Reporting year built	82,048	79,835	7,074	39,182	29,314	9,868	4,266	1,723	4,917	13,323	9,350	2,213
1930 to 1940	30,497	29,536	2,598	16,155	12,793	3,362	1,846	772	924	3,191	4,050	951
1920 to 1929	32,976	32,230	2,900	13,920	10,173	3,747	2,145	711	2,543	5,648	4,363	746
1910 to 1919	10,423	10,185	866	5,044	3,603	1,441	231	138	909	2,413	584	238
1900 to 1909	6,156	5,962	572	3,022	2,051	971	39	82	417	1,543	287	194
1880 to 1899	1,771	1,702	124	915	601	314	4	17	113	472	57	69
1879 or earlier	225	220	14	126	98	38	1	3	11	56	9	5

Table M-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE SAN FRANCISCO-OAKLAND METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	82,585	80,336	7,123	39,426	29,473	9,953	4,279	1,734	4,947	13,446	9,381	2,249
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	79,611	77,888	6,949	38,178	28,706	9,472	4,190	1,696	4,784	13,022	9,069	1,723
Under \$500.....	3,769	3,710	325	1,902	1,367	535	77	70	135	970	231	59
\$500 to \$999.....	6,703	6,599	649	3,400	2,423	977	161	111	401	1,572	305	104
\$1,000 to \$1,499.....	8,177	8,071	853	4,013	2,876	1,137	244	151	573	1,816	421	106
\$1,500 to \$1,999.....	8,801	8,646	1,045	3,903	2,880	1,023	318	144	696	1,948	597	155
\$2,000 to \$2,499.....	9,531	9,385	1,042	4,198	3,103	1,095	402	189	741	1,861	922	176
\$2,500 to \$2,999.....	7,756	7,583	835	3,282	2,420	862	334	170	564	1,372	1,026	173
\$3,000 to \$3,999.....	14,480	14,020	1,186	6,558	5,033	1,525	764	294	842	1,905	2,471	410
\$4,000 to \$4,999.....	10,486	10,230	587	5,292	4,081	1,211	702	253	450	864	2,082	256
\$5,000 to \$5,999.....	5,314	5,295	223	3,253	2,535	718	464	138	210	392	615	219
\$6,000 to \$7,499.....	2,531	2,493	123	1,383	1,183	200	338	96	110	208	235	38
\$7,500 to \$9,999.....	1,165	1,149	42	598	511	87	233	49	43	72	112	16
\$10,000 to \$14,999.....	590	580	30	295	261	34	135	28	15	34	42	10
\$15,000 to \$19,999.....	108	107	7	61	51	10	19	3	2	8	7	1
\$20,000 and over.....	50	50	2	40	32	8	4	-	1	-	3	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	80,486	78,979	7,081	38,920	29,117	9,803	4,213	1,703	4,947	13,003	9,162	1,507
Under 4.0%.....	398	393	20	126	95	31	9	3	-	195	40	5
4.0%.....	1,062	1,045	22	288	187	51	74	18	-	456	242	17
4.1% to 4.4%.....	51	47	1	35	32	8	3	-	-	2	6	4
4.5%.....	9,172	9,045	112	2,721	2,225	496	245	124	4,947	93	803	127
4.6% to 4.9%.....	32	32	-	31	31	-	-	-	-	-	1	-
5.0%.....	19,775	19,120	468	10,008	7,887	2,121	1,639	423	-	1,600	4,982	655
5.1% to 5.4%.....	151	146	4	101	82	19	8	8	-	4	21	5
5.5%.....	7,287	7,101	282	4,835	3,510	1,325	658	161	-	291	874	186
5.6% to 5.9%.....	28	26	2	15	14	1	3	3	-	2	1	2
6.0%.....	85,592	85,161	4,198	18,650	13,422	5,228	1,480	728	-	8,241	1,869	431
6.1% to 6.4%.....	63	63	37	15	10	5	2	2	-	3	4	-
6.5%.....	1,478	1,463	472	583	451	132	83	57	-	272	46	15
6.6% to 6.9%.....	120	117	90	10	8	2	1	1	-	9	6	3
7.0%.....	4,654	4,606	959	1,464	1,109	355	51	167	-	1,729	236	48
7.1% to 7.4%.....	260	257	221	14	4	10	-	3	-	9	10	3
7.5%.....	102	99	59	18	10	8	-	2	-	19	1	3
7.6% to 7.9%.....	5	5	4	1	1	-	-	-	-	-	-	-
8.0% and over.....	256	253	85	55	39	16	7	8	-	78	20	3
Average interest rate..... (percent).....	5.57	5.58	6.13	5.60	5.58	5.67	5.42	5.70	4.50	5.90	5.24	5.38
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	77,858	76,278	6,992	37,689	28,183	9,506	4,135	1,694	4,876	11,705	9,187	1,580
Real estate taxes included in payment.....	25,347	24,414	1,192	15,118	11,960	3,158	653	553	1,518	776	4,604	938
Monthly.....	24,706	23,820	1,170	14,765	11,669	3,096	634	540	1,462	740	4,509	886
Quarterly.....	22	19	-	8	6	2	4	-	2	4	1	3
Semiannual.....	14	14	-	-	-	-	3	4	1	4	2	-
Annual.....	11	11	-	2	-	2	1	-	-	7	1	-
Other.....	5	5	-	2	-	2	-	-	-	2	1	-
Not reporting frequency of payment.....	589	545	22	341	285	56	11	9	53	19	90	44
Real estate taxes not included in payment.....	51,638	51,081	5,781	22,195	15,965	6,280	3,456	1,133	3,290	10,764	4,462	607
Monthly.....	49,598	48,981	5,605	21,523	15,491	6,034	3,188	1,007	3,197	10,162	4,297	557
Quarterly.....	225	277	13	65	49	16	59	13	1	115	11	8
Semiannual.....	440	436	14	39	29	10	130	82	9	127	35	4
Annual.....	199	198	5	51	42	9	9	5	-	116	12	1
Other.....	61	61	1	23	16	7	6	3	1	25	2	-
Not reporting frequency of payment.....	1,115	1,078	98	492	338	154	64	23	82	219	105	37
Not reporting tax payment requirements.....	873	838	69	376	258	118	26	8	68	165	181	40
Monthly.....	811	776	66	359	247	112	22	6	62	144	117	35
Quarterly.....	8	8	-	1	-	1	-	-	2	5	-	-
Semiannual.....	10	9	1	-	-	-	-	1	2	4	-	1
Annual.....	10	10	-	1	1	-	1	-	-	7	1	-
Other.....	4	4	-	1	-	-	-	1	-	2	-	-
Not reporting frequency of payment.....	30	26	2	14	9	5	2	-	2	3	3	4
No principal payments required.....	2,644	2,607	62	1,188	844	344	91	29	37	1,097	103	37
Monthly.....	2,112	2,084	54	1,046	738	308	70	17	35	779	83	28
Quarterly.....	173	171	3	34	24	10	4	3	-	128	4	2
Semiannual.....	114	112	1	21	14	7	8	7	-	78	2	2
Annual.....	99	98	-	20	14	6	7	-	-	67	4	1
Other.....	50	50	2	21	16	5	1	1	1	20	4	-
Not reporting frequency of payment.....	96	92	2	46	38	8	1	1	1	35	6	4
Not reporting principal payment requirements.....	1,055	469	44	182	136	46	32	6	28	123	54	587
Monthly.....	896	299	36	118	88	30	19	6	22	66	32	97
Quarterly.....	11	9	-	2	2	-	1	-	-	6	-	2
Semiannual.....	13	11	-	2	2	-	4	-	-	4	1	2
Annual.....	12	9	-	1	1	-	-	-	-	7	1	3
Other.....	12	10	-	7	5	2	-	-	-	3	-	2
Not reporting frequency of payment.....	612	131	8	52	38	14	8	-	6	37	20	481
No regular payments required.....	1,027	982	25	367	310	57	21	5	6	521	37	45

HOUSING—NONFARM MORTGAGES

Table M-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE SAN FRANCISCO-OAKLAND METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	79,811	24,628	50,094	2,547	2,342	Reporting interest rate.....	80,486	24,932	50,845	2,577	2,132
Under \$500.....	8,769	207	3,200	156	206	Under 4.0%.....	398	70	262	25	41
\$500 to \$999.....	6,703	412	5,681	309	301	4.0%.....	1,062	319	614	49	80
\$1,000 to \$1,499.....	8,177	723	6,806	344	304	4.1% to 4.4%.....	51	42	9	-	-
\$1,500 to \$1,999.....	8,801	1,144	7,037	336	284	4.5%.....	9,172	4,885	4,070	68	149
\$2,000 to \$2,499.....	9,581	1,898	7,023	340	270	4.6% to 4.9%.....	32	23	7	1	1
						5.0%.....	19,775	11,419	7,572	387	897
\$2,500 to \$2,999.....	7,756	2,229	5,095	223	209	5.1% to 5.4%.....	151	110	40	-	1
\$3,000 to \$3,999.....	14,480	6,165	7,565	376	324	5.5%.....	7,287	3,561	3,429	159	138
\$4,000 to \$4,999.....	10,486	6,111	4,002	194	179	5.6% to 5.9%.....	28	15	13	-	-
\$5,000 to \$5,999.....	5,514	3,628	1,658	115	118	6.0%.....	35,592	3,943	28,996	1,585	1,118
\$6,000 to \$7,499.....	2,581	1,353	1,045	79	54	6.1% to 6.4%.....	63	11	49	2	1
						6.5%.....	1,478	137	1,259	43	89
\$7,500 to \$9,999.....	1,165	515	561	41	48	6.6% to 6.9%.....	120	20	94	1	5
\$10,000 to \$14,999.....	590	215	326	23	25	7.0%.....	4,654	334	3,897	278	145
\$15,000 to \$19,999.....	108	26	64	6	12	7.1% to 7.4%.....	260	15	242	2	1
\$20,000 and over.....	50	2	31	5	12	7.5%.....	102	4	89	6	3
						7.6% to 7.9%.....	5	1	4	-	-
						8.0% and over.....	256	23	199	21	13
						Average interest rate...(percent).....	5.57	5.16	5.77	5.86	5.64

Table M-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE SAN FRANCISCO-OAKLAND METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	71,026	68,706	22,641	45,998	672	2,380
Total first mortgage outstanding debt.....(dollars).....	204,584,800	198,759,700	87,972,600	109,267,100	1,520,000	5,825,100
Total annual mortgage payment.....(dollars).....	29,052,628	28,647,659	10,793,061	17,611,287	248,311	404,964
Average first mortgage outstanding debt.....(dollars).....	2,890	2,893	3,886	2,407	2,262	2,511
Average value of property.....(dollars).....	5,462	5,438	5,960	5,189	4,561	6,174
Average annual estimated rental value.....(dollars).....	579	577	689	548	504	619
Average annual mortgage payment.....(dollars).....	409	417	477	388	362	175
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.2	14.4	12.3	16.1	16.0	7.0
Value of property.....	7.5	7.7	8.0	7.5	7.8	2.8
Estimated annual rental value.....	70.7	72.2	74.6	70.8	71.8	28.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	69,861	67,901	22,610	44,638	658	1,960
Average first mortgage outstanding debt.....(dollars).....	2,885	2,895	3,886	2,402	2,274	2,561
Average value of property.....(dollars).....	5,438	5,416	5,956	5,153	4,672	6,221
Average annual estimated rental value.....(dollars).....	577	576	689	545	506	627
Average annual mortgage payment.....(dollars).....	411	417	477	388	366	184
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.2	14.4	12.3	16.1	16.1	7.2
Value of property.....	7.6	7.7	8.0	7.5	7.8	3.0
Estimated annual rental value.....	71.2	72.5	74.6	71.2	72.3	29.3
Monthly mortgage payment—						
Under \$10.....	1,810	589	38	494	7	771
\$10 to \$14.....	3,111	2,687	157	2,486	44	424
\$15 to \$19.....	5,080	4,792	447	4,292	58	238
\$20 to \$24.....	7,788	7,620	1,261	6,261	98	168
\$25 to \$29.....	11,050	10,936	2,619	8,195	122	114
\$30 to \$39.....	22,100	21,991	8,997	12,776	218	109
\$40 to \$49.....	9,938	9,900	5,003	4,836	61	38
\$50 to \$59.....	4,920	4,894	2,082	2,777	35	26
\$60 to \$74.....	2,501	2,492	1,218	1,263	11	9
\$75 to \$99.....	1,181	1,175	500	669	6	6
\$100 and over.....	882	875	288	584	3	7
Average monthly mortgage payment.....(dollars).....	34.22	34.77	39.74	32.32	30.48	15.31
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,155	805	31	760	14	360
Average first mortgage outstanding debt.....(dollars).....	2,578	2,731	-	2,704	-	2,236
Average value of property.....(dollars).....	6,909	7,358	-	7,341	-	5,916
Average annual estimated rental value.....(dollars).....	579	724	-	724	-	577
Average annual mortgage payment.....(dollars).....	311	395	-	399	-	125
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.1	14.4	-	14.8	-	5.6
Value of property.....	4.5	5.4	-	5.4	-	2.1
Estimated annual rental value.....	45.8	54.5	-	55.2	-	21.6

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other		
THE STATE.....	404,907	367,335	355,247	1,593,325,500	4,485	845,657,800	2,380	53.1	359,717	52,020	100,170	23,717	13,456	13,009	31,882	91,675	33,788	5.75	
Urban.....	315,024	282,171	273,839	1,317,317,700	4,811	701,533,700	2,562	53.3	276,540	38,668	78,651	19,820	12,350	10,624	25,905	63,144	27,378	5.69	
Rural-nonfarm.....	89,883	85,164	81,408	276,007,800	3,990	144,124,100	1,770	52.2	83,177	13,352	21,519	3,897	1,106	2,385	5,977	28,531	6,410	5.96	
ALAMEDA COUNTY.....	35,257	32,721	31,669	163,536,200	5,164	83,101,800	2,624	50.8	31,907	2,709	9,718	2,354	2,012	996	2,346	7,927	3,845	5.64	
Alameda city.....	2,547	2,319	2,201	11,004,200	5,000	5,618,100	2,553	51.1	2,265	164	737	139	100	56	187	499	393	5.67	
Albany.....	1,399	1,362	1,354	5,847,900	4,319	3,311,700	2,446	56.6	1,348	273	333	32	46	27	90	209	338	5.63	
Berkeley.....	5,883	5,878	5,186	31,925,900	6,156	15,017,700	2,896	47.0	5,260	620	1,392	333	492	218	414	1,239	552	5.61	
Oakland.....	57	36	24	58,900	24,700	—	—	—	36	3	7	7	—	1	—	17	1	6.22	
Emeryville town.....	511	484	477	1,886,000	3,954	1,025,200	2,149	54.4	479	55	182	56	9	4	20	140	13	5.90	
Hayward.....	97	92	91	304,400	3,345	167,000	1,835	54.9	92	—	65	—	—	1	1	20	5	5.81	
Livermore.....	20,145	18,498	17,910	98,018,000	4,914	45,571,800	2,544	51.8	18,036	1,342	5,505	1,493	1,085	542	1,432	4,628	2,009	5.68	
Piedmont.....	1,034	1,032	991	9,990,800	10,082	4,494,100	4,585	45.0	975	53	441	16	153	34	47	159	72	5.42	
San Leandro.....	1,526	1,503	1,485	7,906,500	5,324	4,562,100	3,072	57.7	1,457	75	462	120	120	51	56	281	292	5.48	
Rural-nonfarm.....	2,058	1,997	1,950	6,593,600	3,381	3,309,400	1,697	50.2	1,959	124	594	158	7	62	99	735	180	5.90	
ALPINE COUNTY.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
AMADOR COUNTY.....	164	160	135	427,500	3,147	241,700	1,790	56.5	155	—	77	5	—	1	—	62	10	5.52	
BUTTE COUNTY.....	1,576	1,510	1,362	3,975,500	2,919	1,970,500	1,447	49.6	1,451	192	380	73	6	9	98	549	144	5.96	
Chico.....	599	569	556	1,996,300	3,590	1,037,800	1,903	53.0	559	84	166	11	—	3	38	188	69	5.99	
Corvillis.....	190	176	167	619,700	3,711	293,000	1,754	47.3	170	5	72	2	—	1	37	32	21	5.67	
Rural-nonfarm.....	787	765	639	1,389,500	2,128	619,700	970	45.6	722	103	142	60	6	5	23	329	54	6.01	
CALAVERAS COUNTY.....	150	143	91	232,000	2,549	121,100	1,381	52.2	137	1	82	9	—	—	—	38	7	5.60	
COLUSA COUNTY.....	164	162	110	348,700	3,170	164,800	1,498	47.3	160	5	26	19	1	—	26	75	8	5.67	
CONTRA COSTA COUNTY.....	6,838	6,476	6,206	26,472,200	4,266	14,711,000	2,370	55.6	6,867	425	2,772	604	138	106	346	1,344	632	5.66	
Antioch town.....	305	288	279	934,300	3,349	413,800	1,481	44.2	283	2	215	10	—	1	1	48	6	6.20	
El Cerrito.....	805	775	762	3,416,200	4,483	2,226,500	2,922	65.2	765	106	323	42	32	25	42	102	93	5.42	
Martinez.....	368	340	336	1,649,600	4,910	800,300	2,382	48.5	386	15	135	40	—	1	13	96	36	5.78	
Pittsburg.....	567	482	470	1,969,400	4,190	1,034,800	2,202	52.5	476	20	160	104	—	4	41	56	91	5.88	
Richmond.....	1,699	1,621	1,525	5,402,900	3,543	3,238,600	2,120	59.8	1,597	109	690	58	7	13	176	323	226	5.60	
Rural-nonfarm.....	3,093	2,970	2,834	13,099,800	4,622	7,002,500	2,471	53.5	2,910	173	1,249	355	99	62	73	719	180	5.66	
DEL NORTE COUNTY.....	101	86	76	193,600	2,547	77,900	1,025	40.2	80	2	27	—	—	—	8	35	8	6.06	
EL DORADO COUNTY.....	293	280	248	773,000	3,117	362,200	1,460	46.9	271	8	95	50	1	—	6	88	23	5.95	
Placerville.....	142	134	110	466,700	4,243	235,500	2,141	50.5	132	6	34	50	—	—	4	21	17	5.90	
Rural-nonfarm.....	151	146	138	306,300	2,280	126,700	918	41.4	139	2	61	—	1	—	2	67	6	6.00	
FRESNO COUNTY.....	8,181	7,932	7,420	26,702,500	3,599	14,179,900	1,911	53.1	7,776	860	1,864	279	346	141	544	2,960	782	5.99	
Coalinga.....	159	154	151	413,500	2,738	246,100	1,630	59.5	149	2	11	29	—	6	—	30	71	5.74	
Fresno city.....	4,034	3,891	3,622	15,280,200	4,219	7,881,000	2,176	51.6	3,814	381	1,024	54	278	84	304	1,265	424	6.03	
Reedley.....	184	176	168	452,000	2,690	212,700	1,266	47.1	166	17	36	4	—	2	15	80	12	5.75	
Sanger.....	169	167	141	242,700	1,721	100,500	713	41.4	163	4	31	1	—	1	11	98	17	6.34	
Salina town.....	184	179	167	385,000	2,305	187,300	1,002	43.5	176	13	39	8	2	1	12	90	11	6.03	
Rural-nonfarm.....	3,451	3,365	3,171	9,929,100	3,131	5,572,300	1,757	56.1	3,308	443	723	183	66	47	202	1,397	247	5.94	
GLENN COUNTY.....	269	263	258	827,100	3,206	376,600	1,460	45.5	261	20	76	9	—	—	35	85	36	5.89	
HUMBOLDT COUNTY.....	1,634	1,547	1,334	4,062,200	3,045	1,841,000	1,380	45.3	1,511	58	534	174	4	9	39	589	104	6.15	
Eureka.....	931	876	708	2,215,100	3,129	1,027,700	1,452	46.4	851	10	313	126	3	2	17	308	72	6.21	
Rural-nonfarm.....	708	671	626	1,847,100	2,951	613,300	1,299	44.0	660	48	221	48	1	7	22	281	32	6.08	
IMPERIAL COUNTY.....	979	934	904	2,702,100	2,989	1,594,600	1,764	59.0	888	140	168	51	6	21	136	257	114	5.76	
Brawley.....	273	266	253	800,200	3,163	472,800	1,869	59.1	262	43	62	24	4	2	40	66	21	5.73	
Calxico.....	80	78	74	176,300	2,382	97,400	1,181	49.6	75	19	14	1	—	3	14	12	12	5.97	
El Centro.....	390	370	363	1,353,300	3,728	853,600	2,352	63.1	340	58	58	21	2	8	51	86	56	5.65	
Rural-nonfarm.....	286	280	214	372,300	1,740	180,800	845	48.6	211	20	29	5	—	8	31	93	25	5.90	
INYO COUNTY.....	54	48	29	80,900	2,790	39,900	1,376	49.3	47	—	9	1	—	1	6	4	26	5.71	
KERN COUNTY.....	6,819	6,449	5,787	18,780,600	3,245	10,690,300	1,847	56.9	6,170	773	1,693	437	88	187	314	2,189	489	6.26	
Bakersfield.....	1,800	1,689	1,537	6,548,100	4,260	3,502,600	2,279	53.5	1,615	264	362	74	54	95	143	422	201	6.19	
Delano.....	155	144	136	389,500	2,864	188,500	1,386	48.4	140	42	30	6	—	3	25	29	5	5.83	
Taft.....	107	97	79	186,200	2,357	81,700	1,034	43.9	83	3	48	2	—	—	10	19	1	6.68	
Rural-nonfarm.....	4,757	4,519	4,035	11,656,800	2,889	6,917,500	1,714	59.3	4,332	464	1,253	355	34	89	136	1,719	282	6.29	
KINGS COUNTY.....	1,155	1,111	1,048	2,888,300	2,756	1,562,300	1,491	54.1	1,082	125	353	143	8	9	26	348	70	5.88	
Hanford.....	446	427	403	1,245,900	3,092	647,800	1,607	52.0	417	79	119	6	4	4	10	167	28	6.15	
Rural-nonfarm.....	709	684	645	1,642,400	2,546	914,500	1,418	55.7	665	46	234	137	4	5	16	181	42	5.70	
LAKE COUNTY.....	218	167	157	515,200	3,282	222,500	1,417	43.2	156	—	30	6	—	2	17	84	17</		

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
LOS ANGELES COUNTY—Con.																			
Culver City.....	963	898	878	3,812,700	3,773	2,264,300	2,579	68.4	890	183	248	2	18	114	65	142	168	5.69	
El Monte.....	422	398	395	1,242,800	3,146	692,400	1,753	55.7	396	169	91	8	-	8	15	96	14	6.13	
El Segundo.....	285	280	182	637,600	3,503	319,600	1,756	50.1	276	70	85	2	2	10	34	60	13	5.88	
Gardena.....	414	392	392	1,052,600	2,685	527,100	1,845	50.1	392	34	63	5	-	8	51	221	10	6.19	
Glendale.....	8,002	7,488	7,390	39,911,600	5,401	21,787,000	2,948	54.6	7,427	901	2,023	606	552	600	720	1,366	659	5.60	
Glendora.....	128	124	123	406,000	3,301	175,100	1,424	43.1	123	31	32	2	1	-	7	46	4	5.92	
Hawthorne.....	689	620	611	1,500,400	2,456	786,600	1,206	49.1	618	151	115	11	2	31	100	183	25	5.92	
Hermosa Beach.....	410	315	310	1,231,300	3,972	617,800	1,991	50.1	311	29	113	15	-	12	37	86	19	5.84	
Huntington Park.....	1,887	1,459	1,447	6,057,200	4,193	3,117,800	2,155	51.4	1,446	211	350	102	24	82	189	424	64	5.70	
Inglewood.....	8,643	3,492	3,459	14,085,400	4,058	8,369,300	2,420	59.6	3,457	606	1,086	245	57	215	325	702	221	5.66	
La Verne.....	118	111	108	345,100	3,195	166,100	1,588	49.1	109	21	26	-	2	-	7	46	7	5.94	
Long Beach.....	9,748	8,438	8,068	33,187,800	4,114	19,580,500	2,427	59.0	8,216	809	2,498	487	185	108	909	2,315	960	5.58	
Los Angeles city.....	87,675	75,350	74,088	367,320,500	4,961	192,477,800	2,600	52.4	74,162	9,481	19,994	4,312	3,022	4,082	9,044	18,587	5,640	5.78	
Lynwood.....	1,268	1,228	1,213	3,912,600	3,226	2,354,200	1,941	60.2	1,117	279	176	46	32	108	181	269	81	5.89	
Manhattan Beach.....	622	555	546	2,081,100	3,812	1,132,600	2,074	54.4	544	35	285	-	2	10	19	117	75	5.79	
Maywood.....	905	811	811	2,443,700	3,013	1,366,800	1,685	55.9	007	193	206	20	6	13	114	214	41	5.82	
Monrovia.....	963	908	898	3,498,400	3,896	1,784,800	1,988	51.0	898	184	202	14	5	3	118	323	54	5.81	
Montebello.....	797	772	767	3,068,000	4,000	1,792,100	2,337	58.4	785	203	299	20	19	6	30	145	43	5.77	
Monterey Park.....	1,026	990	987	3,312,700	3,356	1,775,000	1,798	53.6	980	159	229	9	5	62	89	352	75	5.87	
Pasadena.....	5,079	4,502	4,452	23,662,800	5,315	11,764,000	2,642	49.7	4,445	407	826	216	230	224	592	1,585	365	5.65	
Pomona.....	1,586	1,469	1,467	5,222,900	3,560	2,691,000	1,834	51.5	1,467	340	271	18	98	8	120	526	91	5.92	
Redondo Beach.....	890	802	796	1,900,800	2,388	895,100	1,124	47.1	794	64	269	7	2	29	76	268	79	6.02	
San Fernando.....	432	391	382	1,326,700	3,478	722,100	1,890	54.4	381	79	120	35	-	7	23	88	29	5.96	
San Gabriel.....	1,596	1,578	1,572	7,989,200	5,082	4,861,500	3,105	61.1	1,566	248	723	14	127	66	75	231	87	5.51	
San Marino.....	1,100	1,094	1,088	12,541,100	11,527	5,951,900	5,470	47.5	1,088	107	444	19	232	100	43	111	32	4.34	
Santa Monica.....	3,313	2,785	2,701	14,444,400	5,348	8,049,300	2,980	55.7	2,716	306	947	77	119	161	241	690	235	5.59	
Sierra Madre.....	263	252	244	1,226,300	5,026	548,700	2,249	44.7	240	19	61	42	2	3	25	82	6	5.85	
Signal Hill.....	147	117	116	429,800	3,701	249,800	2,153	58.2	115	2	14	-	3	2	16	50	28	5.64	
South Gate.....	3,083	2,930	2,900	9,501,000	3,276	5,894,000	2,932	62.0	2,894	605	785	74	29	179	368	658	196	5.69	
South Pasadena.....	1,054	976	944	6,079,600	6,440	2,786,000	2,951	45.8	966	64	245	47	89	63	121	254	83	5.61	
Torrance.....	589	580	572	1,985,800	3,472	992,500	1,735	50.0	572	115	144	2	26	33	64	131	57	5.94	
Whittier.....	1,280	1,118	1,103	5,167,600	4,685	2,774,900	2,516	53.7	1,111	249	252	4	56	17	71	262	200	5.68	
Rural-nonfarm.....	36,485	34,161	33,748	118,626,100	3,515	62,384,300	1,849	52.6	33,608	5,169	7,842	1,109	579	1,400	3,110	11,815	2,584	5.99	
MADERA COUNTY.....																			
Madera city.....	453	441	419	1,287,100	3,072	635,000	1,516	49.3	430	180	68	18	2	18	20	97	27	6.02	
Rural-nonfarm.....	317	313	302	969,400	3,210	461,100	1,527	47.6	308	155	38	3	2	12	17	57	24	6.09	
	186	128	117	817,700	2,715	173,900	1,486	54.7	122	25	30	15	-	6	3	40	3	5.80	
MARIN COUNTY.....																			
Mill Valley town.....	2,898	2,740	2,539	14,230,600	5,605	6,880,000	2,710	48.3	2,676	308	1,094	408	16	26	225	348	251	5.65	
San Anselmo town.....	473	446	434	2,817,600	5,340	1,180,100	2,719	50.3	437	63	183	44	2	11	23	59	52	5.75	
San Rafael.....	620	596	581	2,987,200	5,141	1,524,800	2,624	51.0	587	59	130	236	2	2	60	52	46	5.51	
Sausalito.....	469	463	450	2,602,100	5,782	1,299,300	2,887	49.9	450	41	190	65	3	-	51	70	30	5.57	
Sausalito.....	225	185	178	1,127,400	6,334	514,300	2,889	45.6	181	32	77	-	-	1	20	29	22	5.74	
Rural-nonfarm.....	1,086	1,050	896	5,196,300	5,799	2,361,500	2,636	45.4	1,021	113	514	63	9	12	71	138	101	5.70	
MARIPOSA COUNTY.....																			
	21	15	14	68,000	-	25,100	-	-	14	1	3	-	-	-	1	6	3	-	
MENDOCINO COUNTY.....																			
Fort Bragg.....	587	541	532	1,067,300	3,215	454,300	1,368	42.6	528	5	199	39	-	2	8	232	43	5.85	
Ukiah.....	146	131	120	322,100	2,734	130,800	1,090	39.9	125	-	55	3	-	-	5	52	10	5.84	
Rural-nonfarm.....	190	179	101	360,000	3,564	190,300	1,884	52.9	174	3	71	16	-	-	-	66	18	5.83	
	251	231	111	379,200	3,416	133,200	1,200	35.1	229	2	78	20	-	2	3	114	15	5.88	
MERCED COUNTY.....																			
Merced city.....	1,031	984	845	3,068,000	3,631	1,514,000	1,792	49.3	960	175	291	13	5	5	35	316	120	5.93	
Rural-nonfarm.....	423	395	283	1,045,600	3,695	479,700	1,695	45.9	388	112	94	6	5	1	9	112	49	6.09	
	608	589	562	2,022,400	3,599	1,084,300	1,840	51.1	572	63	197	7	-	4	26	204	71	5.82	
MODOC COUNTY.....																			
	122	115	85	200,600	2,360	108,300	1,274	54.0	109	20	27	-	-	2	10	45	5	6.02	
MONO COUNTY.....																			
	4	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MONTEREY COUNTY.....																			
Carmel-by-the-Sea.....	3,157	2,934	2,714	11,087,900	4,085	5,605,200	2,065	50.6	2,839	364	1,420	51	4	49	205	570	176	5.91	
Marina.....	147	142	142	1,018,700	7,174	412,100	2,902	40.5	140	13	78	3	-	-	17	28	1	5.85	
Monterey city.....	541	482	478	2,015,500	4,217	985,600	2,062	48.9	476	48	242	10	-	22	50	73	31	5.91	
Pacific Grove.....	406	390	383	1,370,400	3,578	633,900	1,655	46.3	386	52	182	7	1	3	98	79	24	5.76	
Salinas.....	422	396	376	2,358,600	6,260	1,161,000	3,088	49.3	375	42	158	16	1	-	48	48	62	5.76	
Rural-nonfarm.....	1,635	1,524	1,335	4,329,700	3,243	2,412,600	1,807	55.7	1,462	209	760	15	2	24	52	342	58	6.00	
NAPA COUNTY.....																			
Napa city.....	955	899	880	3,361,700	3,820	1,738,100	1,975	51.7	875	242	321	46	1	-	10	122	43	5.79	
Rural-nonfarm.....	438	404	388	1,512,000	3,897	787,800	2,030	52.1	393	125	150	11	-	-	5	79	23	5.75	
	517	495	492	1,849,700	3,760	950,300	1,932	51.4	482	117	171	35	1	-	5	133	20	5.82	
NEVADA COUNTY.....																			
Grass Valley.....	542	502	453	1,149,300	2,537	588,300	1,299	51.2	485	15	260	27	-	5	33	127	18	5.94	
Rural-nonfarm.....	143	115	113	347,100	3,072	171,500	1,518	49.4	105	5	59	8	-	-	3	22	8	6.02	
	399	337	340	802,200	2,359	416,800	1,226	52.0	380	10	201	19	-	5	30	105	10	5.91	
ORANGE COUNTY.....																			
Anaheim.....	7,861	7,402	7,077	24,150,700	3,413	12,651,100	1,788	52.4	7,235	2,141	885	268	252	113	886	2,246	444	5.92	
Brea.....	743	713	578	1,908,600	3,302	1,055,400	1,823	55.3	685	357	81	18	2	78	142	39	5.93		
Fullerton.....	194	185	182	507,500	2,788	237,100	1,577	56.6	184	76	30	3	1	1	22	36	15	5.99	
Huntington Beach.....	720	685	668	2,547,100	3,613	1,278,500													

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PLUMAS COUNTY.....	142	120	70	234,100	3,344	107,400	1,534	45.9	112	-	48	2	-	-	1	49	12	6.33	
RIVERSIDE COUNTY.....	4,605	4,341	4,090	12,397,900	3,031	6,133,400	1,500	49.5	4,220	647	793	160	172	109	464	1,521	354	5.95	
Banning.....	276	269	262	819,400	3,127	369,200	1,409	45.1	262	55	45	-	-	-	16	111	35	6.31	
Corona.....	332	310	298	753,100	2,527	335,500	1,125	44.5	290	21	113	29	6	6	29	64	22	6.26	
Hemet.....	180	180	87	254,300	2,923	151,800	1,739	59.5	120	34	11	-	-	3	9	48	14	5.95	
Palm Springs.....	124	112	100	672,600	6,726	273,200	2,732	40.6	104	11	56	-	-	1	3	30	3	5.90	
Riverside city.....	2,215	2,082	1,993	7,211,200	3,618	3,781,400	1,897	52.4	2,036	324	307	88	163	41	258	699	156	5.82	
Rural-nonfarm.....	1,527	1,438	1,350	2,687,300	1,991	1,222,800	906	45.5	1,408	202	261	42	3	58	149	569	134	6.01	
SACRAMENTO COUNTY.....	11,510	10,769	10,504	44,013,100	4,190	24,665,900	2,348	56.0	10,538	1,031	2,563	314	456	629	678	3,064	1,798	5.64	
North Sacramento.....	307	304	304	1,282,300	4,218	749,200	2,464	58.4	295	36	101	14	9	1	24	57	53	5.57	
Sacramento city.....	7,932	7,298	7,164	34,526,700	4,819	19,317,800	2,695	55.9	7,131	515	1,812	179	437	455	453	1,814	1,466	5.54	
Rural-nonfarm.....	3,271	3,167	3,036	8,204,100	2,702	4,599,400	1,515	56.1	3,107	480	650	121	10	173	201	1,193	279	5.88	
SAN BENITO COUNTY.....	201	196	193	725,100	3,757	315,500	1,635	43.5	192	7	59	14	1	-	23	80	8	5.67	
Hollister.....	158	153	152	599,300	3,943	253,200	1,666	42.2	153	5	50	12	1	-	22	57	6	5.65	
Rural-nonfarm.....	43	43	41	125,800	3,068	62,900	1,520	49.5	39	2	9	2	-	-	1	23	2	5.76	
SAN BERNARDINO COUNTY...	9,419	8,960	8,557	26,334,900	3,078	13,589,600	1,588	51.6	8,766	2,035	1,512	526	388	177	888	2,577	713	5.83	
Chino.....	106	99	95	142,900	1,504	88,800	935	62.1	95	50	4	13	1	-	10	17	-	5.96	
Colton.....	599	576	501	1,452,100	2,898	810,000	1,617	55.8	557	178	61	18	14	14	36	119	97	6.00	
Needles.....	169	162	84	276,500	3,292	132,000	1,582	48.1	159	-	28	49	-	-	1	2	77	2	6.37
Ontario.....	1,005	942	921	2,951,800	3,205	1,513,600	1,643	51.3	924	303	122	34	25	5	31	259	89	5.93	
Redlands.....	805	744	720	2,439,700	3,888	1,197,100	1,663	49.1	731	53	162	23	49	13	64	301	66	5.88	
San Bernardino city.....	3,622	3,421	3,367	11,375,200	3,378	6,418,100	1,906	56.4	3,368	759	484	301	258	77	397	825	267	5.56	
Upland.....	355	344	328	940,800	2,868	425,400	1,297	45.2	335	165	58	6	2	7	36	81	5	6.06	
Rural-nonfarm.....	2,758	2,672	2,541	6,755,900	2,659	3,003,700	1,182	44.5	2,597	527	592	82	39	60	212	898	187	6.04	
SAN DIEGO COUNTY.....	17,922	16,280	15,937	62,021,000	3,892	33,272,300	2,088	53.6	15,962	2,119	3,365	1,297	595	728	2,193	4,441	1,224	5.73	
Chula Vista.....	412	400	393	1,448,200	3,685	760,900	1,936	52.5	386	52	36	44	2	4	62	156	30	5.97	
Coronado.....	374	356	346	1,961,400	5,669	1,016,600	2,938	51.8	346	48	125	21	19	15	44	63	11	5.63	
Escondido.....	304	297	289	632,700	2,189	323,700	1,120	51.2	294	105	32	-	-	-	22	131	4	6.42	
La Mesa.....	332	327	321	1,361,300	4,241	708,000	2,190	51.6	309	27	73	29	1	17	60	73	29	5.91	
National City.....	892	869	858	2,462,600	2,870	1,411,300	1,645	57.3	856	185	88	105	4	32	82	314	46	5.92	
Oceanside.....	275	262	260	778,900	2,996	417,800	1,607	53.6	259	87	22	16	-	-	2	40	61	5.73	
San Diego city.....	13,294	11,781	11,523	47,210,300	4,097	25,470,300	2,210	54.0	11,568	1,370	2,587	873	553	583	1,670	2,999	933	5.67	
Rural-nonfarm.....	2,039	1,988	1,947	6,165,600	3,167	3,168,700	1,627	51.4	1,944	245	402	209	16	75	213	644	140	5.88	
SAN FRANCISCO COUNTY ¹	31,909	26,482	25,171	148,463,400	5,898	79,816,900	3,171	53.8	25,574	1,354	9,857	5,905	1,124	345	1,376	2,017	3,596	5.48	
San Francisco city.....	31,909	26,482	25,171	148,463,400	5,898	79,816,900	3,171	53.8	25,574	1,354	9,857	5,905	1,124	345	1,376	2,017	3,596	5.48	
SAN JOAQUIN COUNTY.....	5,923	5,588	5,418	19,289,000	3,560	10,240,100	1,890	53.1	5,491	1,670	932	303	282	71	299	1,195	789	5.91	
Lodi.....	770	686	674	2,410,200	3,576	1,263,800	1,875	52.4	680	95	172	17	56	1	23	277	39	5.91	
Stockton.....	2,665	2,491	2,449	10,417,100	4,254	5,511,700	2,251	52.9	2,437	790	387	163	211	48	146	310	432	5.81	
Tracy.....	157	146	137	542,900	3,963	261,500	1,909	48.2	143	24	29	36	-	-	5	6	43	5.87	
Rural-nonfarm.....	2,331	2,265	2,158	5,918,800	2,743	3,203,100	1,484	54.1	2,231	761	394	87	15	22	125	602	225	6.01	
SAN LUIS OBISPO COUNTY...	1,187	1,064	937	3,182,900	3,897	1,497,800	1,598	47.0	1,043	399	211	42	1	15	57	261	57	6.14	
Paso Robles.....	185	162	154	485,300	3,151	238,600	1,517	48.1	159	64	51	-	-	-	3	33	8	6.08	
San Luis Obispo city.....	489	441	385	1,459,600	3,791	715,200	1,858	49.0	433	199	82	11	1	-	26	100	14	6.07	
Rural-nonfarm.....	513	461	398	1,238,000	3,111	548,500	1,378	44.3	451	136	78	31	-	15	28	128	35	6.23	
SAN MATEO COUNTY.....	11,464	11,009	10,875	66,868,500	5,149	37,088,200	3,410	55.5	10,891	1,438	5,333	414	847	211	524	1,367	757	5.50	
Burlingame.....	1,958	1,853	1,832	12,290,500	6,709	6,451,500	3,522	52.5	1,832	140	934	45	259	37	108	170	139	5.88	
Daly City.....	990	963	943	3,629,400	3,849	2,212,200	2,346	61.0	988	202	261	137	8	23	89	128	90	5.68	
Hillsborough town.....	253	220	218	4,796,400	22,002	2,285,800	10,485	47.7	217	5	99	3	66	12	3	6	3	5.05	
Menlo Park.....	326	308	308	1,703,200	5,530	976,600	3,171	57.3	304	82	130	-	-	-	11	6	39	28	5.60
Redwood City.....	1,317	1,266	1,250	6,271,900	5,018	3,624,900	2,900	57.8	1,249	184	725	8	30	16	65	167	54	5.56	
San Bruno.....	839	811	802	3,184,200	3,970	2,113,800	2,636	66.4	803	154	428	9	3	11	64	87	47	5.42	
San Carlos.....	705	699	697	3,906,200	5,604	2,682,800	3,849	68.7	698	65	499	9	14	5	18	28	60	5.19	
San Mateo city.....	2,056	1,980	1,960	14,606,200	7,452	8,238,000	4,203	56.4	1,974	198	861	169	270	44	63	187	182	5.39	
South San Francisco.....	329	300	287	1,195,800	4,167	661,800	2,306	55.3	295	8	182	4	1	3	12	53	32	6.10	
Rural-nonfarm.....	2,691	2,609	2,578	15,284,700	5,929	7,840,900	3,041	51.3	2,581	400	1,214	30	168	49	96	502	122	5.66	
SANTA BARBARA COUNTY.....	3,350	3,040	2,792	12,823,000	4,593	6,531,400	2,339	50.9	2,989	1,483	409	129	15	38	186	532	197	6.15	
Lompoc.....	150	150	97	317,500	3,273	150,600	1,553	47.4	149	43	33	-	-	-	3	64	6	6.37	
Santa Barbara city.....	2,099	1,878	1,722	8,032,600	4,665	4,109,800	2,387	51.2	1,840	1,005	197	76	11	30	142	245	134	6.07	
Santa Maria.....	513	468	456	1,896,300	4,159	1,072,300	2,352	56.5	461	266	92	2	-	-	19	56	24	6.45	
Rural-nonfarm.....	588	544	517																

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
SOLANO COUNTY.....	2,640	2,393	2,341	9,795,900	4,184	5,727,800	2,447	58.5	2,166	522	649	337	3	12	66	408	169	5.82
Vallejo.....	1,001	849	833	4,139,900	4,970	2,222,800	2,668	53.7	824	128	332	84	-	4	13	150	113	5.70
Rural-nonfarm.....	1,639	1,544	1,508	5,656,000	3,751	3,505,000	2,324	52.0	1,342	394	317	253	3	8	53	258	56	5.88
SONOMA COUNTY.....	2,196	2,070	1,828	6,695,500	3,663	3,430,400	1,904	52.0	1,980	269	516	190	1	6	69	723	206	5.85
Healdsburg.....	109	108	107	319,500	2,936	171,200	1,600	53.6	95	9	33	-	-	1	4	46	3	5.95
Petaluma.....	401	377	329	1,273,700	3,871	649,400	1,974	51.0	369	8	133	69	-	1	10	114	34	5.80
Santa Rosa.....	728	682	533	2,035,700	3,819	1,134,500	2,129	55.7	629	159	100	26	-	3	23	232	86	5.85
Rural-nonfarm.....	958	903	859	3,066,600	3,570	1,525,200	1,776	49.7	886	93	250	95	1	1	32	331	83	5.86
STANISLAUS COUNTY.....	3,049	2,816	2,561	8,429,400	3,291	4,390,600	1,714	52.1	2,748	850	547	42	39	53	163	678	376	6.02
Modesto.....	1,025	927	902	3,424,100	3,796	1,780,400	1,974	52.0	894	329	114	26	30	31	59	198	107	5.97
Oakdale.....	148	134	132	363,500	2,754	184,500	1,398	50.8	132	14	73	2	-	-	5	31	7	5.91
Turlock.....	345	317	309	939,600	3,041	461,900	1,495	49.2	311	113	88	-	1	-	23	73	13	5.98
Rural-nonfarm.....	1,530	1,438	1,218	3,702,200	3,040	1,968,800	1,612	53.0	1,411	394	272	14	8	22	76	376	249	6.06
SUTTER COUNTY.....	497	476	453	1,410,300	3,113	733,700	1,620	52.0	467	94	129	27	-	8	34	124	51	5.92
Yuba City town.....	324	306	305	1,097,300	3,565	602,200	1,974	55.4	303	79	80	16	-	4	28	63	33	5.98
Rural-nonfarm.....	173	170	148	323,000	2,182	131,500	889	40.7	164	15	49	11	-	4	6	61	18	5.81
TEHAMA COUNTY.....	296	286	260	760,700	2,926	337,200	1,297	44.3	277	11	108	5	1	-	18	105	29	5.90
Red Bluff.....	160	152	143	502,900	3,517	219,200	1,533	43.6	145	9	54	3	-	-	10	59	10	5.84
Rural-nonfarm.....	136	134	117	257,800	2,203	118,000	1,009	45.8	132	2	54	2	1	-	8	46	19	5.98
TRINITY COUNTY.....	20	20	19	51,900	-	19,600	-	-	19	-	6	-	-	-	-	12	1	-
TULARE COUNTY.....	3,090	2,751	2,513	7,079,500	2,812	3,652,400	1,451	51.6	2,658	574	587	54	20	23	121	885	394	6.05
Dinuba.....	286	275	272	614,200	2,258	270,900	996	44.1	262	34	64	3	1	-	9	80	71	5.96
Exeter.....	242	182	173	446,100	2,579	231,300	1,337	51.8	172	25	57	6	-	1	8	70	5	5.84
Lindsay.....	286	210	170	431,400	2,538	237,000	1,394	54.9	209	34	76	-	-	1	18	71	9	6.23
Porterville.....	255	224	166	620,600	3,739	330,700	1,992	53.3	222	74	47	18	1	-	8	51	23	6.10
Tulare city.....	548	518	498	1,606,500	3,259	849,900	1,724	52.9	503	162	40	6	10	1	18	121	145	6.09
Visalia.....	593	554	519	2,029,200	3,910	1,094,300	2,108	53.9	528	140	207	2	2	8	21	89	59	5.85
Rural-nonfarm.....	880	788	725	1,331,500	1,837	638,300	880	47.9	752	105	96	19	6	12	39	403	82	6.18
TUOLUMNE COUNTY.....	244	230	221	672,400	3,043	328,900	1,488	48.9	227	46	53	10	-	-	10	91	17	6.08
VENTURA COUNTY.....	2,736	2,505	2,303	7,768,500	3,373	4,087,500	1,775	52.6	2,456	825	483	74	39	51	153	493	333	6.13
Fillmore.....	169	147	139	491,900	3,539	239,700	1,724	48.7	136	63	33	5	-	-	4	21	10	6.29
Oxnard.....	232	210	171	722,900	4,227	366,700	2,144	50.7	205	79	48	3	3	-	2	41	29	6.28
San Buenaventura.....	878	799	750	2,974,600	3,965	1,718,000	2,291	57.8	787	274	183	19	36	1	57	101	116	5.96
Santa Paula.....	417	371	366	1,258,500	3,439	643,000	1,757	51.1	367	106	73	19	-	22	18	54	75	6.17
Rural-nonfarm.....	1,040	978	877	2,320,600	2,646	1,120,100	1,277	48.3	961	303	146	28	-	28	77	276	103	6.20
YOLO COUNTY.....	854	818	792	2,978,900	3,761	1,500,800	1,894	50.4	793	47	227	54	4	8	100	251	102	5.67
Woodland.....	385	367	362	1,571,300	4,341	812,900	2,246	51.7	364	14	101	33	4	5	53	90	64	5.60
Rural-nonfarm.....	469	451	430	1,407,600	3,273	687,400	1,599	48.8	429	33	126	21	-	3	47	161	38	5.74
YUBA COUNTY.....	752	702	674	1,404,400	2,084	688,400	1,021	49.0	679	54	61	26	-	3	9	475	51	5.47
Marysville.....	236	216	204	999,300	4,899	520,800	2,550	52.1	207	49	40	26	-	1	7	39	45	5.79
Rural-nonfarm.....	516	486	470	405,100	862	168,100	858	41.5	472	5	21	-	-	2	2	436	6	5.93

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
LOS ANGELES, LONG BEACH, AND ADJACENT AREA																			
LOS ANGELES CITY.....	87,675	75,350	74,038	\$67,320,500	4,961	192,477,800	2,600	52.4	74,162	9,481	19,994	4,312	3,022	4,032	9,044	18,637	5,640	5.73	
Tract 1.....	169	160	157	416,100	2,650	228,600	1,456	54.9	159	27	36	5	1	8	9	42	31	6.00	
Tract 2.....	97	97	96	306,600	3,194	137,800	1,430	44.8	97	19	42	-	-	9	11	14	2	6.32	
Tract 3.....	107	105	105	310,100	2,953	153,300	1,460	49.4	105	23	55	-	-	1	5	17	4	6.07	
Tract 4.....	491	468	459	1,103,500	2,404	593,200	1,292	53.8	465	92	162	8	-	18	34	142	9	6.08	
Tract 5.....	149	135	135	325,300	2,410	160,800	1,191	49.4	135	21	4	1	-	4	21	82	2	6.11	
Tract 6.....	84	76	75	272,500	3,633	96,900	1,292	35.6	75	7	16	3	-	2	7	32	8	6.13	
Tract 7.....	229	227	211	658,400	3,120	329,200	1,560	50.0	214	37	19	54	-	4	15	72	13	6.06	
Tract 8.....	71	71	67	232,000	3,463	102,500	1,530	44.2	71	22	12	8	-	-	7	21	1	6.01	
Tract 9.....	245	226	225	787,400	3,500	388,500	1,727	49.3	226	71	52	9	1	2	13	72	6	6.13	
Tract 10.....	423	410	406	1,371,100	3,377	786,100	1,936	57.3	406	77	81	42	-	7	40	143	16	6.02	
Tract 11.....	77	68	66	268,200	4,064	127,500	1,932	47.5	65	20	12	-	-	4	5	24	-	6.23	
Tract 12.....	50	49	44	150,000	3,409	71,700	1,530	47.8	49	8	4	8	1	1	3	18	6	6.08	
Tract 13.....	34	34	34	109,600	3,224	68,000	2,000	62.0	34	8	7	-	-	3	3	9	4	5.88	
Tract 14.....	81	78	78	234,900	3,012	105,400	1,351	44.9	77	28	4	2	1	-	5	18	19	6.19	
Tract 15.....	188	180	165	503,900	3,054	232,500	1,409	46.1	178	37	40	-	-	7	15	72	7	6.15	

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other	
LOS ANGELES, LONG BEACH, AND ADJACENT AREA--Con.																		
Los Angeles city--Con.																		
Tract 15.....	543	534	530	1,580,600	2,982	889,600	1,678	56.3	520	116	70	50	4	6	20	134	120	5.98
Tract 17.....	1,213	1,200	1,179	4,949,600	4,198	2,613,700	2,217	52.8	1,185	294	351	96	29	48	94	224	49	5.96
Tract 18.....	1,237	1,180	1,173	5,683,900	4,846	2,954,100	2,518	52.0	1,159	280	215	68	19	29	106	283	159	5.97
Tract 19.....	254	248	240	827,700	3,449	444,300	1,851	53.7	237	47	41	38	1	5	21	69	15	5.99
Tract 20.....	396	391	387	2,071,500	5,353	1,176,200	3,039	56.8	390	74	158	43	16	14	20	48	17	5.69
Tract 21.....	1,400	1,378	1,371	6,760,200	4,931	4,125,900	3,009	61.0	1,363	379	355	256	50	71	45	139	68	5.64
Tract 22.....	355	313	309	1,065,900	3,450	660,700	2,138	62.0	311	62	90	54	6	19	28	50	2	5.62
Tract 23.....	852	806	797	4,646,600	5,830	2,581,000	3,238	55.5	784	124	372	16	46	50	43	84	49	5.58
Tract 24.....	986	874	861	6,174,800	7,172	3,324,700	3,861	53.8	867	111	368	131	55	25	40	93	54	5.46
Tract 25.....	2,236	2,167	2,144	13,668,200	6,373	7,923,000	3,695	58.0	2,124	533	766	153	99	97	86	192	198	5.55
Tract 26.....	69	68	67	223,200	3,331	105,600	1,576	47.3	67	15	9	8	-	4	9	18	4	5.88
Tract 27.....	239	228	227	935,000	4,119	441,600	1,945	47.2	224	77	40	6	1	2	18	69	11	6.03
Tract 28.....	123	120	120	1,063,200	8,860	439,900	3,656	41.4	117	29	43	1	-	4	5	30	5	5.76
Tract 29.....	1,039	1,031	1,025	5,396,400	5,265	3,082,300	3,007	57.1	1,028	261	304	1	33	48	136	146	99	5.57
Tract 30.....	224	196	194	1,924,700	9,921	926,800	4,777	48.2	195	25	32	48	15	18	25	24	8	5.49
Tract 31.....	783	672	668	4,517,300	6,762	2,110,800	3,160	46.7	667	60	212	38	35	39	76	139	68	5.69
Tract 32.....	976	896	884	6,308,500	7,136	3,416,600	3,865	54.2	890	96	196	36	31	46	332	108	45	5.24
Tract 33.....	596	586	581	3,477,500	5,985	1,856,600	2,851	47.6	580	34	115	5	27	55	51	138	155	5.69
Tract 34.....	485	444	438	1,941,200	4,432	920,900	2,103	47.4	440	64	131	14	12	10	55	127	27	5.82
Tract 35.....	515	475	474	1,771,000	3,736	801,400	1,691	45.3	468	40	91	17	1	16	54	177	72	5.93
Tract 36.....	825	781	770	3,094,800	4,019	1,706,500	2,216	55.1	772	156	186	68	14	39	87	179	43	5.79
Tract 37.....	277	243	243	831,000	3,420	436,200	1,795	52.5	241	47	58	3	3	10	29	74	17	5.91
Tract 38.....	356	293	290	986,800	3,403	434,400	1,498	44.0	286	57	58	13	3	9	34	97	15	6.10
Tract 39.....	326	293	288	915,000	3,177	438,200	1,522	47.9	289	36	37	28	3	15	36	110	24	5.87
Tract 40.....	277	289	286	697,400	2,955	324,500	1,375	46.5	236	41	20	1	3	9	37	112	13	6.07
Tract 41.....	463	397	395	1,308,900	3,314	617,500	1,563	47.2	395	36	57	10	3	11	66	188	24	6.02
Tract 42.....	594	494	494	1,736,400	3,515	821,600	1,663	47.3	483	76	62	22	7	10	47	224	35	6.11
Tract 43.....	226	196	196	778,200	3,970	356,800	1,820	45.8	194	26	21	29	1	2	19	88	8	5.97
Tract 44.....	440	392	390	1,355,600	3,476	653,800	1,676	48.2	390	66	42	39	1	11	50	162	19	6.04
Tract 45.....	311	262	261	891,900	3,417	389,300	1,492	43.6	261	52	36	4	1	12	35	106	15	6.14
Tract 46.....	125	78	76	287,900	3,788	134,500	1,770	46.7	76	3	16	4	-	7	7	30	9	5.99
Tract 47.....	214	181	181	533,800	2,949	272,700	1,507	51.1	173	32	16	20	-	6	23	58	18	6.09
Tract 48.....	798	754	744	10,716,000	14,403	4,724,300	6,350	44.1	744	51	315	109	86	57	22	71	33	5.42
Tract 49.....	65	60	60	539,600	8,993	210,500	3,508	39.0	60	14	12	-	-	2	9	13	10	5.64
Tract 50.....	172	170	167	1,779,900	10,658	778,800	4,663	43.8	154	17	53	2	14	6	12	36	14	5.49
Tract 51.....	485	470	460	4,472,800	9,723	2,161,600	4,699	48.3	464	35	124	32	37	30	124	76	6	5.42
Tract 52.....	540	483	476	4,350,300	9,139	2,219,400	4,663	51.0	477	26	138	84	42	34	101	76	26	5.50
Tract 53.....	107	73	73	571,200	7,825	284,600	3,899	49.8	78	-	9	10	8	3	14	29	-	5.64
Tract 54.....	90	62	59	398,800	6,751	191,100	3,239	48.0	60	2	21	3	1	3	13	14	3	5.38
Tract 55.....	128	99	99	1,004,100	10,142	486,700	4,916	48.5	98	13	38	2	8	5	12	19	1	5.70
Tract 56.....	138	92	91	601,300	6,608	283,600	3,116	47.2	91	2	18	15	4	2	16	31	3	5.76
Tract 57.....	260	223	211	1,539,400	7,296	749,200	3,551	48.7	220	4	50	5	15	12	52	75	7	5.51
Tract 58.....	440	355	342	4,061,100	11,875	1,740,400	5,099	42.9	354	9	152	4	36	32	50	69	2	5.48
Tract 59.....	163	113	109	405,500	3,720	191,300	1,755	47.2	111	16	36	9	2	3	16	24	5	5.67
Tract 60.....	567	513	509	1,848,300	3,631	830,400	1,631	44.9	500	61	99	21	9	30	75	172	33	5.90
Tract 61.....	533	466	459	1,546,000	3,368	714,800	1,557	46.2	449	86	39	20	8	20	94	144	38	5.86
Tract 62.....	299	215	211	1,131,900	5,364	594,000	2,815	52.5	210	24	69	2	9	14	25	48	19	5.61
Tract 63.....	639	329	325	1,470,400	4,524	699,600	2,153	47.6	325	34	59	14	-	15	54	87	63	5.71
Tract 64.....	290	183	180	576,400	3,197	279,900	1,555	48.6	180	17	19	9	-	10	28	88	9	5.89
Tract 65.....	318	301	280	805,300	2,876	402,500	1,438	50.0	296	59	43	6	3	14	71	94	6	5.89
Tract 66.....	157	79	78	285,900	3,665	151,500	1,942	53.0	78	5	8	1	-	2	20	36	6	5.76
Tract 67.....	61	54	47	113,700	2,419	26,800	570	23.6	53	1	14	-	1	2	13	20	2	5.80
Tract 68.....	170	131	128	369,400	2,886	161,600	1,263	43.7	128	23	29	12	-	1	6	49	8	6.24
Tract 69.....	104	68	53	163,900	3,092	81,500	1,538	49.7	66	8	20	5	-	2	6	21	4	6.05
Tract 70.....	106	85	82	249,700	3,045	105,100	1,232	42.1	85	10	7	12	-	5	17	28	6	5.86
Tract 71.....	231	190	184	606,700	3,297	300,200	1,632	49.5	187	29	35	3	2	8	30	71	9	5.90
Tract 72.....	139	102	95	299,800	3,155	129,400	1,362	43.2	93	11	32	5	-	2	12	28	3	6.06
Tract 73.....	124	93	91	197,700	2,173	91,900	1,010	46.5	93	17	16	7	-	4	8	28	13	5.95
Tract 74.....	390	373	370	1,355,900	3,667	818,800	2,213	60.3	372	47	141	7	11	20	44	78	24	5.61
Tract 75.....	82	67	66	211,400	3,203	102,800	1,558	48.6	67	11	11	-	1	6	11	25	2	6.07
Tract 76.....	610	469	465	3,005,900	4,464	1,590,200	3,420	52.9	461	13	121	8	71	61	79	86	22	5.46
Tract 77.....	390	308	303	1,651,100	5,449	811,300	2,678	49.1	304	23	67	11	24	14	47	74	44	5.64
Tract 78.....	472	379	373	2,469,800</														

HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other	
LOS ANGELES, LONG BEACH, AND ADJACENT AREA--Con.																		
Los Angeles city--Con.																		
Tract 106.....	125	103	101	549,400	5,440	254,900	2,524	46.4	100	12	29	11	2	4	13	29	-	5.86
Tract 107.....	123	81	77	295,000	3,831	136,900	1,778	46.4	79	8	27	5	-	3	11	23	-	2.06
Tract 108.....	62	25	25	97,600	3,904	48,200	1,928	49.4	25	-	5	-	1	-	5	13	-	1.70
Tract 109.....	25	15	15	135,800	-	61,200	-	-	13	1	1	4	-	-	3	4	-	-
Tract 110.....	79	21	19	131,000	-	75,100	-	-	20	2	7	1	1	-	2	7	-	-
Tract 111.....	12	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 112.....	12	5	4	17,500	-	11,200	-	-	5	1	-	1	-	-	1	1	-	-
Tract 113.....	70	25	25	66,800	2,672	33,600	1,344	50.3	25	1	4	2	-	1	2	15	-	6.14
Tract 114.....	119	69	68	295,400	4,344	142,200	2,091	48.1	67	5	19	4	1	3	4	29	-	2.90
Tract 115.....	185	81	68	278,600	4,024	136,100	2,001	49.7	80	2	13	16	3	3	16	27	-	5.86
Tract 116.....	39	24	20	75,900	-	22,800	-	-	24	1	13	-	-	-	5	2	3	-
Tract 117.....	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 118.....	6	3	3	14,500	-	7,000	-	-	3	1	-	-	-	-	1	-	-	-
Tract 119.....	7	7	3	9,500	-	1,900	-	-	7	1	2	2	-	-	1	-	-	-
Tract 120.....	78	47	25	72,900	2,916	34,300	1,372	47.1	47	5	8	11	-	-	1	7	14	1.62
Tract 121.....	25	11	9	28,500	-	9,600	-	-	11	-	3	1	-	-	2	1	3	-
Tract 122.....	84	44	44	120,800	2,745	40,400	918	33.4	43	4	9	-	-	-	3	3	20	4.63
Tract 123.....	70	53	51	150,500	2,951	69,400	1,361	46.1	51	4	6	7	-	-	1	7	21	5.05
Tract 124.....	233	152	145	462,300	3,188	204,100	1,408	44.1	148	15	8	28	3	11	47	35	-	1.65
Tract 125.....	89	48	43	124,600	2,898	45,500	1,058	36.5	46	5	7	6	1	4	4	13	-	6.09
Tract 126.....	249	155	151	470,600	3,117	211,500	1,401	44.9	152	16	21	10	-	8	43	49	-	5.67
Tract 127.....	413	284	276	818,600	2,956	378,100	1,370	46.2	280	20	51	18	2	30	71	80	-	8.25
Tract 128.....	104	42	39	151,000	3,872	67,900	1,741	45.0	41	2	18	1	-	4	6	9	-	1.06
Tract 129.....	173	135	130	399,000	3,069	176,700	1,359	44.3	130	22	20	8	-	6	17	50	-	7.15
Tract 130.....	247	173	171	459,400	2,687	219,100	1,281	47.7	171	15	38	7	-	4	30	73	-	4.10
Tract 131.....	97	53	51	162,000	3,176	72,800	1,427	44.9	52	7	16	3	-	-	1	4	18	3.13
Tract 132.....	196	167	161	446,700	2,775	193,100	1,199	43.2	166	21	35	12	-	8	29	56	-	5.99
Tract 133.....	255	230	230	684,800	2,977	307,900	1,339	45.0	229	32	33	37	1	12	30	65	-	19.05
Tract 134.....	215	152	152	395,900	2,605	187,200	1,232	47.8	151	22	22	4	-	4	24	72	-	3.11
Tract 135.....	45	40	39	105,200	2,697	47,400	1,215	45.1	39	7	1	2	1	3	12	13	-	5.73
Tract 136.....	111	109	109	385,300	3,535	203,000	1,862	52.7	108	3	96	-	-	-	-	9	-	5.67
Tract 137.....	1,102	1,079	1,055	3,944,700	3,704	2,073,100	1,947	52.5	1,066	179	370	20	23	69	123	214	-	5.73
Tract 138.....	1,272	1,154	1,132	13,582,100	11,998	6,873,500	6,072	50.6	1,133	116	586	33	147	93	29	76	-	5.30
Tract 139.....	1,588	1,545	1,515	8,469,200	5,587	4,810,800	3,173	56.8	1,524	115	649	35	86	116	116	216	-	5.43
Tract 140.....	694	658	655	5,263,200	8,085	2,633,400	4,020	50.0	657	63	255	10	46	52	99	97	-	3.54
Tract 141.....	167	117	116	389,300	3,356	166,900	1,611	48.0	116	17	31	1	-	4	11	46	-	6.03
Tract 142.....	385	354	351	1,145,000	3,262	746,000	2,125	55.2	348	62	107	10	3	35	37	86	-	6.53
Tract 143.....	205	161	160	385,700	2,411	212,300	1,327	55.0	158	29	31	12	-	2	26	47	-	11.53
Tract 144.....	1,849	1,825	1,823	7,052,700	3,869	4,878,000	2,676	69.2	1,820	693	515	144	32	95	92	195	-	49.75
Tract 145.....	1,035	999	992	7,552,800	7,614	4,231,600	4,266	56.0	994	66	479	5	74	101	48	100	-	121.53
Tract 146.....	1,033	995	980	4,394,100	4,484	2,631,100	2,685	59.9	991	102	445	2	16	61	75	177	-	113.54
Tract 147.....	352	300	293	1,128,700	3,852	565,400	1,930	50.1	295	43	100	1	9	8	55	55	-	14.76
Tract 148.....	357	272	272	2,303,400	8,468	1,158,600	4,260	50.3	271	10	103	-	-	67	12	31	-	14.53
Tract 149.....	221	143	141	1,213,900	8,609	586,900	4,162	48.3	141	3	40	-	-	32	10	14	-	2.53
Tract 150.....	122	126	124	1,165,500	9,399	551,700	4,449	47.3	123	-	50	-	-	24	17	4	-	-
Tract 151.....	466	347	342	2,606,300	7,621	1,296,900	3,792	49.8	339	14	122	9	56	27	23	48	-	49.54
Tract 152.....	463	414	412	2,443,300	5,930	1,272,600	3,089	52.1	413	14	169	2	42	33	44	60	-	17.56
Tract 153.....	338	233	230	1,240,000	5,391	615,200	2,675	49.6	209	17	48	7	22	19	30	49	-	2.55
Tract 154.....	201	87	83	437,600	5,272	199,600	2,405	45.6	84	2	24	1	6	7	12	30	-	-
Tract 155.....	908	824	815	4,583,500	5,624	2,688,000	3,298	58.6	817	45	318	5	47	68	56	113	-	165.53
Tract 156.....	285	225	220	1,022,200	4,646	557,800	2,535	54.6	221	15	70	6	19	14	24	51	-	22.53
Tract 157.....	250	202	199	1,200,400	6,032	623,900	3,135	52.0	198	14	35	23	11	14	24	57	-	20.73
Tract 158.....	679	602	592	2,432,300	4,109	1,254,400	2,119	51.6	594	29	145	2	48	45	90	169	-	66.68
Tract 159.....	247	192	189	776,800	4,110	388,200	2,054	50.0	187	17	42	3	9	6	38	68	-	4.76
Tract 160.....	319	296	291	2,561,500	8,602	1,169,300	4,018	45.6	290	19	78	23	50	18	32	57	-	13.56
Tract 161.....	261	168	166	1,026,000	6,181	504,900	3,042	49.2	167	18	28	10	13	12	25	42	-	19.55
Tract 162.....	214	146	145	812,800	5,605	432,900	2,986	53.3	144	8	50	-	3	5	21	54	-	3.50
Tract 163.....	104	101	98	807,400	8,239	419,600	4,282	52.0	96	6	29	4	10	10	10	22	-	5.66
Tract 164.....	151	139	131	1,194,900	9,121	581,000	4,435	48.6	133	8	48	6	12	14	17	26	-	25.71
Tract 165.....	93	62	62	459,500	7,411	249,800	4,029	54.4	62	2	27	-	1	6	8	18	-	5.78
Tract 166.....	109	61	61	228,100	3,739	121,800	1,997	53.4	59	6	11	-	-	7	9	25	-	1.98
Tract 167.....	78	45	45	159,800	3,551	76,300	1,696	47.7	45	6	8	9	1	-	5	16	-	6.03
Tract 168.....	153	93	92	634,200	6,893	273,000	2,967	43.0	88	6	23	5	4	2	16	30	-	2.71
Tract 169.....	119	60	60	262,300	4,372	123,600	2,060	47.1	60	1	12	4	-	1	18	19	-	3.72
Tract 170.....	105	59	57	447,800	7,856	270,600	4,747	60.4	59	6	23	1	3	6	9	9	-	2.76
Tract 171.....	40	28	28	109,800	3,921	46,000	1,643	41.9	28	-	7	1	-	-	8	12	-	-
Tract 172.....	37	12	11	84,000	-	49,500	-	-	12	-	7	-	-	-</				

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual		Other
LOS ANGELES, LONG BEACH, AND ADJACENT AREA--Con.																		
Los Angeles city--Con.																		
Tract 191.....	371	298	297	776,700	2,615	384,000	1,293	49.4	296	30	59	18	3	16	53	103	14 5.99	
Tract 192.....	160	83	83	312,400	3,764	146,900	1,770	47.0	83	4	26	3	-	2	18	28	2 5.81	
Tract 193.....	257	230	225	719,600	3,198	383,500	1,704	53.3	226	23	39	-	5	17	35	72	35 5.86	
Tract 194.....	11	7	7	26,500	-	9,900	-	-	7	1	-	-	1	-	-	5	-	
Tract 195.....	73	70	70	688,200	9,831	249,700	3,567	36.3	70	7	5	4	3	6	9	6	30 5.50	
Tract 196.....	380	369	367	1,086,100	2,959	744,400	2,028	68.5	369	81	80	15	1	14	61	72	45 5.72	
Tract 197.....	453	370	361	1,177,700	3,252	631,800	1,750	53.8	369	16	71	1	5	25	59	134	58 5.73	
Tract 198.....	200	186	177	640,000	3,616	340,700	1,925	53.2	185	40	11	14	16	42	39	6	5.66	
Tract 199.....	418	373	368	1,757,000	4,774	1,003,400	2,727	57.1	371	9	122	14	26	18	44	106	32 5.47	
Tract 200.....	198	147	147	604,300	4,111	323,600	2,201	53.5	146	6	13	4	10	11	46	37	19 5.45	
Tract 201.....	435	327	319	2,056,700	6,447	983,000	3,082	47.8	321	9	80	7	28	23	46	85	43 5.62	
Tract 202.....	373	334	329	1,078,000	3,277	522,000	1,587	48.4	330	24	71	7	8	23	53	120	24 5.79	
Tract 203.....	93	78	74	492,400	6,654	219,200	2,962	44.5	78	2	14	17	2	3	19	21	- 5.60	
Tract 204.....	211	191	183	681,000	3,724	353,700	1,933	51.9	188	11	29	10	1	4	36	82	15 6.04	
Tract 205.....	230	179	177	613,700	3,467	331,300	1,872	54.0	179	18	5	33	2	14	30	63	14 5.99	
Tract 206.....	225	155	155	545,600	3,520	258,800	1,670	47.4	153	14	32	11	5	6	30	50	5 5.81	
Tract 207.....	1,092	1,000	993	6,349,600	6,394	3,780,900	3,808	59.5	979	54	547	11	53	44	48	162	60 5.33	
Tract 208.....	139	102	100	666,000	6,660	315,000	3,150	47.3	97	6	21	6	6	6	20	29	3 5.65	
Tract 209.....	114	65	62	226,100	3,647	112,400	1,213	49.7	62	3	27	4	-	-	9	15	4 5.97	
Tract 210.....	95	59	59	194,800	3,302	92,500	1,568	47.5	59	3	25	1	-	2	9	19	- 5.89	
Tract 211.....	69	39	35	159,900	4,417	85,900	2,386	54.0	37	3	6	6	1	2	6	13	- 5.93	
Tract 212.....	104	82	80	519,800	6,498	229,200	2,865	44.1	79	-	25	4	3	3	17	26	1 5.72	
Tract 213.....	204	140	135	524,300	3,884	262,200	1,942	50.0	139	8	40	7	2	6	25	49	2 5.70	
Tract 214.....	148	133	131	453,900	3,464	182,200	1,391	40.1	128	27	17	18	3	7	21	32	3 6.07	
Tract 215.....	125	99	96	328,900	3,426	187,200	1,950	56.9	94	11	25	6	1	3	11	36	1 5.89	
Tract 216.....	67	41	41	192,400	4,693	69,800	1,702	36.3	41	2	13	-	1	-	9	16	- 5.98	
Tract 217.....	164	120	119	428,600	3,602	207,600	1,745	48.4	120	6	19	14	1	5	23	46	6 5.75	
Tract 218.....	137	89	87	348,900	4,010	177,400	2,039	50.8	88	1	8	14	2	5	20	31	7 5.89	
Tract 219.....	127	86	86	524,800	6,102	216,000	2,512	41.2	86	11	16	6	-	6	11	33	3 5.87	
Tract 220.....	10	3	1	4,000	-	3,000	-	-	3	1	1	-	-	-	-	-	-	
Tract 221.....	30	10	9	54,000	-	16,000	-	-	9	-	-	2	-	-	2	3	-	
Tract 222.....	46	20	20	98,600	-	41,800	-	-	19	1	7	-	-	-	3	6	-	
Tract 223.....	70	41	33	116,100	3,518	58,100	1,155	32.8	41	6	16	-	-	1	6	11	1 6.75	
Tract 224.....	56	43	43	140,900	3,277	58,000	1,349	41.2	43	6	7	2	1	4	6	14	3 5.87	
Tract 225.....	109	70	66	220,500	3,341	112,000	1,697	50.8	69	3	20	8	-	2	18	13	5 5.88	
Tract 226.....	198	126	119	333,100	2,799	151,900	1,276	45.6	125	29	28	5	1	2	23	28	9 6.18	
Tract 227.....	98	78	72	238,200	3,308	101,100	1,404	42.4	77	9	11	6	1	2	20	19	9 6.01	
Tract 228.....	405	365	376	1,801,600	4,791	859,400	2,286	47.7	382	32	73	34	18	21	55	138	11 5.86	
Tract 229.....	1,035	1,012	1,006	4,290,300	4,265	2,525,500	2,510	58.9	1,004	68	195	274	27	37	75	205	123 5.55	
Tract 230.....	26	27	24	107,800	-	54,500	-	-	27	11	7	1	-	-	3	3	1 5.89	
Tract 231.....	437	386	376	1,663,200	4,423	790,300	2,102	47.5	378	19	76	5	28	28	51	152	19 5.85	
Tract 232.....	446	605	586	2,267,500	3,869	1,259,400	2,149	55.5	597	56	93	22	15	24	74	192	121 5.82	
Tract 233.....	639	621	618	2,873,200	4,649	1,676,300	2,712	58.3	613	31	155	42	26	38	50	190	81 5.82	
Tract 234.....	323	299	298	1,286,900	4,318	640,800	2,150	49.8	298	14	53	27	11	16	54	116	7 5.86	
Tract 235.....	245	176	174	819,900	4,712	397,400	2,284	48.5	175	14	44	13	7	5	28	59	5 5.77	
Tract 236.....	143	66	66	247,900	3,756	106,300	1,611	42.9	65	4	16	2	-	3	11	28	1 5.94	
Tract 237.....	376	301	300	1,137,900	3,793	556,100	1,854	48.9	294	21	72	4	6	13	53	116	9 5.90	
Tract 238.....	311	258	256	1,007,600	3,936	506,400	1,978	50.3	251	23	37	24	9	13	22	103	20 5.88	
Tract 239.....	149	104	100	361,800	3,618	185,400	1,854	51.2	101	6	14	22	3	2	12	40	2 6.05	
Tract 240.....	229	172	171	621,600	3,635	265,900	1,555	42.8	172	13	33	20	8	10	27	56	5 5.90	
Tract 241.....	292	214	214	803,700	3,756	408,600	1,909	50.8	214	11	31	25	2	11	48	62	4 5.71	
Tract 242.....	182	133	116	385,300	3,322	208,100	1,794	54.0	114	5	28	5	-	2	17	46	11 5.96	
Tract 243.....	73	24	19	89,000	-	52,200	-	-	24	2	6	1	-	-	7	8	-	
Tract 244.....	121	56	50	203,100	4,062	97,000	1,940	47.8	51	4	15	2	2	1	7	18	2 6.10	
Tract 245.....	163	108	105	394,400	3,756	180,900	1,723	45.9	107	7	19	14	1	1	17	48	- 6.01	
Tract 246.....	140	98	86	288,400	3,353	151,100	1,757	52.4	95	4	8	13	-	2	23	39	6 5.88	
Tract 247.....	124	71	69	213,100	3,085	108,200	1,568	50.8	70	8	22	-	-	1	6	27	6 6.18	
Tract 248.....	154	108	98	345,300	3,523	128,400	1,310	37.2	103	18	24	-	-	5	14	39	3 6.31	
Tract 249.....	276	205	199	618,500	3,108	335,700	1,687	54.3	203	28	28	11	1	5	32	82	16 6.11	
Tract 250.....	224	161	147	517,500	3,520	243,800	1,659	47.1	151	20	30	9	-	9	26	47	10 6.18	
Tract 251.....	188	146	143	415,800	2,908	196,100	1,371	47.2	145	20	21	12	-	8	29	49	6 6.01	
Tract 252.....	354	120	112	332,900	2,972	141,800	1,266	42.6	112	27	18	19	1	-	21	15	11 5.78	
Tract 253.....	127	100	96	223,900	2,332	95,900	999	42.8	97	20	10	15	1	4	15	28	4 6.33	
Tract 254.....	227	175	172	550,800	3,202	223,800	1,336	41.7	173	39	28	10	-	9	38	39	10 5.91	
Tract 255.....	115	98	94	226,300	2,407	102,500	1,090	45.3	97	19	11	20	-	2	23	21	1 5.79	
Tract 256.....	166	153	149	392,600	2,635	167,600	1,125	42.7	150	28	19	44	2	2	24	24	7 6.20	
Tract 257.....	428	380	367	1,141,300	3,110	638,300	1,739	5										

HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
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				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
LOS ANGELES, LONG BEACH, AND ADJACENT AREA—Con.																			
Los Angeles city—Con.																			
Tract 281.....	386	356	354	984,400	2,704	539,100	1,481	54.8	364	46	69	16	6	12	47	148	20	6.10	
Tract 282.....	489	428	423	1,126,500	2,683	576,100	1,362	51.1	409	51	54	6	2	24	54	189	19	6.07	
Tract 283.....	395	378	374	822,000	2,198	416,200	1,113	50.6	375	65	36	23	-	20	48	160	23	6.15	
Tract 284.....	552	533	529	1,483,600	2,805	939,500	1,776	63.3	530	83	123	21	9	30	63	165	36	5.90	
Tract 285.....	318	298	294	593,300	2,018	297,000	1,010	50.1	295	32	73	11	2	17	47	95	18	6.20	
Tract 286.....	320	302	296	669,900	2,283	302,100	1,021	45.1	299	41	51	21	4	9	75	67	31	5.91	
Tract 287.....	249	225	218	427,100	1,959	169,100	776	39.6	224	30	31	2	-	10	56	79	16	5.99	
Tract 288.....	158	154	154	568,100	3,689	281,900	1,881	49.6	152	11	56	1	-	7	15	58	4	6.13	
Tract 289.....	233	225	225	596,100	2,649	321,800	1,430	54.0	224	88	28	1	1	1	37	36	32	6.09	
Tract 290.....	229	205	199	627,700	3,154	343,000	1,724	54.6	204	47	59	4	3	1	36	40	14	5.95	
Tract 291.....	331	300	293	968,500	3,305	486,100	1,659	50.2	288	49	70	8	13	14	39	74	21	5.87	
Tract 292.....	159	146	144	470,700	3,269	210,800	1,464	44.8	142	34	33	1	2	7	17	35	13	5.94	
Tract 293.....	22	11	11	25,100	-	14,100	-	-	11	2	2	-	-	-	5	2	-	-	
Tract 294.....	7	5	4	11,000	-	3,700	-	-	5	-	1	-	-	-	2	-	-	-	
Tract 295.....	376	348	343	1,260,400	3,675	648,400	1,890	51.4	320	31	131	5	4	4	41	64	40	5.74	
Tract 296.....	59	38	36	83,400	2,317	45,000	1,250	54.0	36	-	14	1	-	3	6	10	2	5.68	
Tract 297.....	120	95	94	300,700	3,199	148,800	1,583	49.5	87	3	32	7	-	2	18	25	-	5.76	
Tract 298.....	493	379	364	1,642,100	4,511	815,600	2,241	49.7	372	20	128	33	17	14	41	72	47	5.80	
Tract 299.....	124	90	87	348,400	4,005	172,800	1,986	49.6	88	4	37	13	-	1	5	24	4	6.02	
Tract 300.....	400	367	358	1,436,400	4,012	701,900	1,951	48.9	347	33	73	91	8	12	31	77	22	5.72	
Tract 301.....	233	212	200	826,400	4,132	393,800	1,969	47.7	208	29	70	3	7	4	35	46	14	5.78	
Tract 342-B.....	92	92	92	421,900	4,586	335,000	3,641	79.4	92	7	2	1	-	79	1	2	-	4.89	
Tract 355.....	344	342	339	1,126,000	3,822	597,100	1,761	53.0	337	82	75	11	1	2	31	115	20	6.09	
LONG BEACH CITY.....	9,748	8,438	8,066	33,187,800	4,114	19,580,500	2,427	59.0	8,216	809	2,493	437	185	108	909	2,315	960	5.58	
Tract 303.....	37	35	31	79,600	2,568	50,200	1,619	63.1	28	-	12	-	-	-	2	14	-	5.84	
Tract 304.....	85	49	48	206,500	4,302	100,700	2,098	48.8	47	3	15	-	2	-	6	21	-	5.93	
Tract 305.....	102	54	53	218,300	4,119	115,300	2,175	52.8	54	4	20	-	-	1	-	6	21	5.97	
Tract 306.....	125	67	61	331,200	5,430	188,900	3,097	50.0	62	4	16	3	1	1	10	27	-	5.73	
Tract 307.....	121	61	60	371,300	6,188	153,200	2,553	41.3	59	1	16	-	3	-	7	26	6	5.55	
Tract 308.....	48	23	16	82,800	-	31,600	-	-	22	2	4	1	-	1	-	13	1	-	
Tract 309.....	15	6	6	23,000	-	12,400	-	-	6	-	-	-	-	-	1	5	-	-	
Tract 310.....	41	12	11	54,800	-	25,200	-	-	12	1	4	2	-	-	1	4	-	-	
Tract 311.....	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 312.....	54	25	24	282,500	-	87,300	-	-	25	-	10	2	2	-	4	7	-	5.50	
Tract 313.....	122	74	71	311,000	4,380	159,000	2,239	51.1	68	2	23	1	3	2	6	25	6	5.81	
Tract 314.....	217	182	129	469,500	3,640	237,300	1,840	50.5	129	1	24	17	3	5	16	59	4	5.82	
Tract 315.....	241	163	148	548,800	3,708	312,200	2,109	56.9	153	3	33	3	10	5	24	72	3	5.82	
Tract 316.....	202	145	140	603,600	4,311	342,600	2,447	56.8	143	4	36	2	4	3	22	66	6	5.67	
Tract 317.....	107	70	51	387,400	6,616	155,800	3,055	46.2	67	4	14	8	5	-	11	20	5	5.62	
Tract 318.....	116	75	71	494,900	6,970	237,900	3,351	48.1	74	1	18	3	5	-	5	25	17	5.71	
Tract 319.....	709	525	512	2,673,800	5,222	1,433,100	2,799	53.6	609	25	240	9	26	10	86	160	53	5.50	
Tract 320.....	350	280	271	1,156,600	4,268	618,400	2,282	53.5	275	17	62	18	14	4	29	124	7	5.74	
Tract 321.....	558	505	483	2,738,600	5,670	1,481,300	3,067	54.1	470	21	68	12	20	15	55	123	156	5.42	
Tract 322.....	126	120	118	383,800	3,258	218,500	1,852	56.9	119	7	38	2	-	-	21	50	1	5.62	
Tract 323.....	249	194	156	449,000	2,878	215,200	1,379	47.9	189	11	46	10	1	1	36	78	6	5.77	
Tract 324.....	245	180	174	532,600	3,061	292,800	1,683	55.0	178	19	19	9	2	1	40	86	2	5.80	
Tract 325.....	155	124	123	266,300	2,165	149,000	1,211	56.0	121	7	14	13	1	4	23	58	1	5.83	
Tract 326.....	290	200	196	631,800	3,223	353,000	1,801	55.9	199	11	58	2	4	1	37	82	4	5.78	
Tract 327.....	1,651	1,558	1,520	6,154,100	4,049	4,015,300	2,642	65.2	1,493	217	729	40	19	12	119	256	101	5.53	
Tract 328.....	686	612	599	2,962,900	4,946	1,830,000	3,055	61.8	608	11	73	16	26	6	53	136	287	5.44	
Tract 329.....	1,371	1,317	1,295	4,435,700	3,425	2,639,800	2,038	59.5	1,298	193	503	43	18	17	121	302	91	5.65	
Tract 330.....	1,493	1,468	1,442	4,398,600	3,050	2,660,700	1,984	65.0	1,456	226	272	221	10	19	167	432	109	5.53	
Tract 332-C.....	248	246	242	1,944,400	8,035	1,224,000	5,058	68.0	245	14	126	-	5	1	1	6	92	5.12	
Tract 332-D.....	19	18	17	44,400	-	39,800	-	-	17	-	-	-	-	-	-	17	-	-	
Signal Hill city.....	147	117	116	429,300	3,701	249,800	2,153	58.2	115	2	14	-	3	2	16	50	28	5.64	
Tract 334.....	147	117	116	429,300	3,701	249,800	2,153	58.2	115	2	14	-	3	2	16	50	28	5.64	
Torrance city.....	569	580	572	1,985,800	3,472	992,500	1,735	50.0	572	115	144	2	26	33	64	131	57	5.94	
Tract 336-B.....	28	28	28	69,600	2,486	30,100	1,075	43.2	28	5	7	1	-	-	6	9	-	5.86	
Tract 338.....	113	113	110	405,700	3,688	190,200	1,729	46.9	109	23	17	-	-	2	14	34	19	5.94	
Tract 339.....	424	415	411	1,430,400	3,480	740,500	1,802	51.8	413	65	118	1	26	31	41	78	38	5.93	
Tract 340-A.....	22	22	21	76,800	-	30,600	-	-	20	2	2	-	-	-	3	13	-	-	
Tract 354-C1.....	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gardena city.....	414	392	392	1,052,600	2,685	527,100	1,345	50.1	392	34	63	5	-	8	51	221	10	5.19	
Tract 340-B.....	251	230	230	613,300	2,687	301,000	1,309	49.1	230	20	36	3	-	7	31	127	6	6.22	
Tract 341-B.....	163	162	162	439,300	2,712	226,100	1,396	51.5	162	14	27	2	-	1	20	94	4	5.15	
Inglewood city.....	3,643	3,492	3,459	14,035,400	4,058	8,369,300	2,420	59.6	3,457	606	1,086	245	57	215	325	702	221	5.66	
Tract 345.....	1,252	1,229	1,226	6,649,900	5,424	4,409,100	3,596	66.3	1,225	118	705	71	29	33	27	154	88	5.25	
Tract 346.....	749	666	654	2,407,100	3,681	1,263,800	1,932	52.5	655	114	67	121	13	37	94	170	39	5.87	
Tract 347.....	416	393	387	1,181,900	3,054	684,400	1,768	57.9	391	102	51	22	2	17	46	94	48	5.81	
Tract 348.....	1,101	1,079	1,067	3,865,800	3,154	1,798,700	1,686	53.4	1,061	252	248	31	13	124	141	238	23	5.92	
Tract 350-B.....	1																		

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other		
LOS ANGELES, LONG BEACH, AND ADJACENT AREA--Con.																			
Hermosa Beach city.....	410	315	310	1,231,300	3,972	617,300	1,991	50.1	311	29	113	15	-	12	37	86	19	5.84	
Tract 359.....	410	315	310	1,231,300	3,972	617,300	1,991	50.1	311	29	113	15	-	12	37	86	19	5.84	
Manhattan Beach city....	622	555	546	2,081,100	3,812	1,132,600	2,074	54.4	544	35	285	-	2	10	19	117	76	5.79	
Tract 360.....	622	555	546	2,081,100	3,812	1,132,600	2,074	54.4	544	35	285	-	2	10	19	117	76	5.79	
El Segundo city.....	285	280	182	637,600	3,503	319,600	1,756	50.1	276	70	85	2	2	10	34	60	13	5.88	
Tract 362.....	285	280	182	637,600	3,503	319,600	1,756	50.1	276	70	85	2	2	10	34	60	13	5.88	
Culver City.....	963	898	878	3,312,700	3,778	2,264,300	2,579	68.4	890	133	248	2	18	114	65	142	168	5.69	
Tract 368.....	963	898	878	3,312,700	3,778	2,264,300	2,579	68.4	890	133	248	2	18	114	65	142	168	5.69	
Santa Monica city.....	3,313	2,736	2,701	14,444,400	5,348	8,049,300	2,980	55.7	2,716	306	947	77	119	161	241	630	233	5.59	
Tract 372.....	132	59	58	226,800	3,910	103,900	1,791	45.8	58	1	10	1	-	4	14	27	1	5.73	
Tract 373.....	115	58	58	235,700	4,064	103,300	1,781	43.8	58	2	10	6	1	4	13	22	-	6.00	
Tract 374.....	1,234	1,152	1,148	4,996,400	4,352	3,267,100	2,846	65.4	1,146	208	477	35	12	46	72	201	95	5.51	
Tract 375.....	100	56	56	179,200	3,200	85,100	1,520	47.5	56	4	14	-	-	-	6	27	1	6.03	
Tract 376.....	81	37	35	314,500	9,986	153,400	4,383	48.8	36	-	23	-	1	-	4	8	-	5.94	
Tract 377.....	185	132	124	373,900	3,015	189,200	1,526	50.6	132	19	23	11	1	4	25	49	-	5.78	
Tract 378.....	650	518	509	2,655,200	5,217	1,460,400	2,869	55.0	514	33	166	10	24	45	42	127	47	5.60	
Tract 379.....	816	724	713	5,462,700	7,662	2,686,900	3,768	49.2	716	39	204	14	80	54	65	169	91	5.57	
Beverly Hills city.....	1,821	1,558	1,532	21,403,300	13,971	9,002,800	5,877	42.1	1,541	66	482	30	311	141	150	247	114	5.34	
Tract 381.....	502	499	490	12,150,400	24,797	4,566,200	9,319	37.6	493	9	163	20	140	39	27	64	31	5.28	
Tract 382.....	908	747	733	6,952,500	9,485	3,349,000	4,569	48.2	737	31	219	7	130	81	76	124	69	5.33	
Tract 383.....	411	312	309	2,300,400	7,445	1,087,600	3,520	47.3	311	26	100	3	41	21	47	59	14	5.48	
Burbank city.....	5,854	5,206	5,144	20,685,700	4,021	14,071,700	2,736	68.0	5,093	1,044	1,760	454	96	268	215	589	667	5.57	
Tract 390.....	1,560	1,545	1,522	6,549,600	4,303	4,610,900	3,030	70.4	1,530	239	610	211	35	148	67	148	77	5.45	
Tract 391.....	787	770	757	2,828,800	3,736	1,864,300	2,463	65.9	756	161	261	41	8	45	38	120	82	5.61	
Tract 392.....	1,960	1,945	1,926	6,911,600	3,589	5,086,000	2,641	73.6	1,871	503	599	191	23	45	32	147	331	5.58	
Tract 393.....	686	660	655	3,270,800	4,993	1,839,300	2,808	56.2	655	88	197	10	24	21	41	103	171	5.70	
Tract 394.....	361	286	284	1,125,900	3,964	671,200	2,363	59.6	281	53	93	1	6	9	37	76	6	5.78	
Glendale city.....	8,002	7,488	7,390	39,911,500	5,401	21,787,000	2,948	54.6	7,427	901	2,023	606	552	600	720	1,866	659	5.60	
Tract 397.....	1,167	1,146	1,135	5,695,900	5,018	3,283,400	2,875	57.3	1,144	156	308	44	83	95	134	236	88	5.51	
Tract 398-A.....	524	517	496	1,664,200	3,758	1,117,500	2,253	59.9	508	97	112	30	20	41	61	126	21	5.66	
Tract 399.....	1,209	1,180	1,173	7,736,000	6,595	4,112,000	3,506	53.2	1,175	106	345	94	124	89	114	188	115	5.46	
Tract 400.....	625	598	593	2,555,500	4,309	1,500,000	2,530	58.7	593	69	201	41	43	17	47	131	44	5.62	
Tract 401.....	243	203	202	879,900	4,356	456,200	2,258	51.8	201	16	39	24	9	13	25	55	20	5.75	
Tract 402.....	242	199	197	749,700	3,806	404,100	2,051	53.9	194	12	33	56	2	9	21	47	14	5.77	
Tract 403.....	189	149	147	491,600	3,344	244,500	1,653	49.7	147	11	34	1	7	6	18	62	8	5.94	
Tract 404.....	533	480	473	2,134,500	4,513	1,035,800	2,190	48.5	476	85	89	51	32	37	47	86	49	5.75	
Tract 405.....	409	347	338	1,355,000	4,009	685,700	2,029	50.6	342	63	42	54	16	17	40	87	13	5.86	
Tract 406.....	159	142	139	566,800	4,078	282,100	2,029	49.8	138	12	17	23	7	11	20	37	11	5.81	
Tract 407.....	181	111	107	487,800	4,366	207,500	1,939	44.4	109	14	27	4	4	9	14	31	6	5.94	
Tract 408.....	504	501	494	3,179,100	6,435	1,666,100	3,373	52.4	493	31	54	122	72	48	58	49	59	5.58	
Tract 409.....	1,026	1,004	995	7,066,100	7,094	4,025,500	4,042	57.0	1,001	127	421	23	74	120	38	95	103	5.43	
Tract 410.....	332	289	287	1,504,900	5,244	752,900	2,623	50.0	286	20	45	20	24	30	29	56	62	5.66	
Tract 411.....	659	622	613	3,665,100	5,979	2,033,700	3,318	55.5	620	82	256	9	35	58	54	80	46	5.56	
Pasadena city.....	5,079	4,502	4,452	23,662,800	5,315	11,764,000	2,642	49.7	4,445	407	826	216	230	224	592	1,585	365	5.65	
Tract 412.....	216	191	188	894,000	4,755	434,700	2,312	48.6	184	16	14	6	14	9	27	90	8	5.69	
Tract 413.....	455	424	417	1,511,200	3,624	770,900	1,849	51.0	414	29	35	29	8	13	60	203	37	5.77	
Tract 414.....	372	348	345	1,270,100	3,681	736,300	2,134	58.0	347	37	31	18	12	5	76	136	32	5.66	
Tract 415.....	102	99	97	1,017,900	10,494	525,900	5,422	51.7	98	14	23	5	12	6	7	18	13	5.85	
Tract 416.....	74	72	70	698,300	9,976	314,900	4,499	45.1	72	10	21	3	12	5	7	13	1	5.48	
Tract 417.....	302	237	235	704,600	2,998	323,700	1,377	45.9	233	29	32	5	3	11	50	69	14	5.80	
Tract 418.....	379	330	326	1,282,000	3,933	601,100	1,844	46.9	327	19	54	12	4	4	61	137	56	5.65	
Tract 419.....	272	255	254	1,039,500	4,093	532,100	2,095	51.2	254	19	65	3	10	9	40	104	4	5.76	
Tract 420.....	323	322	319	1,775,200	5,565	1,000,900	3,138	56.4	321	20	74	5	19	29	31	77	29	5.62	
Tract 421.....	331	321	320	1,446,400	4,520	914,500	2,859	63.2	320	64	105	3	17	14	11	77	29	5.62	
Tract 422-B.....	370	332	330	1,546,800	4,687	824,700	2,499	53.3	325	26	82	13	22	11	24	124	23	5.70	
Tract 423.....	175	127	124	479,400	3,866	219,000	1,766	45.7	124	9	18	7	2	8	25	52	3	5.60	
Tract 424.....	211	115	114	519,000	4,553	257,200	2,256	49.6	112	6	22	4	1	4	19	52	4	5.84	
Tract 425.....	120	95	94	301,100	3,203	150,400	1,600	50.0	94	7	10	12	-	2	21	40	2	5.76	
Tract 426.....	268	266	263	2,223,700	8,455	1,110,600	4,223	49.9	264										

HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other		
LOS ANGELES, LONG BEACH, AND ADJACENT AREA--Con.																			
Azusa city.....	209	200	200	498,500	2,493	224,700	1,124	45.1	199	61	47	17	-	-	20	47	7	5.20	
Tract 448.....	209	200	200	498,500	2,493	224,700	1,124	45.1	199	61	47	17	-	-	20	47	7	5.20	
Glendora city.....	128	124	123	405,000	3,301	175,100	1,424	43.1	123	31	32	2	1	-	7	46	4	5.92	
Tract 450.....	128	124	123	405,000	3,301	175,100	1,424	43.1	123	31	32	2	1	-	7	46	4	5.92	
Claremont city.....	148	130	126	728,000	5,778	367,600	2,917	50.5	126	34	30	-	9	-	7	36	10	5.61	
Tract 453.....	148	130	126	728,000	5,778	367,600	2,917	50.5	126	34	30	-	9	-	7	36	10	5.61	
Pomona city.....	1,586	1,469	1,467	5,222,900	3,560	2,691,000	1,834	51.5	1,467	340	271	18	93	8	120	526	91	5.92	
Tract 454.....	500	470	465	1,850,900	4,002	940,600	2,023	50.5	466	133	96	8	23	2	28	142	34	5.91	
Tract 455.....	310	294	290	770,500	2,557	369,400	1,274	47.9	290	55	39	-	8	2	33	140	18	5.95	
Tract 456.....	258	239	229	564,200	2,464	297,800	1,300	52.8	229	40	29	-	10	1	34	105	9	6.07	
Tract 457.....	518	466	453	2,027,300	4,197	1,083,200	2,243	53.4	482	112	107	10	57	3	25	138	30	5.84	
La Verne city.....	118	111	108	345,100	3,195	166,100	1,538	48.1	109	21	26	-	2	-	7	46	7	5.94	
Tract 458.....	118	111	108	345,100	3,195	166,100	1,538	48.1	109	21	26	-	2	-	7	46	7	5.94	
Covina city.....	198	179	176	639,600	3,634	297,600	1,691	46.5	177	40	43	10	1	2	9	65	7	6.02	
Tract 461.....	198	179	176	639,600	3,634	297,600	1,691	46.5	177	40	43	10	1	2	9	65	7	6.02	
El Monte city.....	422	398	395	1,242,800	3,146	692,400	1,753	55.7	396	169	91	8	-	3	15	96	14	6.13	
Tract 466.....	422	398	395	1,242,800	3,146	692,400	1,753	55.7	396	169	91	8	-	3	15	96	14	6.13	
San Gabriel city.....	1,596	1,578	1,572	7,989,200	5,082	4,881,500	3,105	61.1	1,566	243	728	14	127	66	75	231	87	5.51	
Tract 471.....	1,596	1,578	1,572	7,989,200	5,082	4,881,500	3,105	61.1	1,566	243	723	14	127	66	75	231	87	5.51	
San Marino city.....	1,100	1,094	1,088	12,541,100	11,527	5,951,900	5,470	47.5	1,088	107	444	19	232	100	43	111	32	4.34	
Tract 472.....	1,100	1,094	1,088	12,541,100	11,527	5,951,900	5,470	47.5	1,088	107	444	19	232	100	43	111	32	4.34	
South Pasadena city.....	1,054	976	944	6,079,600	6,440	2,786,000	2,951	45.8	966	64	245	47	89	63	121	254	83	5.51	
Tract 473.....	250	223	223	1,400,900	6,232	668,600	2,998	47.7	222	16	59	1	20	16	24	62	14	5.70	
Tract 474.....	422	394	364	2,022,700	5,557	982,800	2,700	46.6	389	29	102	22	22	33	43	110	28	5.65	
Tract 475.....	382	359	357	2,656,000	7,440	1,134,600	3,178	42.7	355	19	74	24	47	14	54	82	41	5.52	
Alhambra city.....	4,192	3,884	3,865	18,383,600	4,756	9,969,600	2,579	54.2	3,857	521	1,087	89	260	266	329	823	492	5.61	
Tract 476.....	649	565	563	2,928,500	5,202	1,519,700	2,699	51.9	558	80	166	3	40	37	56	165	11	5.73	
Tract 477.....	1,718	1,637	1,633	7,958,400	4,873	4,410,600	2,701	55.4	1,628	194	434	55	123	117	108	281	316	5.53	
Tract 478.....	467	418	414	1,667,900	4,029	961,500	2,322	57.6	417	65	104	18	17	20	51	96	46	5.64	
Tract 479.....	412	376	375	1,607,600	4,237	843,100	2,248	52.4	374	56	119	3	12	19	46	102	17	5.73	
Tract 480.....	946	888	880	4,221,200	4,797	2,234,700	2,539	52.9	880	126	254	10	68	73	68	179	92	5.62	
Monterey Park city.....	1,026	990	987	3,812,700	3,356	1,775,000	1,798	53.6	980	159	229	9	5	62	89	352	75	5.87	
Tract 481.....	497	468	467	1,566,600	3,355	775,000	1,660	49.5	464	76	91	9	4	44	50	175	15	5.99	
Tract 482.....	297	296	294	946,700	3,220	553,100	1,881	58.4	290	36	67	-	-	8	26	97	56	5.68	
Tract 483.....	232	226	226	799,400	3,537	446,900	1,977	55.9	226	47	71	-	1	10	13	80	4	5.84	
Belvedere township.....	1,619	1,321	1,304	3,604,900	2,764	1,794,900	1,376	49.8	1,316	204	306	26	19	115	248	356	42	5.91	
Tract 484.....	830	692	683	2,816,800	3,391	1,241,600	1,618	53.6	687	115	197	8	5	84	120	150	8	5.80	
Tract 485.....	174	133	133	341,800	2,570	135,600	1,020	39.7	133	17	29	5	3	8	33	35	3	5.92	
Tract 486.....	199	122	121	310,200	2,564	134,400	1,111	48.3	122	12	27	3	-	7	25	48	-	6.14	
Tract 490.....	186	167	163	221,100	1,723	101,800	625	36.2	167	26	31	6	5	1	25	56	17	6.20	
Tract 491.....	230	207	204	355,500	1,743	181,500	890	51.1	207	34	22	4	6	15	45	67	14	5.95	
Montebello city.....	797	772	767	3,068,000	4,000	1,792,100	2,337	58.4	765	203	299	20	19	6	30	145	43	5.77	
Tract 496.....	457	442	438	1,968,000	4,493	1,161,200	2,651	59.0	439	116	176	10	18	2	18	62	37	5.63	
Tract 497.....	340	330	329	1,100,000	3,343	630,900	1,918	57.4	326	87	123	10	1	4	12	83	6	5.95	
Maywood city.....	905	811	811	2,443,700	3,013	1,366,800	1,685	55.9	807	193	206	20	6	13	114	214	41	5.82	
Tract 508.....	74	63	63	178,300	2,830	93,100	1,478	52.2	63	10	6	1	-	1	11	28	6	6.02	
Tract 504.....	831	748	748	2,265,400	3,029	1,273,700	1,703	56.2	744	183	200	19	6	12	103	186	35	5.80	
Bell city.....	1,021	989	934	3,223,800	3,516	1,948,000	2,086	59.3	923	116	263	28	14	55	105	287	55	5.78	
Tract 505.....	1,021	989	934	3,223,800	3,516	1,948,000	2,086	59.3	923	116	263	28	14	55	105	287	55	5.78	
Huntington Park city.....	1,887	1,459	1,447	6,067,200	4,193	3,117,800	2,155	51.4	1,446	211	350	102	24	82	189	424	64	5.70	
Tract 507.....	204	178	177	565,900	3,197	276,200	1,560	48.8	177	51	4	34	-	5	31	50	2	5.85	
Tract 508.....	933	858	851	3,648,300	4,287	2,006,500	2,358	55.0	852	109	289	44	16	55	79	208	52	5.59	
Tract 509.....	372	243	243	1,179,800	4,855	525,700	2,163	44.6	240	25	28	17	8	14	44	100	4	5.77	
Tract 510.....	118	54	54	169,500	3,139	98,800	1,890	58.3	54	12	2	5	-	3	10	22	-	5.98	
Tract 511.....	260	126	122	508,700	4,129	210,600	1,726	41.8	123	14	27	2	-	5	25	44	6	5.96	
South Gate city.....	3,083	2,930	2,900	9,501,000	3,276	5,894,000	2,032	62.0	2,894	605	785	74	29	179	368	658	196	5.69	
Tract 521.....	1,104	1,003	995	3,661,900	3,680	2,093,200	2,104	57.2	993	153	279	16	13	69	115	233	65	5.74	
Tract 522.....	1,082	1,043	1,034	3,207,200	3,102	1,934,000	1,870	60.3	1,030	227	259	33	8	53	131	217	102	5.71	
Tract 523.....	868	867	845	2,566,400	3,037	1,830,900	2,167	71.3	845	208	246	25	8	57	122	150	29	5.58	
Tract 524.....	29	27	26	66,500	2,519	35,900	1,381	54.8	26	17	1	-	-	-	-	8	-	6.71	
Lynwood city.....	1,268	1,228	1,213	3,912,600	3,226	2,354,200	1,941	60.2	1,117	279	176	46	32	103	131	269	81	5.89	
Tract 526.....	1,268	1,228	1,213	3,912,600	3,226	2,354,200	1,941	60.2	1,117	279	176	46	32	103	131	269	81	5.89	
Compton city.....	1,437	1,423	1,386	4,704,800	3,395	2,883,200	2,080	61.3	1,407	215	514	62	15	24	162	284	131	5.69	
Tract 530.....	548	514	491	1,370,000	2,79														

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Ave- age (dol- lars)	Total (dollars)	Ave- age (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
LOS ANGELES, LONG BEACH, AND ADJACENT AREA--Con.																			
Whittier city.....	1,230	1,118	1,103	5,167,600	4,685	2,774,900	2,516	53.7	1,111	249	252	4	56	17	71	262	200	5.68	
Tract 544.....	528	510	507	2,082,000	4,107	1,281,100	2,527	61.5	507	119	131	1	52	14	18	86	86	5.50	
Tract 545.....	405	346	335	2,101,400	6,273	958,700	2,862	45.6	343	79	89	2	3	3	32	114	21	5.82	
Tract 546.....	297	262	261	984,200	3,771	535,100	2,050	54.4	261	51	32	1	1	-	21	62	93	5.84	
San Fernando city.....	432	391	382	1,326,700	3,473	722,100	1,890	54.4	381	79	120	35	-	7	23	88	29	5.98	
Tract 556.....	432	391	382	1,326,700	3,473	722,100	1,890	54.4	381	79	120	35	-	7	23	88	29	5.98	
Other tracted area in Los Angeles County:																			
Tract 331.....	51	46	32	97,800	3,056	50,200	1,569	51.3	45	6	8	3	1	-	9	18	-	5.43	
Tract 332-A.....	278	269	260	1,568,700	6,033	944,600	3,633	60.2	266	9	188	10	13	4	5	12	25	5.13	
Tract 333.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 335.....	303	290	278	766,200	2,756	443,800	1,596	57.9	284	58	91	3	1	2	30	90	9	5.75	
Tract 336-A.....	397	372	368	981,300	2,667	487,300	1,324	49.7	366	39	47	25	1	8	50	164	32	6.03	
Tract 337-A.....	177	177	176	1,233,700	7,010	586,800	3,334	47.6	161	29	54	-	1	3	5	44	25	5.80	
Tract 337-B.....	123	123	116	1,141,300	9,839	564,700	4,868	49.5	118	14	61	-	-	-	6	5	26	5.50	
Tract 340-C.....	4	4	4	25,500	-	6,200	-	-	4	-	1	-	-	-	-	1	2	-	
Tract 341-A.....	76	76	75	260,200	3,469	182,400	2,432	70.1	75	2	45	-	-	-	5	21	2	6.14	
Tract 342-A.....	926	811	810	2,607,300	3,219	1,600,200	1,976	61.4	798	114	207	15	6	55	92	276	33	5.86	
Tract 343.....	213	160	157	481,700	3,068	230,700	1,469	47.9	154	19	21	-	1	5	32	75	1	5.93	
Tract 344.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 349.....	10	9	9	25,100	-	8,700	-	-	9	2	-	5	-	-	-	2	-	-	
Tract 350-A.....	792	760	741	2,197,400	2,965	1,151,400	1,554	52.4	753	146	182	2	1	20	96	244	62	5.86	
Tract 351-A.....	320	297	297	726,700	2,447	381,200	1,284	52.5	293	67	36	15	-	3	38	118	16	6.03	
Tract 353.....	361	340	337	796,100	2,362	487,300	1,446	61.2	337	102	40	5	1	3	33	130	23	6.05	
Tract 354-A.....	246	243	240	352,100	1,467	143,200	597	40.7	242	9	45	2	-	44	4	89	49	6.44	
Tract 354-B.....	13	13	13	25,800	-	12,500	-	-	13	1	2	-	-	-	-	10	-	-	
Tract 355.....	4	3	3	3,900	-	3,900	-	-	2	-	-	-	-	-	-	2	-	-	
Tract 356.....	29	29	29	113,300	3,907	49,600	1,710	43.8	29	3	5	-	2	-	5	12	2	6.00	
Tract 361.....	39	19	19	72,900	-	32,100	-	-	19	-	4	-	-	-	2	13	-	-	
Tract 363.....	4	3	3	9,000	-	5,400	-	-	3	-	-	-	-	-	-	2	1	-	
Tract 364.....	3	3	3	8,400	-	5,800	-	-	3	1	-	-	-	-	-	-	-	-	
Tract 365.....	1,038	1,019	1,016	8,186,900	8,058	4,744,800	4,670	58.0	1,012	57	525	90	58	90	38	90	64	5.25	
Tract 365 ¹	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 367.....	111	110	110	438,800	3,989	291,200	2,647	66.4	110	9	58	1	-	12	11	19	-	5.49	
Tract 370 ¹	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 371.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 380.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 384.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 385.....	315	232	224	1,044,100	4,661	519,700	2,320	49.8	228	14	53	17	15	14	49	54	12	5.70	
Tract 386.....	465	396	394	1,777,000	4,510	978,300	2,483	55.1	389	30	107	1	23	24	74	103	27	5.60	
Tract 387.....	466	358	349	2,344,600	6,718	1,120,700	3,211	47.8	353	15	79	4	33	21	71	111	19	5.61	
Tract 389.....	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 395.....	55	55	55	252,800	4,596	150,300	2,733	59.5	55	12	4	-	-	2	3	7	27	5.46	
Tract 396.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 398-B.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 422-A.....	185	172	170	559,200	3,289	280,200	1,648	50.1	155	12	22	1	4	-	35	65	16	5.60	
Tract 434-A.....	698	660	656	2,373,800	3,619	1,307,300	1,993	55.1	646	79	102	16	19	32	87	280	31	5.80	
Tract 435.....	403	389	381	1,876,800	4,925	948,700	2,490	50.6	383	38	45	54	21	18	52	128	27	5.74	
Tract 436.....	648	635	632	5,127,300	8,113	2,616,100	4,139	51.0	629	129	153	40	72	50	60	104	21	5.44	
Tract 437.....	813	795	790	3,752,100	4,749	2,173,500	2,751	57.9	790	117	57	72	62	34	63	232	153	5.63	
Tract 438-A.....	18	17	17	85,200	-	38,800	-	-	16	-	4	2	-	1	1	6	2	-	
Tract 438-C.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 439.....	209	202	201	1,438,000	7,154	700,200	3,484	48.7	200	17	39	19	26	16	19	48	16	5.49	
Tract 440.....	480	459	457	2,309,600	5,054	1,178,400	2,579	51.0	459	52	66	27	11	36	43	191	38	5.68	
Tract 441.....	579	570	568	2,732,400	4,811	1,451,500	2,555	53.1	563	84	183	-	9	17	44	178	48	5.69	
Tract 446.....	35	32	31	78,500	2,532	42,800	1,381	54.5	32	3	4	-	-	1	2	21	1	6.19	
Tract 447.....	9	9	8	10,900	-	5,300	-	-	9	-	1	-	-	-	1	7	-	-	
Tract 449.....	19	15	15	97,300	-	36,700	-	-	15	5	2	1	-	-	1	4	2	-	
Tract 451.....	17	17	17	131,500	-	51,400	-	-	17	6	4	-	-	-	1	5	1	-	
Tract 452.....	11	11	11	53,200	-	27,600	-	-	11	4	5	-	-	-	-	2	-	-	
Tract 459.....	116	112	109	234,000	2,147	112,000	1,028	47.9	112	14	34	1	-	-	11	41	11	6.06	
Tract 460.....	7	7	7	15,600	-	6,400	-	-	7	-	2	-	-	-	1	4	-	-	
Tract 462-A.....	8	8	8	58,000	-	28,200	-	-	8	3	1	-	-	-	-	4	-	-	
Tract 462-B.....	3	3	3	24,500	-	15,500	-	-	3	-	-	-	-	-	-	3	-	-	
Tract 463.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 464.....	625	621	620	1,825,800	2,945	863,700	1,393	47.3	613	171	106	14	5	20	64	213	20	6.06	
Tract 465.....	2,406	2,377	2,363	7,515,900	3,181	4,065,800	1,721	54.1	2,328	408	588	13	13	55	92	988	171	6.28	
Tract 467.....	1,837	1,764	1,757	4,504,300	2,564	2,062,200	1,174	45.8	1,733	197	250	50	1	35	46	1,078	76	6.69	
Tract 468.....	1,000	990	987	2,216,900															

HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
LOS ANGELES, LONG BEACH, AND ADJACENT AREA—Con.																			
Other tracted area in Los Angeles County—Con.																			
Tract 506.....	1,952	1,838	1,877	3,839,400	2,045	1,732,100	923	45.1	1,859	61	421	42	1	11	186	1,111	26	6.54	
Tract 512.....	95	65	64	154,800	2,419	71,100	1,111	45.9	65	8	3	-	1	10	34	1	6.15		
Tract 513.....	125	87	72	193,000	2,681	97,900	1,360	50.7	85	17	3	11	-	4	10	40	-	6.14	
Tract 514.....	355	269	265	767,900	2,898	345,100	1,302	44.9	265	31	36	21	4	6	44	118	5	5.90	
Tract 515.....	481	373	368	996,100	2,707	426,700	1,160	42.8	370	63	81	2	2	18	71	122	11	6.02	
Tract 516.....	473	416	407	1,038,400	2,551	526,700	1,294	50.7	411	88	85	10	6	25	62	134	6	5.99	
Tract 517.....	362	298	294	663,700	2,257	353,600	1,203	53.3	293	43	53	2	-	7	60	111	17	5.93	
Tract 518.....	203	159	157	344,700	2,196	165,300	1,053	48.0	153	24	27	3	1	1	24	62	11	6.06	
Tract 519.....	585	506	506	2,183,200	4,315	1,074,100	2,123	49.2	498	41	131	21	24	31	61	157	32	5.67	
Tract 520.....	314	304	301	1,454,300	4,832	661,200	2,197	45.5	301	38	11	52	18	24	28	85	45	5.62	
Tract 525 ¹	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 527.....	662	641	628	1,323,600	2,108	658,800	1,049	49.8	633	101	124	28	2	11	96	226	45	6.08	
Tract 528.....	82	77	77	199,600	2,592	97,700	1,269	48.9	77	3	12	-	1	1	9	47	4	6.23	
Tract 529.....	95	92	92	166,500	1,810	77,000	837	46.2	92	7	49	-	-	2	8	26	-	6.17	
Tract 532.....	34	32	28	75,500	2,696	40,100	1,432	53.1	32	4	8	1	-	-	7	12	-	5.75	
Tract 533.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 534.....	435	432	422	1,094,600	2,594	766,400	1,816	70.0	382	196	74	1	3	-	33	64	11	6.02	
Tract 535.....	997	993	977	2,185,500	2,237	1,394,000	1,427	63.8	984	211	96	106	-	2	38	267	264	6.19	
Tract 536.....	673	561	548	1,587,500	2,450	883,700	1,364	55.7	637	107	142	4	-	19	29	272	64	6.16	
Tract 537.....	1,227	1,116	1,099	3,350,600	3,049	1,852,500	1,686	55.3	1,092	251	315	51	1	5	69	369	31	6.00	
Tract 538.....	315	313	295	786,400	2,665	408,200	1,384	51.9	294	46	121	1	-	2	25	95	4	5.00	
Tract 539.....	7	7	7	19,100	-	9,500	-	-	7	1	4	-	-	-	-	2	-	-	
Tract 540.....	396	391	384	1,012,800	2,638	527,700	1,374	52.1	368	55	157	2	2	5	48	72	27	5.95	
Tract 541.....	931	896	883	3,041,100	3,444	1,652,700	1,872	54.3	882	55	304	1	-	7	56	344	115	6.04	
Tract 542.....	630	610	605	1,628,600	2,684	886,800	1,466	54.6	607	203	180	1	2	7	45	158	11	5.02	
Tract 543.....	295	282	279	1,089,000	3,903	592,000	2,122	54.4	280	75	81	7	10	3	17	80	7	5.76	
Tract 547.....	301	298	297	833,300	2,806	457,900	1,542	55.0	298	55	33	8	-	2	41	132	27	5.85	
Tract 548.....	532	526	522	1,270,900	2,435	648,800	1,243	51.1	517	28	94	11	-	52	14	202	116	6.32	
Tract 549.....	10	9	9	19,900	-	6,000	-	-	9	-	6	-	-	-	-	3	-	-	
Tract 550.....	4	4	4	8,500	-	1,800	-	-	4	-	-	-	-	-	1	3	-	-	
Tract 551 ¹	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 552.....	4	4	4	16,200	-	3,200	-	-	4	-	-	-	-	-	-	1	3	-	
Tract 553.....	416	409	386	3,498,400	9,063	1,655,600	4,289	47.3	400	37	133	30	29	52	34	56	29	5.44	
Tract 554-A.....	1,002	976	963	3,366,100	3,495	1,685,600	1,750	50.1	965	175	136	57	8	23	141	351	74	5.98	
Tract 554-C.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 557.....	18	18	18	88,700	-	15,600	-	-	18	-	7	-	-	-	-	11	-	-	
Tract 558.....	5	4	4	8,800	-	1,800	-	-	4	1	-	-	-	-	1	2	-	-	
Tract 559.....	7	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 560.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 561.....	171	150	145	381,100	2,628	222,100	1,532	58.3	145	44	34	-	-	18	3	41	5	5.10	
Tract 562.....	46	45	43	107,400	2,498	46,700	1,086	43.5	44	3	11	3	-	1	4	14	8	6.12	
Tract 563-A.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 563-B ¹	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 564.....	94	86	86	225,600	2,623	98,900	1,150	43.8	85	6	29	-	-	2	47	1	6.02		
Tract 565.....	100	97	97	204,300	2,106	92,300	952	45.2	96	3	16	2	-	5	4	59	7	6.09	
Tract 566.....	21	17	17	139,500	-	44,400	-	-	15	-	6	-	-	-	-	7	2	-	
Tract 567.....	63	35	33	177,200	3,370	58,900	1,785	33.2	35	1	18	-	-	-	2	11	3	6.41	
Tract 568.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OAKLAND, BERKELEY, AND ADJACENT AREA																			
OAKLAND CITY.....																			
Tract 1.....	31	30	30	350,700	11,690	164,500	5,483	46.9	30	6	12	-	5	-	1	6	-	5.87	
Tract 2.....	335	310	307	2,113,100	6,883	968,100	3,153	45.8	306	22	58	43	27	14	28	32	32	5.72	
Tract 3.....	245	220	217	1,014,900	4,677	425,300	1,960	41.9	216	16	74	31	5	1	16	62	11	5.77	
Tract 4.....	251	218	218	1,058,800	4,857	450,600	2,067	42.6	216	10	88	14	7	4	17	65	11	5.87	
Tract 5.....	308	266	259	1,134,700	4,381	510,100	1,969	45.0	262	15	53	34	3	7	27	95	28	5.69	
Tract 6.....	238	200	199	745,600	3,747	332,400	1,670	44.6	198	15	75	4	6	2	24	69	3	5.84	
Tract 7.....	211	183	173	656,500	3,795	270,700	1,555	41.2	174	19	38	25	-	1	26	42	23	5.84	
Tract 8.....	195	154	154	563,900	3,662	252,400	1,639	44.8	154	12	41	26	1	1	26	42	5	5.58	
Tract 9.....	156	128	81	334,900	4,135	149,500	1,846	44.6	126	14	37	12	5	1	12	38	7	5.74	
Tract 10.....	167	120	118	421,600	3,573	209,200	1,773	49.6	116	11	44	11	1	-	11	32	6	5.90	
Tract 11.....	190	117	110	436,700	3,970	203,300	1,848	45.6	117	3	41	5	-	6	16	41	5	5.93	
Tract 12.....	99	61	58	262,400	4,524	111,100	1,916	42.3	59	3	20	3	-	1	10	20	2	5.78	
Tract 13.....	43	17	16	52,300	-	22,800	-	-	17	2	7	2	-	-	1	4	1	-	
Tract 14.....	118	99	77	220,800	2,868	86,900	1,129	39.4	93	10	21	3	-	-	19	40	-	5.56	
Tract 15.....	48	45	39	99,000	2,538	37,100	951	37.5	44	3	9	9	-	-	8	15	-	5.72	
Tract 16.....	55	45	44	145,100	3,298	47,200	1,073	32.5	45	2	4	8	-	2	6	8	15	5.62	
Tract 17.....	109	57	54	170,200	3,152	73,200	1,356	43.0	57	3	14	11	-	3	6	20	-	5.79	
Tract 18.....	82	19	19	53,200	-	21,700	-	-	19	-	4	6	-	1	1	6	1	-	
Tract 19 ¹	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 20 ¹	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 21.....	76	49	32	57,800	1,806	20,300	634	35.1	32	3	9	6	1	-	-	8	5	6.02	
Tract 22 ¹	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 23.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 24.....	22	11	11	47,000	-	22,000	-	-	11	-	3	4	-	-	-	4	-		

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)	
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Reporting holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual		Other
OAKLAND, BERKELEY, AND ADJACENT AREA—Con.																		
Oakland city—Con.																		
Tract 33.....	322	241	241	1,110,900	4,610	523,600	2,173	47.1	241	21	60	14	13	1	31	72	29	5.75
Tract 34.....	444	420	405	2,841,900	7,017	1,363,900	3,368	48.0	408	19	160	11	46	13	27	77	55	5.46
Tract 35.....	629	627	601	5,735,600	9,543	2,679,900	4,459	46.7	610	24	115	98	111	45	31	86	100	5.87
Tract 36.....	272	230	206	1,508,400	7,322	681,000	3,306	45.1	220	13	87	6	32	5	26	37	14	5.44
Tract 37.....	264	225	207	1,209,900	5,845	533,900	2,579	44.1	219	10	74	14	9	4	28	65	15	5.70
Tract 38.....	213	173	168	1,758,700	4,516	357,800	2,130	47.2	169	6	12	50	14	9	13	45	20	5.70
Tract 39.....	746	740	730	6,652,700	9,113	3,387,400	4,640	50.9	717	41	220	82	103	33	26	67	145	5.29
Tract 40.....	512	509	506	2,677,900	5,292	1,505,600	2,975	56.2	503	21	319	5	13	15	16	74	40	5.41
Tract 41.....	321	317	305	2,571,100	8,430	1,450,400	4,755	56.4	266	19	136	8	29	11	12	24	27	5.24
Tract 42.....	351	348	345	2,910,900	8,437	1,639,500	4,752	56.3	342	10	203	3	24	20	8	35	39	5.22
Tract 43.....	637	633	588	2,769,100	4,709	1,586,700	2,698	57.3	551	47	127	53	40	21	31	165	67	5.57
Tract 44.....	469	464	386	1,752,400	4,540	865,100	2,241	49.4	460	18	86	3	24	11	22	125	171	5.61
Tract 45.....	696	662	645	3,422,100	5,306	1,693,000	2,625	49.5	539	39	126	124	62	14	86	132	56	5.83
Tract 46.....	483	431	413	1,646,400	3,986	782,300	1,894	47.5	426	42	121	16	21	9	61	120	36	5.78
Tract 47.....	443	418	409	1,871,500	4,576	1,019,900	2,494	54.5	411	32	130	32	15	2	23	123	49	5.63
Tract 48.....	489	466	451	1,793,700	3,977	915,500	2,030	51.0	456	24	109	34	25	10	44	143	67	5.67
Tract 49.....	430	408	380	1,315,800	3,468	667,900	1,758	50.8	395	43	76	10	10	29	28	136	64	5.86
Tract 50.....	503	465	460	1,682,800	3,658	838,700	1,823	49.8	456	32	110	11	22	5	63	153	60	5.81
Tract 51.....	309	289	283	1,078,200	3,810	529,000	1,869	49.1	286	15	50	27	4	7	32	117	34	5.76
Tract 52.....	138	103	96	302,500	3,151	138,700	1,445	45.9	99	1	22	18	—	—	6	42	10	5.91
Tract 53.....	220	181	178	722,000	4,056	374,600	2,104	51.9	172	15	18	32	1	3	33	62	8	5.69
Tract 54.....	169	145	138	517,400	3,749	285,900	1,709	45.6	143	11	20	29	5	3	15	53	7	5.92
Tract 55.....	155	120	114	309,700	2,717	140,400	1,232	45.3	108	2	40	14	—	3	10	36	3	6.00
Tract 56.....	98	88	85	251,700	2,961	151,900	1,787	60.3	88	5	29	15	2	1	3	22	11	6.17
Tract 57.....	312	292	285	1,145,700	4,020	555,800	1,950	48.5	266	18	96	26	9	9	23	97	6	5.72
Tract 58.....	414	406	398	1,669,700	4,195	923,300	2,320	55.3	402	29	100	56	26	11	25	132	83	5.74
Tract 59.....	669	665	661	3,850,400	5,069	1,702,400	2,575	50.8	654	46	179	25	86	11	39	145	123	5.65
Tract 60.....	468	457	452	2,077,100	4,595	1,244,000	2,752	59.9	453	32	111	13	26	16	17	100	38	5.78
Tract 61.....	88	88	88	576,400	6,550	357,400	4,061	62.0	86	2	59	—	—	—	2	16	7	5.25
Tract 62.....	893	874	869	3,287,700	3,783	2,084,000	2,841	61.9	867	107	370	8	26	43	45	199	69	5.62
Tract 63.....	724	711	706	2,646,300	3,748	1,541,000	2,188	58.2	702	57	186	87	58	38	51	169	56	5.71
Tract 64.....	498	492	484	1,757,200	3,631	959,900	1,983	54.6	490	59	79	60	34	9	30	121	98	5.77
Tract 65.....	575	567	565	2,216,800	2,924	1,163,500	2,059	52.5	568	64	137	78	39	7	34	168	36	5.68
Tract 66.....	341	327	326	827,400	2,588	426,200	1,307	51.5	321	34	67	27	1	3	32	113	44	5.87
Tract 67.....	28	26	24	59,900	—	30,200	—	—	25	1	4	—	—	—	2	18	—	—
Tract 68.....	324	306	303	834,600	2,754	420,700	1,888	50.4	300	24	28	60	9	8	24	133	14	5.91
Tract 69.....	543	517	512	1,808,900	3,533	983,900	1,922	54.4	515	49	190	28	9	19	40	171	14	5.80
Tract 70.....	638	627	620	2,505,300	4,041	1,573,300	2,538	62.8	625	53	250	7	22	23	31	126	113	5.45
Tract 71.....	346	345	342	1,471,600	4,303	1,018,300	2,977	69.2	340	36	181	28	11	11	7	62	9	5.44
Tract 72.....	139	139	139	658,900	6,035	549,000	3,950	65.4	139	8	100	—	3	6	6	6	8	5.29
BERKELEY CITY.....																		
Tract 1-A.....	144	140	132	399,100	3,028	229,700	1,740	57.6	134	10	14	43	1	13	12	36	5	5.61
Tract 1-B.....	118	98	93	256,400	2,757	125,000	1,344	48.8	92	21	36	—	—	5	6	23	1	6.10
Tract 2-A.....	122	121	118	368,500	3,128	180,800	1,528	46.9	119	5	31	10	—	3	14	55	1	5.81
Tract 2-B.....	124	147	104	329,700	3,170	158,700	1,526	46.1	144	9	46	1	—	4	22	57	5	5.89
Tract 2-C.....	195	177	174	539,400	3,100	308,700	1,774	57.2	175	33	37	2	1	16	26	52	9	5.85
Tract 2-D.....	253	249	245	791,400	3,230	384,000	1,567	48.5	246	37	78	8	1	10	31	71	10	5.90
Tract 3-A.....	251	195	137	513,100	3,745	265,400	1,945	51.9	169	31	29	9	2	2	22	67	7	5.74
Tract 3-B.....	152	124	124	646,600	5,215	315,000	2,540	48.7	119	11	35	4	3	5	15	34	12	5.90
Tract 3-C.....	202	161	156	928,700	5,953	404,800	2,595	43.6	157	18	54	6	4	4	12	47	12	5.71
Tract 3-D.....	176	161	144	1,263,900	8,777	528,400	3,669	41.8	155	25	57	—	14	6	24	23	6	5.58
Tract 3-E.....	157	156	142	2,096,400	14,763	682,000	4,803	32.5	136	9	32	13	29	9	6	22	16	5.36
Tract 4-A.....	242	228	228	844,200	3,708	418,600	1,836	49.6	225	33	35	38	3	4	14	60	38	5.69
Tract 4-B.....	226	204	201	756,500	3,764	390,400	1,942	51.6	196	21	27	17	4	2	25	77	23	5.75
Tract 4-C.....	468	413	412	1,751,400	4,251	866,300	2,103	49.5	408	64	123	12	19	6	26	118	40	5.76
Tract 4-D.....	230	219	217	883,500	4,071	479,200	2,208	54.2	218	27	46	13	4	4	14	59	61	5.61
Tract 4-E.....	265	256	255	1,072,900	4,207	624,800	2,450	58.2	255	34	44	69	18	3	18	50	24	5.61
Tract 5-A.....	20	15	14	73,000	—	31,700	—	—	14	—	7	—	—	—	—	6	1	—
Tract 5-B.....	167	109	106	1,358,400	12,615	592,700	5,592	43.6	107	12	36	7	3	8	9	28	14	5.63
Tract 5-C.....	198	185	185	1,750,600	9,468	854,400	4,618	49.8	183	16	69	6	28	6	7	34	17	5.39
Tract 5-D.....	117	94	94	499,600	5,315	233,100	2,480	46.7	94	15	31	1	5	—	11	27	4	5.79
Tract 5-E.....	74	37	36	197,300	5,481	92,900	2,581	47.1	37	5	6	2	—	—	7	15	—	5.67
Tract 6-A.....	199	193	191	1,489,100	7,796	610,200	3,195	40.9										

HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other		
OAKLAND, BERKELEY, AND ADJACENT AREA—Con.																			
San Leandro city.....	1,526	1,503	1,485	7,906,500	5,324	4,562,100	3,072	57.7	1,457	75	462	120	120	51	56	281	292	5.43	
Tract AC-17.....	347	344	337	1,923,900	5,709	1,154,700	3,426	60.0	340	42	174	15	20	10	12	55	32	5.31	
Tract AC-18.....	841	826	819	4,574,800	5,586	2,551,200	3,115	55.8	785	42	167	56	81	21	36	141	241	5.44	
Tract AC-19.....	338	333	329	1,407,800	4,279	855,200	2,602	60.8	332	11	121	49	19	20	8	85	19	5.53	
Richmond city.....	1,699	1,621	1,525	5,402,900	3,543	3,233,600	2,120	59.8	1,597	109	690	53	7	13	176	323	226	5.60	
Tract CCC-1.....	370	370	369	1,487,000	4,030	951,300	2,578	64.0	370	35	211	1	4	-	34	36	49	5.43	
Tract CCC-2.....	192	187	186	722,100	3,822	437,300	2,351	60.6	186	21	98	4	-	4	15	18	26	5.47	
Tract CCC-3.....	116	108	105	260,100	2,477	123,700	1,178	47.6	105	1	49	1	2	1	6	34	11	5.96	
Tract CCC-4.....	237	212	160	481,300	3,008	226,800	1,418	47.1	205	12	70	2	-	-	24	86	11	5.96	
Tract CCC-5.....	343	330	306	1,197,400	3,913	726,300	2,374	60.7	323	6	81	27	-	3	55	48	103	5.47	
Tract CCC-6.....	234	230	229	805,300	3,517	534,300	2,333	56.3	227	17	112	7	1	4	25	44	17	5.39	
Tract CCC-7.....	111	93	93	253,900	2,730	113,100	1,216	44.5	93	5	47	2	-	1	9	29	-	5.94	
Tract CCC-8.....	94	91	77	195,800	2,543	120,800	1,569	61.7	88	12	22	9	-	-	8	28	9	5.88	
El Cerrito city.....	806	775	762	3,416,200	4,483	2,226,500	2,922	55.2	765	106	323	42	32	25	42	102	93	5.42	
Tract CCC-9.....	192	183	178	1,074,100	5,034	647,400	3,637	60.3	180	7	59	1	5	3	9	14	82	5.32	
Tract CCC-10.....	87	71	70	245,500	3,507	136,700	1,953	55.7	70	6	28	3	-	1	6	23	3	5.67	
Tract CCC-11.....	215	212	209	766,700	3,668	499,200	2,389	55.1	208	47	113	-	1	2	14	28	3	5.53	
Tract CCC-12.....	312	309	305	1,329,900	4,360	943,200	3,092	70.9	307	46	123	38	26	19	13	37	5	5.35	
Other tracted area in Contra Costa County:																			
Tract CCC-13.....	42	41	40	92,800	2,320	50,600	1,265	54.5	40	12	7	2	-	1	1	15	2	5.88	
SACRAMENTO																			
THE CITY (no census tracts or wards).....	7,932	7,298	7,164	34,526,700	4,819	19,317,300	2,696	55.9	7,131	515	1,812	179	437	455	453	1,814	1,466	5.54	
SAN DIEGO																			
THE CITY (no census tracts or wards).....	13,294	11,781	11,523	47,210,300	4,097	25,470,300	2,210	54.0	11,568	1,379	2,587	873	553	583	1,670	2,999	933	5.67	
SAN FRANCISCO																			
THE CITY.....	31,909	26,482	25,171	148,463,400	5,898	79,816,900	3,171	53.8	25,574	1,354	9,857	5,905	1,124	345	1,376	2,017	3,596	5.48	
Tract A-1.....	15	3	3	12,000	-	6,300	-	-	3	-	1	2	-	-	-	-	-	-	
Tract A-2.....	46	23	12	114,200	-	38,000	-	-	18	1	8	7	-	-	1	-	1	-	
Tract A-3.....	109	16	16	116,600	-	54,400	-	-	16	-	4	9	-	-	1	-	2	-	
Tract A-4.....	80	18	17	193,500	-	61,800	-	-	18	-	12	3	-	-	-	3	-	-	
Tract A-5.....	24	4	4	17,000	-	6,600	-	-	4	-	2	2	-	-	-	1	-	-	
Tract A-6.....	36	5	4	73,700	-	22,500	-	-	5	-	-	4	-	-	-	1	-	-	
Tract A-7.....	70	15	15	278,000	-	111,700	-	-	15	1	9	4	-	-	1	1	-	-	
Tract A-8.....	63	14	12	81,500	-	99,200	-	-	13	-	6	4	1	-	-	2	1	-	
Tract A-9.....	38	11	11	43,400	-	19,700	-	-	10	-	4	3	-	-	-	-	-	-	
Tract A-10.....	17	6	4	45,500	-	17,900	-	-	6	-	6	-	-	-	-	-	-	-	
Tract A-11.....	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract A-12.....	14	4	4	58,000	-	29,000	-	-	3	-	1	2	-	-	-	-	-	-	
Tract A-13.....	15	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract A-14.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract A-15.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract A-16.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract A-17.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract A-18.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract A-19.....	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract A-20.....	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract A-21.....	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract A-22.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract A-23.....	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract B-1.....	283	171	171	1,888,500	11,044	819,500	4,792	43.4	169	3	75	19	24	6	7	7	28	5.25	
Tract B-2.....	198	124	121	1,624,800	13,428	729,900	6,032	44.9	124	3	60	25	13	5	8	5	5	5.31	
Tract B-3.....	220	119	108	1,298,700	12,025	526,800	4,878	40.6	114	6	48	34	7	-	3	13	3	5.35	
Tract B-4.....	115	28	26	223,700	8,796	100,800	3,878	44.1	19	-	6	8	-	-	1	3	1	5.65	
Tract B-5.....	102	32	30	327,700	10,923	118,700	3,957	36.2	31	1	20	4	-	-	1	2	3	5.55	
Tract B-6.....	60	28	28	447,700	15,989	194,300	6,939	43.4	28	2	10	5	1	1	-	5	4	5.45	
Tract B-7.....	157	116	111	2,294,400	20,670	872,100	7,867	38.0	116	7	62	26	9	-	3	8	1	5.42	
Tract B-8.....	244	150	131	2,074,000	15,832	945,300	7,216	45.6	146	6	84	29	3	1	2	7	14	5.45	
Tract B-9.....	128	70	49	409,500	8,357	167,400	3,416	40.9	67	4	14	42	-	2	1	3	1	5.78	
Tract B-10.....	79	40	39	294,900	7,562	147,500	3,782	50.0	40	1	20	4	8	-	-	6	1	5.36	
Tract C-1.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract D-1.....	175	101	99	760,400	7,681	330,900	3,342	43.5	99	1	45	33	1	-	7	8	4	5.44	
Tract D-2.....	282	139	123	659,900	5,365	327,000	2,659	49.6	118	9	58	26	-	1	14	6	4	5.69	
Tract E-1.....	243	230	227	3,092,900	13,625	1,351,900	5,956	43.7	229	5	141	11	29	1	8	12	22	5.43	
Tract E-2.....	280	198	181	829,100	4,581	415,200	2,294	50.1	196	12	45	74	2	2	16	17	18	5.49	
Tract E-3.....	380	264	240	1,349,200	5,622	640,800	2,670	47.5	260	12	111	75	2	2	24	24	10	5.62	
Tract F-1.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract G-1.....	413	261	255	1,597,500	6,265	684,300	2,654	42.8	251	8	144	43	5	1	16	14	20	5.64	
Tract G-2.....	569	476	463	2,708,000	5,849	1,351,700	2,919	49.9	467	18	127	128	20	1	71	26	76	5.50	
Tract G-3.....	541	479	355	2,234,300	6,294	1,144,000	3,223	51.2	467	14	191	103	19	4	28	17	91	5.43	
Tract G-4.....	904	868	820	4,436,800	5,411	2,559,400	3,121	57.7	844	34	349	209	46	12	41	73	60	5.55	
Tract H-1.....	225	130	100	554,600	5,546	258,600	2,536	45.7	125	9	37	45	1	-	6	13	14	5.62	
Tract H-2.....	382	241	232	1,408,900	6,073	693,900	2,991	49.3	228	8	109	67	4	2	11	15	12	5.54	
Tract I-1.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

1 Detailed mortgage data not shown for areas containing fewer than three 1-family mortgaged units.

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All-1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
SAN FRANCISCO--Con.																			
Tract J-1 ¹	10	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract J-2.....	44	19	18	105,500	-	21,200	-	-	19	-	7	8	1	-	-	-	3	-	
Tract J-3.....	81	38	27	152,300	5,641	69,100	2,559	45.4	38	2	11	16	-	1	3	4	1	5.75	
Tract J-4.....	198	186	130	999,300	7,687	449,000	3,454	44.9	127	5	91	10	-	1	3	12	5	5.64	
Tract J-5.....	386	241	211	1,656,900	7,853	953,800	4,520	57.6	235	17	98	15	31	8	6	10	50	5.36	
Tract J-6.....	50	21	19	94,800	-	53,200	-	-	17	-	4	5	-	-	1	6	1	-	
Tract J-7.....	164	37	28	194,700	6,954	80,200	2,864	41.2	36	2	22	4	-	1	5	2	-	5.62	
Tract J-8.....	29	3	3	26,000	-	8,000	-	-	3	-	1	1	-	-	-	-	-	-	
Tract J-9.....	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract J-10.....	40	9	9	55,300	-	24,400	-	-	9	-	6	1	-	-	-	-	2	-	
Tract J-11.....	27	6	4	113,500	-	22,500	-	-	5	-	3	2	-	-	-	-	-	-	
Tract J-12.....	69	12	11	62,900	-	23,700	-	-	12	1	6	3	-	-	-	-	-	-	
Tract J-13.....	61	11	9	44,500	-	14,100	-	-	11	-	3	4	1	-	-	2	-	-	
Tract J-14.....	139	23	22	157,000	-	58,000	-	-	22	-	9	10	-	1	-	1	1	-	
Tract J-15.....	121	25	24	112,600	-	50,700	-	-	24	4	8	11	-	-	-	1	-	-	
Tract J-16.....	125	28	25	127,700	5,108	67,600	2,704	52.9	27	2	12	4	-	1	2	5	1	5.70	
Tract J-17.....	52	12	11	61,000	-	24,800	-	-	10	-	3	3	-	-	2	2	-	-	
Tract J-18.....	73	24	19	75,600	-	25,100	-	-	22	-	8	9	-	-	1	3	1	-	
Tract J-19.....	175	104	101	502,900	4,979	221,000	2,188	43.9	103	6	37	19	-	1	20	16	4	5.51	
Tract J-20.....	408	245	241	1,361,600	5,650	626,500	2,600	46.0	239	15	140	40	-	2	7	19	16	5.71	
Tract K-1.....	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract K-2.....	11	6	4	57,700	-	16,200	-	-	6	-	-	4	-	-	1	1	-	-	
Tract K-3.....	22	5	5	19,000	-	9,200	-	-	5	1	2	-	-	-	-	2	-	-	
Tract K-4.....	13	7	7	36,500	-	15,700	-	-	6	-	1	5	-	-	-	-	-	-	
Tract K-5.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract K-6.....	31	12	12	86,100	-	19,600	-	-	11	-	3	7	-	-	-	1	-	-	
Tract L-1.....	353	254	257	930,000	3,619	417,800	1,626	44.9	259	30	81	75	-	3	16	47	7	5.77	
Tract L-2.....	173	87	65	285,700	4,395	123,600	1,902	43.3	83	-	14	49	-	-	1	13	6	5.77	
Tract L-3.....	232	133	128	594,600	4,645	228,500	1,785	38.4	130	7	31	56	-	1	11	21	3	5.82	
Tract L-4.....	265	247	235	980,000	4,170	602,400	2,563	61.5	243	10	98	60	1	4	14	9	47	5.55	
Tract L-5.....	493	476	462	2,031,100	4,396	1,059,000	2,292	52.1	444	41	184	62	-	-	14	98	45	5.63	
Tract M-1.....	123	107	104	330,400	3,177	141,000	1,356	42.7	104	23	27	22	-	-	4	15	13	5.94	
Tract M-2.....	287	234	231	749,500	3,245	317,400	1,374	42.3	221	29	69	61	3	3	10	26	20	5.89	
Tract M-3.....	189	122	114	386,800	3,393	161,100	1,413	41.6	119	15	32	38	-	-	5	26	3	5.94	
Tract M-4.....	556	508	498	1,942,100	3,900	963,000	1,934	49.6	501	69	129	152	3	5	27	59	57	5.86	
Tract M-5.....	616	593	498	2,213,700	4,445	1,307,900	2,626	59.1	587	58	77	326	3	3	25	54	40	5.68	
Tract M-6.....	953	921	909	3,459,500	3,806	1,716,400	1,888	49.6	896	54	303	172	12	16	46	124	169	5.76	
Tract M-7.....	696	682	674	3,331,000	4,942	1,713,900	2,543	51.5	620	34	302	59	8	6	33	74	104	5.62	
Tract M-8.....	1,101	1,085	1,059	5,206,200	4,915	3,275,000	3,093	62.9	841	48	354	156	21	3	48	76	135	5.36	
Tract M-9.....	824	814	789	3,462,700	4,389	1,811,700	2,296	52.3	795	25	345	125	8	6	78	68	140	5.62	
Tract M-10.....	30	27	16	75,800	-	34,300	-	-	27	2	2	16	-	1	1	4	2	-	
Tract M-11.....	274	249	242	1,025,600	4,238	679,500	2,808	66.3	241	70	59	34	2	2	5	38	31	5.52	
Tract N-1.....	39	10	10	39,000	-	18,200	-	-	10	-	3	5	-	-	-	2	-	-	
Tract N-2.....	81	11	10	63,700	-	34,100	-	-	11	1	7	-	-	-	1	2	-	-	
Tract N-3.....	69	12	11	43,800	-	15,100	-	-	11	-	2	4	-	-	-	5	-	-	
Tract N-4.....	340	284	271	1,669,800	6,162	823,800	3,040	49.3	270	24	69	80	6	2	15	17	57	5.54	
Tract N-5.....	354	260	238	986,100	4,143	416,200	1,749	42.2	248	11	95	78	1	1	15	26	21	5.79	
Tract N-6.....	249	119	113	540,900	4,787	221,500	1,960	41.0	118	10	37	34	-	1	5	16	15	5.68	
Tract N-7.....	85	27	22	152,700	-	81,100	-	-	25	3	13	3	-	-	3	3	-	-	
Tract N-8.....	50	11	11	58,800	-	21,900	-	-	11	1	7	2	-	-	-	1	-	-	
Tract N-9.....	65	29	19	109,600	-	54,400	-	-	29	-	8	15	-	-	1	4	1	5.86	
Tract N-10.....	103	52	50	277,300	5,546	111,600	2,232	40.2	51	3	12	24	-	-	4	8	-	5.62	
Tract N-11.....	248	169	165	700,900	4,248	339,700	2,059	48.5	156	16	60	41	-	-	6	16	17	5.81	
Tract N-12.....	400	270	257	1,056,900	4,112	476,100	1,853	45.0	262	24	124	47	-	2	9	34	22	5.83	
Tract N-13.....	137	129	126	444,800	3,530	219,700	1,744	49.4	125	19	10	50	-	2	5	21	18	5.81	
Tract N-14.....	247	169	159	664,500	4,179	271,000	1,704	40.8	154	10	78	34	1	-	10	20	1	5.82	
Tract N-15.....	440	412	406	1,549,900	3,817	800,500	1,972	51.6	409	37	126	92	-	12	29	70	43	5.71	
Tract O-1.....	321	212	202	1,280,600	6,340	579,600	2,869	45.3	208	7	96	55	8	3	16	16	7	5.60	
Tract O-2.....	404	302	285	1,429,100	5,014	681,500	2,391	47.7	292	16	107	117	4	1	8	17	22	5.57	
Tract O-3.....	1,522	1,485	1,437	10,053,700	6,996	5,550,300	3,862	55.2	1,447	62	558	264	133	36	61	68	265	5.35	
Tract O-4.....	1,263	1,259	1,249	9,391,300	7,519	4,878,900	3,906	52.0	1,245	19	502	289	107	28	62	57	181	5.33	
Tract O-5.....	1,006	988	972	5,047,400	5,193	2,971,100	3,057	58.9	961	52	496	110	23	14	39	55	172	5.44	
Tract O-6.....	516	516	514	3,614,500	7,032	1,802,200	3,506	49.9	492	24	143	90	36	6	28	30	135	5.48	
Tract O-7.....	1,019	1,016	1,000	9,599,100	9,599	4,895,500	4,896	51.0	969	19	376	113	176	22	42	39	182	5.35	
Tract O-8.....	636	629	601	2,521,100	4,195	1,629,400	2,711	64.6	624	74	229	51	15	6	29	58	162	5.51	
Tract O-9.....	596	574	560	2,286,300	4,083	1,174,500	2,097	51.4	565	29	138	154	9	29	61	74	71	5.60	
Tract P-1.....	1,633	1,586	1,373	7,952,700	5,792	4,699,400	3,423	59.1	1,580	32	493	406	106	10	129	71	333	5.38	
Tract P-2.....	1,288	1,815	1,803	10,145,000	5,627	7,190,600	3,988	70.9	1,790	44	798	482	86	32	39	50	259	5.07	
Tract P-3.....	1,245	1,234	1,222	7,739,000	6,333	4,594,400	3,760	59.4	1,228	37	454	332	95	13	42	55	200	5.21	
Tract Q-1.....	964	942	850	4,370,400	5,142	3,012,400	3,544	68.9	933	45	424	228	29	15	55	48	89	5.29	
Tract R-1.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

¹ Detailed mortgage data not shown for areas containing fewer than three 1-family mortgaged units.
 Note.—Tract S-1 has been omitted as it comprises crews of vessels only; no dwelling units reported.

HOUSING—NONFARM MORTGAGES

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
THE STATE																		
TOTAL.....	404,907	367,335	355,247	1,593,325,500	4,485	845,657,800	2,380	53.1	359,717	52,020	100,170	23,717	13,456	13,009	31,882	91,675	33,783	5.75
Inside principal metropolitan districts.....	322,343	289,678	282,946	1,344,720,800	4,753	715,625,900	2,533	53.3	284,057	36,400	82,047	20,050	11,894	11,794	26,886	68,324	26,562	5.70
Outside principal metropoli- tan districts.....	82,564	77,657	72,301	248,604,700	3,438	129,031,900	1,785	51.9	75,660	15,620	18,123	3,667	1,562	1,215	4,996	23,351	7,126	5.96
Inside secondary metro- politan districts.....	19,314	18,547	17,967	68,840,000	3,831	37,324,900	2,077	54.2	18,290	4,750	3,452	631	702	298	1,187	5,398	1,872	5.91
Outside secondary metro- politan districts.....	63,250	59,110	54,334	179,764,700	3,309	91,707,000	1,688	51.0	57,370	10,870	14,671	3,036	860	917	3,809	17,953	5,254	5.98
URBAN.....	315,024	282,171	273,839	1,317,317,700	4,811	701,533,700	2,562	53.3	276,540	38,668	78,651	19,820	12,350	10,624	25,905	63,144	27,878	5.69
Inside principal metropolitan districts.....	269,155	239,314	233,552	1,163,939,500	4,984	621,247,500	2,660	53.4	234,727	28,744	69,446	17,845	11,002	9,944	22,800	52,055	22,891	5.65
Outside principal metropoli- tan districts.....	45,869	42,857	40,287	153,378,200	3,807	80,288,200	1,993	52.3	41,813	9,924	9,205	1,975	1,348	680	3,105	11,089	4,487	5.93
Inside secondary metro- politan districts.....	12,241	11,846	11,251	46,809,900	4,161	25,064,000	2,228	53.5	11,478	2,921	2,027	368	616	210	791	3,093	1,452	5.91
Outside secondary metro- politan districts.....	33,628	31,211	29,036	106,568,300	3,670	55,222,200	1,902	51.8	30,385	7,003	7,178	1,607	732	470	2,314	7,996	3,035	5.93
RURAL-NONFARM.....	89,883	85,164	81,408	276,007,800	3,390	144,124,100	1,770	52.2	83,177	13,352	21,519	3,897	1,106	2,385	5,977	28,531	6,410	5.96
Inside principal metropolitan districts.....	58,188	50,364	49,394	180,781,800	3,660	95,378,400	1,931	52.8	49,330	7,656	12,601	2,205	892	1,850	4,086	16,269	3,771	5.93
Outside principal metropoli- tan districts.....	36,695	34,800	32,014	95,226,500	2,975	48,745,700	1,523	51.2	33,847	5,696	8,918	1,692	214	535	1,891	12,262	2,639	6.00
Inside secondary metro- politan districts.....	7,073	6,901	6,716	22,030,100	3,280	12,260,900	1,826	55.7	6,812	1,829	1,425	263	86	88	396	2,305	420	5.92
Outside secondary metro- politan districts.....	29,622	27,899	25,298	73,196,400	2,893	36,484,800	1,442	49.8	27,035	3,867	7,493	1,429	128	447	1,495	9,957	2,219	6.03
PRINCIPAL METROPOLITAN DISTRICTS																		
LOS ANGELES DISTRICT...	202,089	181,014	177,839	803,801,100	4,520	428,534,500	2,410	53.3	178,167	26,363	46,808	8,530	6,564	8,712	19,195	47,681	14,314	5.76
Los Angeles city.....	87,675	75,350	74,038	367,320,500	4,961	192,477,800	2,600	52.4	74,162	9,481	19,994	4,312	3,022	4,032	9,044	18,637	5,640	5.73
Outside central city.....	114,414	105,664	103,801	436,480,500	4,205	236,056,700	2,274	54.1	104,005	16,882	26,814	4,218	3,542	4,680	10,151	29,044	8,674	5.78
Urban.....	76,171	69,731	68,343	313,730,700	4,591	171,491,500	2,509	54.7	68,688	11,124	18,786	3,082	2,960	3,260	6,789	16,712	5,975	5.67
Rural-nonfarm.....	38,243	35,933	35,458	122,749,900	3,462	64,565,200	1,821	52.6	35,317	5,758	8,028	1,136	582	1,420	3,362	12,332	2,699	5.99
District includes following urban places and rural-nonfarm areas:																		
In Los Angeles County.....	193,452	172,870	170,051	778,407,400	4,577	415,170,900	2,441	53.3	170,209	23,975	45,829	8,246	6,288	8,596	16,242	45,236	13,797	5.75
Alhambra city*.....	4,192	3,884	3,865	18,383,600	4,756	9,969,600	2,579	54.2	3,857	521	1,087	89	260	266	329	823	432	5.61
Arcadia city*.....	1,176	1,140	1,131	7,117,400	6,293	3,577,700	3,163	50.3	1,128	264	360	15	42	46	70	265	66	5.75
Azusa city*.....	209	200	200	498,500	2,493	224,700	1,124	45.1	199	61	47	17	-	-	20	47	7	6.20
Bell city*.....	1,021	989	934	3,283,800	3,516	1,948,000	2,086	59.3	923	116	263	28	14	55	105	287	55	5.78
Belvedere twp.*.....	1,619	1,321	1,304	3,604,900	2,764	1,794,900	1,376	49.8	1,316	204	306	26	19	115	248	356	42	5.91
Beverly Hills city*.....	1,821	1,558	1,532	21,403,300	13,971	9,002,800	5,877	42.1	1,541	66	482	30	311	141	150	247	114	5.34
Burbank city*.....	5,354	5,206	5,144	20,685,700	4,021	14,071,700	2,736	68.0	5,093	1,044	1,760	454	96	268	215	589	667	5.57
Claremont city*.....	148	130	126	728,000	5,778	367,600	2,917	50.5	126	34	30	-	9	-	7	36	10	5.61
Compton city*.....	1,487	1,423	1,386	4,704,800	3,395	2,383,200	2,080	61.3	1,407	215	514	62	15	24	162	234	131	5.69
Covina city*.....	198	179	176	639,600	3,684	297,600	1,691	46.5	177	40	43	10	1	2	9	65	7	6.02
Culver City*.....	963	898	878	3,312,700	3,773	2,264,300	2,579	68.4	890	133	248	2	18	114	65	142	168	5.69
El Monte city*.....	422	398	395	1,242,800	3,146	692,400	1,753	55.7	396	169	91	8	-	3	15	96	14	6.13
El Segundo city*.....	285	260	182	637,600	3,503	319,600	1,756	50.1	276	70	85	2	2	10	34	60	13	5.88
Gardena city*.....	414	392	392	1,052,600	2,685	627,100	1,345	50.1	392	34	63	5	-	8	51	221	10	6.19
Glendale city*.....	8,002	7,488	7,390	39,911,500	5,401	21,787,000	2,948	54.6	7,427	901	2,023	606	552	600	720	1,366	659	5.60
Glendora city*.....	128	124	123	406,000	3,301	175,100	1,424	48.1	123	31	32	2	1	-	7	46	4	5.92
Hawthorne city*.....	639	620	611	1,500,400	2,456	786,600	1,206	49.1	618	151	115	11	2	81	100	183	25	5.92
Hermosa Beach city*.....	410	315	310	1,281,300	3,972	617,300	1,991	50.1	311	29	113	15	-	12	37	86	19	5.84
Huntington Park city*.....	1,887	1,459	1,447	6,067,200	4,193	3,117,800	2,155	51.4	1,446	211	350	102	24	82	189	424	64	5.70
Inglewood city*.....	3,643	3,492	3,459	14,035,400	4,058	8,369,300	2,420	59.6	3,457	606	1,086	245	57	215	325	702	221	5.66
La Verne city*.....	118	111	108	345,100	3,195	166,100	1,538	48.1	109	21	26	-	2	-	7	46	7	5.94
Long Beach city*.....	9,748	8,438	8,063	33,187,800	4,114	19,580,500	2,427	59.0	8,216	809	2,493	437	185	108	909	2,315	960	5.86
Los Angeles city*.....	87,675	75,350	74,038	367,320,500	4,961	192,477,800	2,600	52.4	74,162	9,481	19,994	4,312	3,022	4,032	9,044	18,637	5,640	5.73
Lynwood city*.....	1,268	1,228	1,213	3,912,600	3,226	2,354,200	1,941	60.2	1,117	279	176	46	32	103	131	269	61	5.89
Manhattan Beach city*.....	622	555	546	2,081,100	3,812	1,132,600	2,074	54.4	544	35	285	-	2	10	19	117	76	5.79
Maywood city*.....	905	811	811	2,443,700	3,013	1,366,800	1,685	55.9	807	193	206	20	6	13	114	214	41	5.92
Monrovia city*.....	963	908	898	3,498,400	3,696	1,784,800	1,988	51.0	898	184	202	14	5	3	113	323	54	5.81
Montebello city*.....	797	772	767	3,068,000	4,000	1,732,100	2,337	58.4	765	203	299	20	19	6	80	145	43	5.77
Monterey Park city*.....	1,026	990	987	3,312,700	3,356	1,775,000	1,798	53.6	980	159	229	9	5	62	89	352	75	5.87
Pasadena city*.....	5,079	4,502	4,452	23,562,800	5,815	11,764,000	2,642	49.7	4,445	407	826	215	230	224	592	1,585	355	5.65
Pomona city*.....	1,586	1,489	1,467	5,222,900	3,560	2,691,000	1,884	51.5	1,467	340	271	18	93	8	120	526	91	5.92
Redondo Beach city*.....	890	802	796	1,900,800	2,888	895,100	1,124	47.1	794	64	269	7	2	29	76	269	79	6.02
San Fernando city*.....	432	391	382	1,386,700	3,473	722,100	1,890	54.4	381	79	120	35	-	7	23	88	29	5.98
San Gabriel city*.....	1,596	1,378	1,372	7,989,200	5,082	4,881,500	3,105	61.1	1,566	243	723	14	127	66	75	281	87	5.51
San Marino city*.....	1,100	1,094	1,088	12,54														

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940—Con.

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other *		
PRINCIPAL DISTRICTS--Con.																			
Los Angeles district --Con.																			
District includes following urban places and rural-nonfarm areas--Con.																			
In Orange County.....	7,177	6,762	6 446	21,308,400	3,306	11,326,900	1,757	53.2	6,604	1,908	786	244	249	101	833	2,064	419	5.91	
Anaheim city*.....	743	713	578	1,908,600	3,302	1,055,400	1,826	55.3	685	357	31	18	16	2	78	142	39	5.93	
Brea city*.....	194	185	182	507,500	2,788	287,100	1,577	56.6	184	76	30	3	1	1	22	36	15	5.99	
Fullerton city*.....	720	685	668	2,547,100	3,813	1,278,600	1,914	50.2	678	235	52	88	19	8	66	169	41	6.01	
Huntington Beach city*.....	142	137	133	407,800	3,066	191,500	1,440	47.0	134	27	40	3	—	3	19	39	3	5.82	
Newport Beach city*.....	334	266	261	1,272,700	4,876	594,800	2,279	46.7	262	105	47	12	3	2	21	57	15	6.23	
Orange city*.....	504	470	439	1,322,100	3,012	671,800	1,530	50.8	462	143	28	33	5	3	36	189	25	6.01	
Santa Ana city*.....	2,347	2,165	2,113	8,098,300	3,833	4,576,100	2,166	56.5	2,130	380	282	55	200	40	325	758	140	5.70	
Rural-nonfarm**.....	2,193	2,141	2,072	5,244,300	2,531	2,671,600	1,289	50.9	2,069	635	276	32	3	42	266	674	141	6.02	
In San Bernardino County.....	1,460	1,382	1,342	4,085,300	3,044	2,036,700	1,518	49.9	1,354	480	193	40	27	15	120	361	98	5.97	
Ontario city*.....	1,005	942	921	2,951,800	3,205	1,513,600	1,643	51.3	924	303	128	34	25	5	81	259	89	5.93	
Upland city*.....	355	344	328	940,800	2,868	425,400	1,297	45.2	335	165	33	6	2	7	36	81	5	6.06	
Rural-nonfarm**.....	100	96	93	192,700	2,072	97,700	1,051	50.7	95	12	32	—	—	3	3	41	4	6.00	
SACRAMENTO DISTRICT....	11,565	10,820	10,584	44,077,800	4,165	24,679,100	2,382	56.0	10,593	1,053	2,535	309	456	630	672	3,129	1,809	5.64	
Sacramento city.....	7,932	7,298	7,164	34,526,700	4,819	19,317,300	2,696	55.9	7,131	515	1,812	179	437	455	453	1,814	1,466	5.54	
Outside central city.....	3,633	3,522	3,420	9,551,100	2,793	5,361,800	1,568	56.1	3,462	538	723	130	19	175	219	1,315	343	5.85	
Urban.....	307	304	304	1,282,800	4,218	749,200	2,464	58.4	295	86	101	14	9	1	24	57	53	5.57	
Rural-nonfarm.....	3,326	3,218	3,116	8,268,900	2,654	4,612,600	1,480	55.8	3,167	502	622	116	10	174	195	1,258	290	5.88	
District includes following urban places and rural-nonfarm areas:																			
In Sacramento County.....	11,375	10,642	10,411	43,727,300	4,200	24,502,900	2,354	56.0	10,419	1,029	2,519	309	456	627	652	3,036	1,791	5.64	
North Sacramento city*.....	307	304	304	1,282,800	4,218	749,200	2,464	58.4	295	86	101	14	9	1	24	57	53	5.57	
Sacramento city*.....	7,932	7,298	7,164	34,526,700	4,819	19,317,300	2,696	55.9	7,131	515	1,812	179	437	455	453	1,814	1,466	5.54	
Rural-nonfarm**.....	3,136	3,040	2,943	7,918,300	2,691	4,436,400	1,507	56.0	2,993	478	606	116	10	171	175	1,165	272	5.88	
In Yolo County**.....	190	178	173	350,500	2,026	176,200	1,018	50.3	174	24	16	—	—	3	20	93	18	5.80	
SAN DIEGO DISTRICT....	16,864	15,259	14,942	59,410,600	3,976	31,990,900	2,141	53.8	14,961	1,861	3,231	1,258	595	718	2,072	4,068	1,158	5.71	
San Diego city.....	13,294	11,781	11,523	47,210,300	4,097	25,470,300	2,210	54.0	11,568	1,870	2,587	873	553	583	1,670	2,999	933	5.67	
Outside central city.....	3,570	3,478	3,419	12,200,300	3,568	6,580,600	1,907	53.4	3,393	491	644	385	42	135	402	1,069	225	5.84	
Urban.....	2,010	1,952	1,918	7,233,500	3,771	3,891,800	2,029	53.8	1,897	312	322	199	26	68	248	606	116	5.83	
Rural-nonfarm.....	1,560	1,526	1,501	4,966,800	3,309	2,628,800	1,751	52.9	1,496	179	322	186	16	67	154	463	109	5.85	
District includes following urban places and rural-nonfarm areas:																			
In San Diego County.....	16,864	15,259	14,942	59,410,600	3,976	31,990,900	2,141	53.8	14,961	1,861	3,231	1,258	595	718	2,072	4,068	1,158	5.71	
Chula Vista city*.....	412	400	393	1,448,200	3,685	760,900	1,986	52.5	386	32	36	44	2	4	62	158	30	5.97	
Coronado city*.....	374	356	346	1,951,400	5,659	1,016,600	2,988	51.8	346	48	125	21	19	15	44	63	11	5.63	
La Mesa city*.....	332	327	321	1,861,300	4,241	703,000	2,190	51.6	309	27	73	29	1	17	60	78	29	5.61	
National City*.....	892	869	858	2,452,600	2,870	1,411,300	1,645	57.3	856	185	88	105	4	32	82	314	46	5.98	
San Diego city*.....	13,294	11,781	11,523	47,210,300	4,097	25,470,300	2,210	54.0	11,568	1,870	2,587	873	553	583	1,670	2,999	933	5.67	
Rural-nonfarm**.....	1,560	1,526	1,501	4,966,800	3,309	2,628,800	1,751	52.9	1,496	179	322	186	16	67	154	463	109	5.85	
SAN FRANCISCO-OAKLAND DISTRICT.....	91,825	82,585	79,581	437,431,300	5,497	231,421,400	2,908	52.9	80,336	7,123	29,473	9,953	4,279	1,784	4,947	13,446	9,381	5.57	
In central cities.....	52,054	44,980	43,081	236,481,400	5,489	125,388,700	2,911	53.0	43,610	2,696	15,362	7,398	2,209	887	2,808	6,643	5,605	5.54	
San Francisco city.....	31,909	26,482	25,171	148,463,400	5,898	79,816,900	3,171	53.8	25,574	1,354	9,857	5,905	1,124	345	1,376	2,017	3,596	5.48	
Oakland city.....	20,145	18,498	17,910	88,018,000	4,914	45,571,800	2,544	51.8	18,036	1,342	5,505	1,493	1,085	542	1,432	4,628	2,009	5.63	
Outside central cities.....	39,771	37,605	36,500	200,949,900	5,505	106,032,700	2,905	52.8	36,725	4,427	14,111	2,555	2,070	847	2,139	6,801	3,776	5.61	
Urban.....	29,712	27,918	27,181	156,154,100	5,745	82,460,900	3,034	52.8	27,375	3,210	10,482	1,788	1,786	658	1,764	4,585	3,103	5.57	
Rural-nonfarm.....	10,059	9,687	9,319	44,795,800	4,807	23,571,800	2,529	52.6	9,350	1,217	3,629	767	284	189	375	2,216	673	5.73	
District includes following urban places and rural-nonfarm areas:																			
San Francisco County.....	31,909	26,482	25,171	148,463,400	5,898	79,816,900	3,171	53.8	25,574	1,354	9,857	5,905	1,124	345	1,376	2,017	3,596	5.48	
San Francisco city*.....	31,909	26,482	25,171	148,463,400	5,898	79,816,900	3,171	53.8	25,574	1,354	9,857	5,905	1,124	345	1,376	2,017	3,596	5.48	
In Alameda County.....	35,044	32,504	31,462	162,888,600	5,177	82,787,800	2,631	50.8	31,691	2,703	9,597	2,350	2,011	994	2,389	7,867	3,830	5.64	
Alameda city*.....	2,547	2,319	2,201	11,004,200	5,000	5,618,100	2,553	51.1	2,265	164	737	139	100	56	187	499	383	5.67	
Albany city*.....	1,399	1,382	1,354	5,847,900	4,319	3,311,700	2,446	56.6	1,348	273	333	32	46	27	90	209	338	5.63	
Berkeley city*.....	5,883	5,378	5,186	31,925,900	6,156	15,017,700	2,896	47.0	5,260	620	1,392	338	492	218	414	1,239	552	5.61	
Emeryville town*.....	57	36	24	58,900	—	24,700	—	—	36	3	7	7	—	1	—	17	1	6.22	
Hayward city*.....	511	484	477	1,866,600	3,954	1,025,200	2,149	54.4	478	55	181	56	9	4	20	140	13	5.90	
Oakland city*.....	20,145	18,498	17,910	88,018,000	4,914	45,571,800	2,544	51.8	18,036	1,342	5,505	1,493	1,085	542	1,432	4,628	2,009	5.63	
Piedmont city*.....	1,034	1,032	991	9,990,800	10,082	4,494,100	4,535	45.0	975	53	441	16	153	34	47	159	78	5.42	
San Leandro city*.....	1,526	1,503	1,485	7,906,500	5,324	4,562,100	3,072	57.7	1,457	75	462	120	120	51	56	281	292	5.43	
Rural-nonfarm**.....	1,942	1,872	1,834	6,250,400	3,408	3,162,400	1,724	50.6	1,836	118	539	154	6	61	98	695	170	5.91	
In Contra Costa County.....	6,713	6,354	6,092	26,066,600	4,279	14,520,200	2,383	55.7	6,251	424	2,725	576	138	104	341	1,314	629	5.66	
Antioch town																			

HOUSING—NONFARM MORTGAGES

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940—Con.

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PRINCIPAL DISTRICTS--Con.																			
San Francisco-Oakland district--Con.																			
District includes following urban places and rural-nonfarm areas--Con.																			
In Marin County.....	2,809	2,656	2,456	13,886,200	5,654	6,733,700	2,742	48.5	2,597	307	1,058	401	15	24	215	327	250	5.54	
Mill Valley town*	473	446	434	2,817,500	5,340	1,180,100	2,719	50.9	437	63	183	44	2	11	23	59	52	5.75	
San Anselmo town*	520	596	581	2,987,200	5,141	1,524,800	2,624	51.0	587	59	130	236	2	2	60	52	46	5.51	
San Rafael city*	489	463	450	2,502,100	5,782	1,299,300	2,887	49.9	450	41	190	65	3	-	51	70	30	5.57	
Sausalito city*	225	185	178	1,127,400	6,334	514,300	2,889	45.6	181	32	77	-	-	1	20	29	22	5.74	
Rural-nonfarm**	1,002	966	813	4,851,900	5,968	2,215,200	2,725	45.7	942	112	478	56	6	10	61	117	100	5.68	
In San Mateo County.....	11,353	10,906	10,780	66,418,100	6,161	36,915,600	3,424	55.6	10,791	1,434	5,285	409	847	210	522	1,331	753	5.50	
Burlingame city*	1,958	1,853	1,832	12,290,500	6,709	6,451,500	3,522	52.5	1,632	140	934	45	259	37	108	170	139	5.38	
Daly City*	990	963	943	3,629,400	3,849	2,212,200	2,346	61.0	938	202	261	137	8	23	89	128	90	5.68	
Hillsborough town*	253	220	218	4,796,400	22,002	2,285,800	10,485	47.7	217	5	99	3	86	12	3	6	3	5.05	
Menlo Park city*	325	308	308	1,703,200	5,530	976,600	3,171	57.3	304	82	130	-	8	11	6	39	28	5.60	
Redwood City*	1,317	1,266	1,250	6,271,900	5,018	3,624,900	2,900	57.8	1,249	184	725	6	30	16	65	167	54	5.55	
San Bruno city*	839	811	802	3,184,200	3,970	2,113,800	2,636	66.4	803	154	428	9	3	11	64	87	47	5.42	
San Carlos city*	705	699	697	3,906,200	5,604	2,682,800	3,849	68.7	698	65	499	9	14	5	18	28	60	5.19	
San Mateo city*	2,056	1,980	1,960	14,606,200	7,452	8,238,000	4,203	56.4	1,974	198	861	169	270	44	63	187	132	5.39	
South San Francisco city*	329	300	287	1,195,800	4,167	661,800	2,306	55.3	295	8	182	4	1	3	12	53	32	6.10	
Rural-nonfarm**	2,580	2,506	2,488	14,834,300	5,974	7,668,200	3,088	51.7	2,481	396	1,166	25	168	48	94	466	118	5.65	
In Santa Clara County.....	1,630	1,533	1,509	10,739,000	7,117	5,331,400	3,533	49.6	1,504	388	403	24	142	45	93	234	175	5.63	
Palo Alto city*	1,429	1,339	1,318	9,403,500	7,135	4,710,100	3,574	50.1	1,311	354	375	23	141	43	82	191	102	5.64	
Rural-nonfarm**	201	194	191	1,335,500	6,992	621,300	3,253	46.5	193	34	28	1	1	2	11	43	73	5.56	
In Solano County.....	2,367	2,150	2,111	8,969,400	4,249	5,315,800	2,518	59.3	1,928	513	548	288	2	12	61	356	148	5.80	
Vallejo city*	1,001	849	833	4,139,900	4,970	2,222,800	2,668	53.7	824	128	332	84	-	4	13	150	113	5.70	
Rural-nonfarm**	1,366	1,301	1,278	4,829,500	3,779	3,093,000	2,420	64.0	1,104	385	216	204	2	8	48	206	35	5.87	
SECONDARY METROPOLITAN DISTRICTS																			
FRESNO DISTRICT.....																			
Fresno city.....	6,942	6,745	6,381	24,342,900	3,815	13,053,200	2,046	53.6	6,636	803	1,630	227	343	124	484	2,392	633	5.99	
Outside central city*	4,034	3,891	3,622	15,280,200	4,219	7,881,000	2,176	51.6	3,814	381	1,024	54	278	84	304	1,265	424	6.03	
Rural-nonfarm.....	2,908	2,854	2,759	9,062,700	3,285	5,172,200	1,875	57.1	2,822	422	606	173	65	40	180	1,127	209	5.92	
SAN JOSE DISTRICT.....																			
San Jose city.....	7,834	7,474	7,358	29,189,800	3,967	16,070,000	2,184	55.1	7,402	2,465	1,191	179	136	106	459	2,199	667	5.86	
Outside central city.....	4,675	4,432	4,362	18,386,400	4,215	10,165,900	2,331	55.3	4,411	1,526	460	109	124	75	272	1,301	544	5.85	
Urban.....	3,159	3,042	2,996	10,803,400	3,606	5,904,100	1,971	54.7	2,991	939	731	70	12	31	187	898	123	5.86	
Rural-nonfarm.....	867	832	818	2,726,200	3,333	1,505,400	1,840	55.2	816	224	206	42	3	3	69	217	52	5.94	
District includes following urban places and rural-nonfarm areas:	2,292	2,210	2,178	8,077,200	3,709	4,398,700	2,020	54.5	2,175	715	525	28	9	28	118	681	71	5.84	
In Santa Clara County.....	7,834	7,474	7,358	29,189,800	3,967	16,070,000	2,184	55.1	7,402	2,465	1,191	179	136	106	459	2,199	667	5.86	
Mountain View city.....	213	204	200	753,300	3,767	419,600	2,098	55.7	202	41	25	5	3	1	40	74	12	5.73	
San Jose city.....	4,675	4,432	4,362	18,386,400	4,215	10,165,900	2,331	55.3	4,411	1,526	460	109	124	75	272	1,301	544	5.85	
Santa Clara city.....	381	360	352	1,115,300	3,168	569,900	1,616	51.0	352	103	99	36	-	2	24	77	11	6.02	
Sunnyvale city.....	273	268	266	857,600	3,224	516,900	1,943	60.3	262	80	81	1	-	-	5	66	29	5.99	
Rural-nonfarm.....	2,292	2,210	2,178	8,077,200	3,709	4,398,700	2,020	54.5	2,175	715	525	28	9	28	118	681	71	5.84	
STOCKTON DISTRICT.....																			
Stockton city.....	4,538	4,328	4,228	15,307,300	3,620	8,201,700	1,940	53.6	4,252	1,482	631	225	223	68	244	807	572	5.89	
Outside central city*	2,665	2,491	2,449	10,417,100	4,254	5,511,700	2,251	52.9	2,437	790	337	163	211	48	146	310	432	5.81	
Rural-nonfarm.....	1,873	1,837	1,779	4,890,200	2,749	2,690,000	1,512	55.0	1,815	692	294	62	12	20	98	497	140	5.00	
Rural-nonfarm.....	1,873	1,837	1,779	4,890,200	2,749	2,690,000	1,512	55.0	1,815	692	294	62	12	20	98	497	140	5.00	

¹ Comprising part of township 3, in Fresno County, outside Fresno city.

² Comprising part of O'Neal township, in San Joaquin County, outside Stockton city.

COLORADO

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[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS			VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS				
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	279,002	252,715	113,964	45.1	138,751	19,364	6,923	106,216	42,424	39.9	63,792
1930: Private families reporting tenure.....	-	197,891	96,824	48.9	101,067	-	-	-	-	-	-
1920: All families reporting tenure.....	-	165,509	73,925	44.7	91,584	-	-	72,480	24,058	33.2	48,422
Dwelling units: 1940.....	279,002	252,715	113,964	45.1	138,751	19,364	6,923	106,216	42,424	39.9	63,792
Urban.....	182,794	174,759	75,062	43.0	99,697	7,383	652	71,217	31,903	44.8	39,314
Rural-nonfarm.....	96,208	77,956	38,902	49.9	39,054	11,981	6,271	34,999	10,521	30.1	24,478
COLOR OF OCCUPANTS											
White.....	-	248,066	112,214	45.2	135,852	-	-	104,570	41,822	40.0	62,748
Nonwhite.....	-	4,649	1,750	37.6	2,899	-	-	1,646	602	36.6	1,044
TYPE OF STRUCTURE											
1-family.....	194,192	174,506	101,245	58.0	73,261	13,215	6,471	94,975	37,719	39.7	57,256
Other.....	84,810	78,209	12,719	16.3	65,490	6,149	452	11,241	4,705	41.9	6,536
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	190,526	172,029	99,862	58.0	72,167	12,356	6,141	94,537	37,571	39.7	56,966
Under \$5.....	13,371	12,029	8,244	68.5	3,785	1,089	273	6,904	793	11.5	6,111
\$5 to \$9.....	27,733	23,614	11,453	48.5	12,161	2,659	1,460	10,637	2,439	22.9	8,198
\$10 to \$14.....	30,274	26,938	12,611	46.8	14,327	2,223	1,113	11,932	3,856	32.3	8,076
\$15 to \$19.....	26,439	24,361	11,929	49.0	12,432	1,393	685	11,374	4,512	39.7	6,862
\$20 to \$24.....	22,185	20,511	10,995	53.6	9,516	1,075	599	10,561	4,437	42.0	6,124
\$25 to \$29.....	19,345	17,993	10,470	58.2	7,523	951	401	10,116	4,735	46.8	5,381
\$30 to \$39.....	23,690	22,010	14,397	65.4	7,613	1,158	522	13,921	6,888	49.5	7,033
\$40 to \$49.....	12,243	11,274	8,505	75.4	2,769	678	291	8,241	4,288	52.0	3,953
\$50 to \$59.....	6,601	6,041	4,893	81.0	1,148	369	191	4,753	2,407	50.6	2,346
\$60 to \$74.....	4,227	3,702	3,177	85.8	525	366	159	3,086	1,710	55.4	1,376
\$75 to \$99.....	2,341	1,927	1,668	86.6	259	231	183	1,598	895	56.0	703
\$100 and over.....	2,077	1,629	1,520	93.3	109	184	264	1,414	611	43.2	803
Median monthly rent..... (dollars).....	19.02	19.31	22.09	-	16.84	15.31	16.14	22.54	27.40	-	18.94

Table A-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties.....	42,424	38,400	4,849	3,888	4,087	3,678	3,868	6,649	4,315	2,774	2,167	1,126	698	174	120	67	4,024
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	39,978	36,139	4,280	3,649	3,883	3,504	3,661	6,309	4,116	2,645	2,086	1,080	610	168	112	41	3,839
Average interest rate..... (%)	5.72	5.71	6.25	5.98	5.87	5.80	5.71	5.61	5.47	5.40	5.36	5.23	5.22	5.11	5.27	-	5.78
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	41,025	37,113	4,658	3,793	3,979	3,586	3,764	6,388	4,144	2,669	2,088	1,094	619	167	116	48	3,912
Building and loan association.....	6,658	6,023	490	596	703	692	683	1,113	666	405	359	200	89	19	10	8	635
Commercial bank.....	1,892	1,708	145	114	117	125	144	298	220	162	157	90	75	23	17	1	184
Savings bank.....	1,486	1,333	83	93	124	115	128	267	190	132	114	37	38	11	3	3	153
Life insurance company.....	1,050	974	14	11	11	9	13	94	168	152	179	147	116	37	21	2	76
Mortgage company.....	2,024	1,866	312	160	135	115	134	245	205	165	173	117	64	18	8	1	158
Home Owners' Loan Corporation.....	7,493	6,792	517	649	822	740	858	1,385	792	488	339	140	42	8	8	4	701
Individual.....	16,654	14,966	2,596	1,885	1,757	1,475	1,499	2,393	1,455	848	568	251	145	40	31	23	1,688
Other.....	3,768	3,451	511	285	310	315	305	593	448	277	199	112	55	17	18	6	317
Reporting debt and value.....	37,841	34,220	4,103	3,398	3,604	3,296	3,414	5,979	3,894	2,551	2,034	1,077	599	162	109	-	3,621
JUNIOR MORTGAGE																	
First mortgage only.....	7,135	6,382	774	743	754	682	690	1,141	617	412	302	162	74	15	16	-	753
First and junior mortgage.....	920	779	26	39	82	109	96	176	104	55	43	31	12	1	5	-	141
With 1st mtg.; not rptg. on junior.....	29,786	27,059	3,303	2,616	2,768	2,505	2,628	4,662	3,173	2,084	1,689	884	513	146	88	-	2,727
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	13,920	12,945	4,030	2,551	2,123	1,316	1,009	1,037	326	147	70	22	10	2	2	-	975
\$1,000 to \$1,499.....	6,389	5,787	73	500	1,123	1,048	943	1,276	459	203	109	29	16	1	2	-	602
\$1,500 to \$1,999.....	4,764	4,252	-	47	319	722	803	1,341	587	250	126	42	12	2	1	-	512
\$2,000 to \$2,499.....	3,874	3,449	-	-	34	179	516	1,159	774	396	274	73	33	7	4	-	425
\$2,500 to \$2,999.....	2,586	2,271	-	-	-	31	117	732	627	405	237	82	29	7	4	-	315
\$3,000 to \$3,999.....	3,413	3,018	-	-	-	-	26	422	971	735	532	232	88	8	4	-	395
\$4,000 to \$4,999.....	1,485	1,320	-	-	-	-	-	12	140	380	438	241	97	10	2	-	165
\$5,000 to \$5,999.....	682	606	-	-	-	-	-	-	10	32	213	169	113	25	19	-	76
\$6,000 to \$7,499.....	415	346	-	-	-	-	-	-	-	3	29	148	119	39	8	-	69
\$7,500 to \$9,999.....	178	145	-	-	-	-	-	-	-	-	1	17	70	40	17	-	33
\$10,000 to \$14,999.....	88	61	-	-	-	-	-	-	-	-	-	2	12	19	28	-	27
\$15,000 to \$19,999.....	20	13	-	-	-	-	-	-	-	-	-	-	-	2	11	-	7
\$20,000 and over.....	27	7	-	-	-	-	-	-	-	-	-	-	-	-	7	-	20
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands)	127,159	110,637	2,334	3,788	5,825	6,793	8,766	19,532	16,531	13,175	12,983	8,805	6,568	2,544	2,994	-	16,522
Average value..... (dollars)	3,360	3,233	569	1,115	1,616	2,061	2,568	3,267	4,245	5,165	6,383	8,175	10,966	15,701	27,472	-	4,563
Debt on first and jr. mtgs. (thous.)	64,094	56,240	1,307	2,052	3,067	3,618	4,486	10,104	8,798	6,845	6,511	4,340	2,956	1,058	1,098	-	7,854
Percent of value of property.....	50.4	50.8	56.0	54.2	52.7	53.3	51.2	51.7	53.2	52.0	50.1	49.3	45.0	41.6	36.7	-	47.5
Average debt..... (dollars)	1,694	1,643	319	504	851	1,098	1,514	1,690	2,259	2,693	3,201	4,080	4,934	6,531	10,077	-	2,169
Debt on 1st mtgs. (thousands)	63,420	55,732	1,303	2,043	3,037	3,569	4,441	9,988	8,715	6,805	6,476	4,293	2,932	1,054	1,076	-	7,688
Percent of value of property.....	49.9	50.4	55.8	53.9	52.1	52.5	50.7	51.1	52.7	51.6	49.9	48.8	44.6	41.5	35.9	-	46.5
Average debt..... (dollars)	1,676	1,629	318	601	843	1,088	1,801	1,671	2,238	2,668	3,184	3,986	4,694	6,508	9,671	-	2,123

HOUSING—NONFARM MORTGAGES

Table A-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	42,424	41,025	6,658	3,378	1,892	1,486	1,050	2,024	7,493	16,654	3,768	1,399
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	39,978	39,310	6,443	3,258	1,818	1,440	1,021	1,960	7,493	15,618	3,517	666
Average interest rate (percent)	5.72	5.72	5.17	5.94	5.98	5.90	5.30	5.82	4.50	6.09	5.71	5.56
Reporting debt and value	37,841	37,027	6,057	3,064	1,745	1,319	986	1,924	6,639	14,950	3,407	814
Percent distribution	-	100.0	16.4	8.3	4.7	3.6	2.7	5.2	17.9	40.4	9.2	-
JUNIOR MORTGAGE												
1- to 4-family properties	37,841	37,027	6,057	3,064	1,745	1,319	986	1,924	6,639	14,950	3,407	814
First mortgage only	7,135	7,046	1,222	569	350	219	105	273	1,404	2,761	712	89
First and junior mortgage	920	846	127	88	43	45	23	62	135	327	84	74
With first mortgage; not reporting on junior mortgage	29,786	29,135	4,708	2,407	1,352	1,055	858	1,589	5,100	11,862	2,611	651
1-family properties	34,220	33,491	5,484	2,763	1,582	1,181	919	1,774	6,022	13,414	3,115	729
First mortgage only	6,382	6,301	1,084	515	314	201	96	238	1,246	2,477	645	81
First and junior mortgage	779	724	109	74	40	34	20	51	115	280	75	55
With first mortgage; not reporting on junior mortgage	27,059	26,466	4,291	2,174	1,228	946	803	1,485	4,661	10,657	2,395	593
2- to 4-family properties	3,621	3,536	573	301	163	138	67	150	617	1,536	292	85
First mortgage only	753	745	138	54	36	18	9	35	158	284	67	6
First and junior mortgage	141	122	18	14	3	11	3	11	20	47	9	19
With first mortgage; not reporting on junior mortgage	2,727	2,669	417	233	124	109	55	104	439	1,205	216	58
RELATION OF DEBT TO VALUE												
1- to 4-family properties	37,841	37,027	6,057	3,064	1,745	1,319	986	1,924	6,639	14,950	3,407	814
Value of property (dollars)	127,158,800	124,023,200	20,423,200	13,196,000	7,907,200	5,288,800	7,057,800	7,518,300	20,873,400	43,191,300	11,763,200	3,135,600
Average value (dollars)	3,360	3,350	3,372	4,307	4,581	4,010	7,158	3,908	3,144	2,889	3,453	3,862
Debt on first and junior mortgages (dollars)	64,093,500	62,294,000	10,672,800	6,161,100	3,515,400	2,645,700	3,330,200	4,044,900	10,872,300	20,762,900	5,449,800	1,729,500
Percent of value of property	50.4	50.2	52.3	46.7	44.5	50.0	47.2	53.8	52.1	48.1	54.8	57.4
Average debt (dollars)	1,694	1,682	1,762	2,011	2,015	2,006	3,377	2,102	1,638	1,389	1,893	2,211
Debt on first mortgages (dollars)	63,419,800	61,691,300	10,598,700	6,101,600	3,485,400	2,616,200	3,306,700	3,997,900	10,795,100	20,508,600	5,382,500	1,728,500
Percent distribution	-	100.0	17.2	9.9	5.6	4.2	5.4	6.5	17.5	33.2	10.3	-
Percent of value of property	49.9	49.7	51.9	46.2	44.1	49.5	46.9	53.2	51.7	47.5	54.3	55.1
Average debt (dollars)	1,676	1,666	1,750	1,991	1,997	1,983	3,354	2,078	1,626	1,372	1,873	2,123
1-family properties	34,220	33,491	5,484	2,763	1,582	1,181	919	1,774	6,022	13,414	3,115	729
Value of property (dollars)	110,637,300	108,072,600	17,888,300	11,416,300	6,906,700	4,509,600	6,423,500	6,732,800	18,498,200	36,655,100	10,458,400	2,554,700
Average value (dollars)	3,233	3,227	3,262	4,132	4,366	3,818	6,990	3,795	3,072	2,733	3,357	3,518
Debt on first and junior mortgages (dollars)	56,239,600	54,734,400	9,401,600	5,402,700	3,119,200	2,283,500	3,023,900	3,626,000	9,679,400	17,789,800	5,811,000	1,505,200
Percent of value of property	50.8	50.5	52.6	47.3	45.2	50.6	47.1	53.9	52.3	48.5	55.6	58.7
Average debt (dollars)	1,643	1,634	1,714	1,955	1,972	1,934	3,299	2,044	1,607	1,326	1,865	2,065
Debt on first mortgages (dollars)	55,731,700	54,263,800	9,342,400	5,354,100	3,091,900	2,262,200	3,006,300	3,591,000	9,615,100	17,604,400	5,749,500	1,467,900
Percent of value of property	50.4	50.2	52.2	46.9	44.8	50.2	46.8	53.3	52.0	48.0	55.0	57.2
Average debt (dollars)	1,629	1,620	1,704	1,938	1,954	1,915	3,272	2,024	1,597	1,312	1,846	2,014
2- to 4-family properties	3,621	3,536	573	301	163	138	67	150	617	1,536	292	85
Value of property (dollars)	16,521,500	15,950,600	2,534,900	1,779,700	1,000,500	779,200	634,300	785,500	2,375,200	6,536,200	1,304,800	570,900
Average value (dollars)	4,563	4,511	4,424	5,913	6,138	5,646	-	5,237	3,850	4,255	4,468	-
Debt on first and junior mortgages (dollars)	7,853,900	7,559,600	1,271,200	758,400	396,200	362,200	306,800	418,900	1,192,900	2,973,100	638,800	294,300
Percent of value of property	47.5	47.4	50.1	42.6	39.6	46.5	-	53.3	50.2	45.5	49.0	-
Average debt (dollars)	2,169	2,138	2,218	2,520	2,431	2,625	-	2,793	1,933	1,936	2,168	-
Debt on first mortgages (dollars)	7,688,100	7,427,500	1,256,300	747,500	393,500	354,000	300,400	406,900	1,179,000	2,904,400	633,000	250,600
Percent of value of property	46.5	46.6	49.6	42.0	39.3	45.4	-	51.8	49.6	44.4	48.5	-
Average debt (dollars)	2,123	2,101	2,192	2,483	2,414	2,565	-	2,713	1,911	1,891	2,168	-

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	38,400	37,113	6,023	3,041	1,708	1,333	974	1,866	6,792	14,966	3,451	1,287
RACE OF OCCUPANTS												
White	37,853	36,574	5,952	3,012	1,695	1,317	966	1,844	6,593	14,767	3,420	1,279
Negro	500	493	63	27	11	16	6	19	166	164	28	7
Other nonwhite	47	46	8	2	2	-	2	3	13	15	3	1
YEAR BUILT												
Reporting year built	37,262	36,081	5,887	2,970	1,672	1,298	958	1,824	6,600	14,423	3,869	1,231
1930 to 1940	9,239	8,861	1,734	926	537	389	394	806	868	2,942	1,191	376
1920 to 1929	11,215	10,859	1,621	877	463	414	381	502	2,374	4,146	959	356
1910 to 1919	6,808	6,613	1,061	508	292	216	109	201	1,362	2,942	496	189
1900 to 1909	6,596	6,386	1,060	415	239	176	52	168	1,342	2,556	473	210
1880 to 1899	3,235	3,142	447	240	139	101	21	121	619	1,456	236	93
1879 or earlier	169	164	24	4	2	2	1	6	35	81	18	5

Table A-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	38,400	37,113	6,023	3,041	1,708	1,333	974	1,866	6,792	14,966	3,451	1,287
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	34,255	33,524	5,489	2,765	1,583	1,182	920	1,775	6,027	13,430	3,118	731
Under \$500.....	6,091	5,982	790	406	269	197	33	381	587	3,169	616	109
\$500 to \$999.....	6,973	6,874	1,102	465	250	215	51	250	1,395	3,082	529	99
\$1,000 to \$1,499.....	5,823	5,724	980	391	206	185	91	216	1,286	2,334	416	99
\$1,500 to \$1,999.....	4,246	4,170	782	347	197	150	71	166	897	1,594	313	76
\$2,000 to \$2,499.....	3,422	3,333	543	279	151	128	112	162	677	1,248	312	89
\$2,500 to \$2,999.....	2,275	2,213	369	227	120	107	84	131	414	741	247	62
\$3,000 to \$3,999.....	2,976	2,855	493	358	209	149	174	188	475	801	366	121
\$4,000 to \$4,999.....	1,298	1,256	240	158	90	68	130	133	183	240	172	42
\$5,000 to \$5,999.....	594	578	103	72	44	28	80	76	59	114	74	16
\$6,000 to \$6,999.....	333	320	49	32	25	7	50	45	34	65	45	13
\$7,000 to \$7,999.....	140	135	26	19	14	5	32	18	4	22	14	5
\$8,000 to \$8,999.....	60	60	10	7	3	2	9	7	4	15	8	-
\$9,000 to \$9,999.....	13	13	2	3	-	-	2	1	-	3	2	-
\$10,000 to \$14,999.....	13	13	-	1	-	1	1	1	2	2	4	-
\$15,000 to \$19,999.....	11	11	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	36,139	35,542	5,832	2,936	1,645	1,291	946	1,805	6,792	14,013	3,218	597
Under 4.0%.....	182	178	13	15	8	7	4	4	-	112	30	4
4.0% to 4.4%.....	545	532	57	57	33	24	27	14	-	308	69	13
4.5% to 4.9%.....	6	4	1	1	-	1	1	-	-	-	1	2
5.0% to 5.4%.....	7,994	7,883	170	149	90	59	156	111	6,792	114	391	111
5.5% to 5.9%.....	8	8	1	-	-	-	3	3	-	-	1	-
6.0% to 6.4%.....	4,352	4,189	631	596	355	241	320	349	-	1,649	644	163
6.5% to 6.9%.....	35	31	12	7	5	2	2	1	-	3	6	4
7.0% to 7.4%.....	1,556	1,497	383	268	144	124	140	158	-	289	259	59
7.5% to 7.9%.....	7	7	2	1	-	1	1	2	-	-	1	-
8.0% and over.....	16,052	15,881	2,983	1,318	709	609	270	993	-	8,872	1,445	171
Average interest rate..... (percent).....	5.71	5.71	6.16	5.93	5.97	5.88	5.29	5.81	4.50	6.09	5.70	5.55
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	30,456	29,850	5,798	2,535	1,364	1,171	829	1,518	6,517	9,789	2,924	606
Real estate taxes included in payment.....	10,407	10,068	3,064	1,237	551	476	229	678	2,083	1,384	1,403	339
Monthly.....	9,901	9,574	2,969	1,186	524	462	210	648	2,019	1,203	1,389	327
Quarterly.....	100	99	10	13	9	4	6	10	9	40	11	1
Semiannual.....	77	77	6	4	4	-	3	2	1	53	8	-
Annual.....	77	77	2	4	3	1	2	3	-	49	17	-
Other.....	8	8	3	-	-	-	-	-	-	5	-	-
Not reporting frequency of payment.....	244	233	74	20	11	9	8	15	54	34	28	11
Real estate taxes not included in payment.....	19,529	19,298	2,619	1,275	799	476	589	816	4,322	8,203	1,474	231
Monthly.....	16,166	15,980	2,461	998	611	387	266	607	4,187	6,252	1,209	186
Quarterly.....	1,009	1,000	53	60	57	23	115	118	18	521	95	9
Semiannual.....	982	973	27	92	57	35	167	44	10	567	66	9
Annual.....	777	764	21	62	47	15	22	26	8	573	52	13
Other.....	149	148	7	13	10	3	4	6	4	99	15	1
Not reporting frequency of payment.....	446	433	50	30	17	13	15	15	95	191	37	13
Not reporting tax payment requirements.....	520	484	55	33	14	19	11	24	112	202	47	36
Monthly.....	408	377	52	25	10	15	4	17	104	138	37	31
Quarterly.....	29	27	1	1	1	1	2	3	1	18	2	2
Semiannual.....	30	30	-	2	1	1	1	1	1	20	2	-
Annual.....	16	16	-	1	1	1	1	1	-	10	3	-
Other.....	4	4	-	1	1	1	-	-	-	2	-	-
Not reporting frequency of payment.....	35	30	3	3	1	2	-	1	6	14	3	3
No principal payments required.....	3,975	3,923	162	242	165	77	91	234	146	2,772	276	52
Monthly.....	956	943	66	64	32	32	16	38	123	561	75	13
Quarterly.....	1,325	1,316	62	77	57	20	36	124	9	900	108	9
Semiannual.....	982	968	16	57	43	14	26	39	3	780	47	14
Annual.....	428	419	9	31	25	6	8	16	3	328	24	9
Other.....	120	120	2	6	4	2	2	10	-	90	10	-
Not reporting frequency of payment.....	164	157	7	7	4	3	3	7	8	113	12	7
Not reporting principal payment requirements.....	1,424	830	75	62	34	28	14	25	103	459	92	594
Monthly.....	371	296	50	21	12	9	2	9	61	118	35	75
Quarterly.....	78	67	2	8	3	5	3	3	4	43	4	11
Semiannual.....	75	61	1	7	4	3	3	2	-	43	5	14
Annual.....	80	74	3	10	5	5	1	-	1	50	9	6
Other.....	61	59	-	3	2	1	1	2	1	45	7	2
Not reporting frequency of payment.....	759	273	19	18	8	5	4	9	36	160	32	486
No regular payments required.....	2,545	2,510	48	202	145	57	40	89	26	1,946	159	35

HOUSING—NONFARM MORTGAGES

Table A-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	34,255	9,422	17,740	3,641	3,452	Reporting interest rate.....	36,139	10,055	18,762	3,847	3,475
Under \$500.....	6,091	970	3,792	589	740	Under 4.0%.....	182	37	93	30	22
\$500 to \$999.....	6,973	1,334	4,195	689	755	4.0% to 4.4%.....	545	99	280	84	82
\$1,000 to \$1,499.....	5,823	1,383	3,165	683	592	4.4% to 4.8%.....	6	4	2	-	-
\$1,500 to \$1,999.....	4,246	1,225	2,177	458	386	4.8% to 5.2%.....	7,994	2,739	4,757	211	237
\$2,000 to \$2,499.....	3,422	1,049	1,616	401	356	5.2% to 5.6%.....	8	2	5	1	-
\$2,500 to \$2,999.....	2,275	851	932	237	205	5.6% to 6.0%.....	4,352	1,498	1,843	554	457
\$3,000 to \$3,999.....	2,976	1,366	1,047	325	238	6.0% to 6.4%.....	35	25	7	2	1
\$4,000 to \$4,999.....	1,236	704	418	92	84	6.4% to 6.8%.....	1,556	866	476	104	110
\$5,000 to \$5,999.....	594	292	200	53	49	6.8% to 7.2%.....	7	4	3	-	-
\$6,000 to \$7,499.....	333	148	113	40	32	7.2% to 7.6%.....	16,052	3,567	8,492	2,209	1,784
\$7,500 to \$9,999.....	140	65	53	13	9	7.6% to 8.0%.....	23	12	10	-	1
\$10,000 to \$14,999.....	50	29	22	6	3	8.0% and over.....	320	145	122	30	23
\$15,000 to \$19,999.....	13	4	3	3	3	Average interest rate....(percent)....	49	33	14	-	2
\$20,000 and over.....	11	2	7	2	-		2,698	656	1,300	384	358
							101	35	65	-	1
							47	15	22	7	3
							4	2	2	-	-
							2,160	316	1,269	231	344
							5.71	5.54	5.75	5.93	6.07

Table A-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	27,017	23,802	8,356	15,169	277	3,215
Total first mortgage outstanding debt (dollars)	44,565,700	39,335,000	18,015,700	20,913,300	406,000	5,230,700
Total annual mortgage payment (dollars)	7,378,550	7,037,546	3,089,079	3,877,390	71,077	341,004
Average first mortgage outstanding debt (dollars)	1,650	1,653	2,156	1,379	1,466	1,527
Average value of property (dollars)	3,187	3,123	3,618	2,853	2,995	3,558
Average annual estimated rental value (dollars)	363	357	412	328	336	406
Average annual mortgage payment (dollars)	273	296	370	256	257	106
Percent which annual mortgage payment represents of—						
First mortgage debt	16.5	17.9	17.1	18.5	17.5	6.5
Value of property	8.6	9.5	10.2	9.0	8.6	2.9
Estimated annual rental value	75.2	82.8	89.8	78.0	76.3	26.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	22,521	21,735	8,219	13,274	242	786
Average first mortgage outstanding debt (dollars)	1,621	1,635	2,164	1,312	1,372	1,248
Average value of property (dollars)	2,992	3,005	3,611	2,636	2,670	2,626
Average annual estimated rental value (dollars)	344	346	411	306	306	300
Average annual mortgage payment (dollars)	294	300	372	257	248	117
Percent which annual mortgage payment represents of—						
First mortgage debt	18.1	18.4	17.2	19.6	18.1	9.4
Value of property	9.8	10.0	10.3	9.7	9.3	4.5
Estimated annual rental value	85.4	86.8	90.5	83.9	81.1	39.0
Monthly mortgage payment—						
Under \$10	2,699	2,189	452	1,683	44	510
\$10 to \$14	3,463	3,338	674	2,622	42	125
\$15 to \$19	3,472	3,427	963	2,430	34	45
\$20 to \$24	3,311	3,288	1,147	2,098	43	23
\$25 to \$29	3,081	3,049	1,202	1,815	32	32
\$30 to \$39	3,421	3,391	1,337	1,531	23	30
\$40 to \$49	1,562	1,550	967	572	11	12
\$50 to \$59	847	839	513	319	7	8
\$60 to \$74	380	380	286	92	2	-
\$75 to \$99	161	161	106	52	3	-
\$100 and over	124	123	62	60	1	1
Average monthly mortgage payment (dollars)	24.48	25.01	30.99	21.38	20.68	9.75
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,496	2,067	137	1,895	35	2,429
Average first mortgage outstanding debt (dollars)	1,792	1,842	1,699	1,848	-	1,750
Average value of property (dollars)	4,162	4,362	4,003	4,372	-	3,992
Average annual estimated rental value (dollars)	458	479	455	479	-	440
Average annual mortgage payment (dollars)	170	249	238	249	-	103
Percent which annual mortgage payment represents of—						
First mortgage debt	9.5	13.5	14.0	13.5	-	5.9
Value of property	4.1	5.7	6.0	5.7	-	2.6
Estimated annual rental value	37.1	52.0	52.4	51.9	-	23.3

Table B-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940.....	76,575	73,067	35,265	48.3	37,802	3,072	436	33,473	13,764	41.1	19,709
COLOR OF OCCUPANTS											
White.....	-	71,835	34,663	48.3	37,172	-	-	32,907	13,553	41.2	19,354
Nonwhite.....	-	1,232	602	48.9	630	-	-	566	211	37.3	355
TYPE OF STRUCTURE											
1-family.....	52,704	50,881	30,895	60.7	19,986	1,574	249	29,524	11,932	40.4	17,592
Other.....	23,871	22,186	4,370	19.7	17,816	1,498	187	3,949	1,832	46.4	2,117
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	51,982	50,302	30,518	60.7	19,784	1,459	221	29,408	11,887	40.4	17,521
Under \$5.....	2,204	2,158	1,629	75.5	529	39	7	1,460	187	12.8	1,273
\$5 to \$9.....	5,604	5,372	2,981	55.5	2,391	213	19	2,813	768	27.3	2,045
\$10 to \$14.....	8,271	8,012	4,189	52.3	3,823	234	25	4,002	1,521	38.0	2,481
\$15 to \$19.....	8,586	8,389	4,301	51.6	4,038	220	27	4,173	1,780	42.7	2,393
\$20 to \$24.....	7,367	7,141	3,899	54.6	3,242	200	26	3,785	1,659	43.8	2,127
\$25 to \$29.....	6,489	6,224	3,746	60.2	2,478	226	39	3,676	1,685	45.8	1,991
\$30 to \$39.....	7,569	7,337	4,947	67.4	2,390	193	39	4,829	2,289	47.4	2,540
\$40 to \$49.....	3,232	3,138	2,508	80.1	625	84	15	2,442	1,114	45.6	1,328
\$50 to \$59.....	1,498	1,462	1,273	87.1	189	29	7	1,235	521	42.2	714
\$60 to \$74.....	643	626	583	93.1	43	9	8	562	221	39.3	341
\$75 to \$99.....	308	295	272	92.2	23	9	4	254	93	36.6	161
\$100 and over.....	211	203	190	93.6	13	3	5	176	49	27.8	127
Median monthly rent.....(dollars).....	20.40	20.39	22.27	-	18.40	20.09	25.33	22.48	24.58	-	20.84

Table B-2.—1- TO 4-FAMILY URBAN PROPERTIES, AND VALUE OF 1-FAMILY URBAN PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	13,764	12,132	1,699	1,545	1,645	1,322	1,378	2,096	1,137	605	384	194	75	18	16	18	1,632
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	12,988	11,422	1,535	1,458	1,567	1,260	1,310	1,994	1,063	571	367	182	71	16	15	18	1,566
Average interest rate.....(%).....	5.80	5.79	6.14	6.94	5.90	5.80	5.78	5.66	5.60	5.50	5.56	5.36	-	-	-	-	5.89
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	18,404	11,808	1,644	1,523	1,604	1,293	1,345	2,033	1,086	589	377	189	74	17	16	18	1,596
Building and loan association.....	3,053	2,672	238	297	361	380	941	555	273	135	95	31	8	1	2	5	381
Commercial bank.....	497	438	36	29	31	33	51	82	52	40	33	24	8	5	4	-	59
Savings bank.....	424	373	39	50	48	44	47	54	38	20	20	6	2	2	-	-	51
Life insurance company.....	56	46	6	4	3	1	4	9	6	2	5	2	1	-	-	1	10
Mortgage company.....	266	227	47	30	35	23	21	30	22	8	2	5	1	-	3	-	39
Home Owners' Loan Corporation.....	2,847	2,535	278	293	346	303	348	504	220	129	63	36	10	2	2	1	312
Individual.....	5,137	4,502	844	709	659	466	482	631	361	186	114	57	29	4	1	9	635
Other.....	1,124	1,015	156	111	121	93	101	168	104	69	44	28	11	3	4	2	109
Reporting debt and value.....	12,387	10,890	1,428	1,378	1,462	1,219	1,256	1,935	1,015	563	360	181	66	15	13	-	1,497
JUNIOR MORTGAGE																	
First mortgage only.....	3,810	3,387	388	438	452	385	396	655	290	175	115	64	24	2	3	-	429
First and junior mortgage.....	193	145	7	15	26	20	25	27	12	4	4	4	-	-	1	-	48
With 1st mtg.; not rptg. on junior.....	8,384	7,358	1,033	925	984	813	835	1,253	713	384	241	113	42	13	9	-	1,026
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	5,061	4,608	1,392	1,140	833	460	335	312	81	29	20	4	1	-	1	-	453
\$1,000 to \$1,499.....	2,296	2,031	36	212	480	383	330	402	110	47	21	5	4	-	1	-	265
\$1,500 to \$1,999.....	1,597	1,477	-	26	135	295	327	436	155	61	28	12	1	1	-	-	220
\$2,000 to \$2,499.....	1,273	1,098	-	-	14	65	205	419	222	97	54	11	9	-	-	-	175
\$2,500 to \$2,999.....	765	642	-	-	-	15	48	233	183	84	51	19	6	2	1	-	123
\$3,000 to \$3,999.....	838	695	-	-	-	-	11	129	229	158	99	53	15	-	1	-	143
\$4,000 to \$4,999.....	275	224	-	-	-	-	-	4	35	79	59	34	12	1	-	-	51
\$5,000 to \$5,999.....	83	60	-	-	-	-	-	-	-	8	26	15	9	-	-	-	23
\$6,000 to \$7,499.....	60	40	-	-	-	-	-	-	-	-	2	27	7	2	-	-	20
\$7,500 to \$9,999.....	17	7	-	-	-	-	-	-	-	-	-	1	2	2	-	-	10
\$10,000 to \$14,999.....	17	5	-	-	-	-	-	-	-	-	-	-	-	1	-	-	12
\$15,000 to \$19,999.....	3	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	1
\$20,000 and over.....	2	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	35,008	29,093	875	1,543	2,368	2,508	3,223	6,312	4,287	2,892	2,272	1,459	689	236	429	-	5,914
Average value.....(dollars).....	2,826	2,672	613	1,120	1,620	2,059	2,566	3,262	4,224	5,137	6,311	8,060	-	-	-	-	3,951
Debt on first & jr. mtgs.....(thous.).....	17,887	15,092	530	882	1,292	1,378	1,720	3,380	2,276	1,494	1,056	673	250	79	134	-	2,795
Percent of value of property.....	51.1	51.9	60.5	57.2	54.5	54.9	53.4	52.7	53.1	51.7	46.5	46.1	-	-	-	-	47.3
Average debt.....(dollars).....	1,444	1,386	371	640	883	1,131	1,370	1,721	2,242	2,653	2,983	3,719	-	-	-	-	1,867
Debt on first mtgs.....(thousands).....	17,755	15,012	528	878	1,284	1,371	1,711	3,309	2,257	1,489	1,052	666	250	79	129	-	2,743
Percent of value of property.....	50.7	51.6	60.3	56.9	54.2	54.7	53.1	52.4	52.9	51.5	46.3	45.6	-	-	-	-	46.4
Average debt.....(dollars).....	1,433	1,379	370	637	878	1,126	1,362	1,710	2,233	2,645	2,922	3,677	-	-	-	-	1,832

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	13,764	13,404	3,053	921	497	424	56	256	2,847	5,137	1,124	380
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	12,988	12,825	2,952	891	476	415	52	255	2,847	4,777	1,051	163
Average interest rate (percent)	5.90	5.81	6.37	6.00	5.90	6.11	-	6.25	4.50	6.18	5.78	5.69
Reporting debt and value	12,387	12,164	2,793	837	462	375	51	261	2,570	4,669	983	223
Percent distribution	-	100.0	23.0	6.9	3.8	3.1	0.4	2.1	21.1	38.4	8.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	12,387	12,164	2,793	837	462	375	51	261	2,570	4,669	983	223
First mortgage only	3,810	3,762	838	234	141	93	11	107	858	1,322	392	48
First and junior mortgage	193	170	41	16	8	8	1	5	38	62	7	23
With first mortgage; not reporting on junior mortgage	8,384	8,232	1,914	587	313	274	39	149	1,674	3,285	584	152
1-family properties	10,890	10,698	2,439	740	412	328	42	222	2,294	4,077	884	192
First mortgage only	3,387	3,345	733	214	130	84	10	89	764	1,184	351	42
First and junior mortgage	145	132	30	14	8	6	1	2	32	48	5	13
With first mortgage; not reporting on junior mortgage	7,358	7,221	1,676	512	274	238	31	131	1,498	2,845	528	137
2- to 4-family properties	1,497	1,466	354	97	50	47	9	39	276	592	99	31
First mortgage only	423	417	105	20	11	9	1	18	94	138	41	5
First and junior mortgage	48	38	11	2	-	2	-	3	6	14	2	10
With first mortgage; not reporting on junior mortgage	1,026	1,011	238	75	39	36	8	18	176	440	56	15
RELATION OF DEBT TO VALUE												
1- to 4-family properties	12,387	12,164	2,793	837	462	375	51	261	2,570	4,669	983	223
Value of property (dollars)	35,007,600	34,271,200	8,189,200	3,161,400	1,988,500	1,172,900	199,700	699,300	7,123,100	11,913,800	2,984,700	786,400
Average value (dollars)	2,826	2,817	2,932	3,777	4,304	3,128	-	2,679	2,772	2,552	3,036	3,302
Debt on first and junior mortgages (dollars)	17,886,800	17,470,700	4,307,600	1,474,700	880,400	594,300	98,200	358,400	3,741,800	5,793,000	1,697,500	416,100
Percent of value of property	51.1	51.0	52.6	46.6	44.3	50.7	-	51.3	52.5	48.6	56.9	55.5
Average debt (dollars)	1,444	1,436	1,542	1,762	1,906	1,585	-	1,373	1,456	1,241	1,727	1,665
Debt on first mortgages (dollars)	17,755,100	17,361,400	4,284,800	1,467,900	875,300	592,600	97,400	351,800	3,714,500	5,753,500	1,691,500	393,700
Percent distribution	-	100.0	24.7	8.5	5.0	3.4	0.6	2.0	21.4	33.1	9.7	-
Percent of value of property	50.7	50.7	52.3	46.4	44.0	50.5	-	50.3	52.1	48.3	56.7	55.5
Average debt (dollars)	1,438	1,427	1,534	1,754	1,895	1,580	-	1,348	1,445	1,232	1,721	1,755
1-family properties	10,890	10,698	2,439	740	412	328	42	222	2,294	4,077	884	192
Value of property (dollars)	29,093,200	28,546,800	6,737,700	2,608,700	1,655,700	973,000	157,700	503,500	6,138,200	9,624,500	2,675,500	546,400
Average value (dollars)	2,672	2,668	2,762	3,525	3,970	2,966	-	2,718	2,676	2,361	3,029	2,846
Debt on first and junior mortgages (dollars)	15,091,800	14,773,200	3,612,300	1,250,400	743,400	507,000	74,000	313,500	3,289,600	4,748,900	1,534,500	318,600
Percent of value of property	51.9	51.8	53.6	47.9	45.4	52.1	-	51.9	52.8	49.3	57.3	58.3
Average debt (dollars)	1,386	1,381	1,481	1,690	1,804	1,546	-	1,412	1,412	1,165	1,736	1,659
Debt on first mortgages (dollars)	15,012,000	14,701,600	3,599,300	1,243,800	738,300	505,500	73,200	308,100	3,217,900	4,729,200	1,530,100	310,400
Percent of value of property	51.6	51.5	53.4	47.7	45.1	52.0	-	51.1	52.4	49.1	57.2	56.8
Average debt (dollars)	1,379	1,374	1,476	1,681	1,792	1,541	-	1,388	1,403	1,160	1,731	1,617
2- to 4-family properties	1,497	1,466	354	97	50	47	9	39	276	592	99	31
Value of property (dollars)	5,914,400	5,724,400	1,451,500	552,700	352,800	199,900	42,000	95,800	984,900	2,289,300	308,200	190,000
Average value (dollars)	3,951	3,905	4,100	-	-	-	-	-	3,568	2,867	-	-
Debt on first and junior mortgages (dollars)	2,795,000	2,697,500	695,300	224,300	137,000	87,300	24,200	44,900	501,700	1,044,100	163,000	97,500
Percent of value of property	47.3	47.1	47.9	-	-	-	-	-	50.9	45.6	-	-
Average debt (dollars)	1,867	1,840	1,964	-	-	-	-	-	1,818	1,764	-	-
Debt on first mortgages (dollars)	2,743,100	2,659,800	685,500	224,100	137,000	87,100	24,200	43,700	496,600	1,024,300	161,400	88,300
Percent of value of property	46.4	46.5	47.2	-	-	-	-	-	50.4	44.7	-	-
Average debt (dollars)	1,832	1,814	1,938	-	-	-	-	-	1,799	1,730	-	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	12,132	11,808	2,672	811	438	373	46	227	2,335	4,502	1,015	324
RACE OF OCCUPANTS												
White	11,937	11,614	2,635	800	434	365	46	224	2,470	4,436	1,003	323
Negro	177	176	30	11	4	7	-	3	60	61	11	1
Other nonwhite	18	18	7	-	-	-	-	-	5	5	1	-
YEAR BUILT												
Reporting year built	11,824	11,512	2,618	792	428	364	44	220	2,475	4,360	1,003	312
1930 to 1940	1,899	1,834	524	192	112	80	11	52	184	565	306	65
1920 to 1929	3,005	2,924	645	193	97	96	17	45	774	1,080	219	81
1910 to 1919	2,496	2,436	522	149	81	68	8	36	551	1,009	161	60
1900 to 1909	2,971	2,900	667	168	93	75	3	49	661	1,150	202	71
1880 to 1899	1,896	1,851	256	89	44	45	5	37	292	572	110	35
1879 or earlier	57	57	3	1	1	-	-	1	18	34	5	-

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties.....	12,132	11,808	2,672	811	438	373	46	227	2,535	4,502	1,015	324
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	10,900	10,708	2,443	740	412	328	42	222	2,295	4,081	895	192
Under \$500.....	1,964	1,935	357	109	68	41	11	55	235	986	182	29
\$500 to \$999.....	2,670	2,642	549	163	73	90	5	51	603	1,095	176	28
\$1,000 to \$1,499.....	2,084	1,995	455	108	54	54	5	41	537	747	103	38
\$1,500 to \$1,999.....	1,470	1,445	403	107	64	43	4	26	352	469	84	25
\$2,000 to \$2,499.....	1,097	1,065	243	73	41	32	3	18	278	352	98	32
\$2,500 to \$2,999.....	644	680	171	66	38	28	3	17	124	184	65	14
\$3,000 to \$3,999.....	688	670	193	67	41	26	6	8	123	176	92	18
\$4,000 to \$4,999.....	220	212	55	31	22	9	3	1	28	43	51	8
\$5,000 to \$5,999.....	59	59	10	7	3	4	2	1	4	15	20	-
\$6,000 to \$7,499.....	38	38	4	5	4	1	-	2	5	10	12	-
\$7,500 to \$9,999.....	7	7	1	2	2	-	-	-	1	2	1	-
\$10,000 to \$14,999.....	6	6	2	1	1	-	-	-	-	2	1	-
\$15,000 to \$19,999.....	2	2	-	1	1	-	-	1	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	11,422	11,286	2,585	784	419	365	42	216	2,535	4,175	949	136
Under 4.0%.....	49	49	2	4	2	2	-	2	-	32	9	-
4.0%.....	175	173	20	13	8	5	2	1	-	112	25	2
4.1% to 4.4%.....	2	2	1	-	-	-	-	-	-	-	1	-
4.5%.....	2,842	2,810	56	39	22	17	4	5	2,535	22	149	32
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	904	879	187	127	83	44	7	25	-	376	157	25
5.1% to 5.4%.....	9	8	3	2	2	-	-	-	-	1	2	1
5.5%.....	185	176	45	38	25	13	-	5	-	47	41	9
5.6% to 5.9%.....	2	2	1	-	-	-	-	1	-	-	-	-
6.0%.....	4,783	4,745	1,308	386	204	182	22	127	-	2,500	402	38
6.1% to 6.4%.....	16	16	16	-	-	-	-	-	-	-	-	-
6.5%.....	145	140	70	19	5	14	1	2	-	40	8	5
6.6% to 6.9%.....	33	33	25	2	-	2	-	-	-	-	6	-
7.0%.....	1,398	1,383	483	94	36	58	3	28	-	692	83	15
7.1% to 7.4%.....	86	84	77	-	-	-	-	2	-	4	1	2
7.5%.....	23	22	14	1	-	1	1	-	-	5	1	1
7.6% to 7.9%.....	4	4	4	-	-	-	-	-	-	-	-	-
8.0% and over.....	766	750	273	59	32	27	2	18	-	344	64	6
Average interest rate..... (percent).....	5.79	5.79	6.35	5.99	5.90	6.10	-	6.22	4.50	6.18	5.76	5.67
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	10,082	9,943	2,608	697	352	345	34	180	2,442	3,090	892	139
Real estate taxes included in payment.....	3,647	3,559	1,432	340	120	220	13	67	722	516	479	78
Monthly.....	3,519	3,443	1,395	336	117	219	12	66	711	462	461	75
Quarterly.....	12	12	1	-	-	-	-	-	1	6	2	-
Semiannual.....	29	29	4	1	1	-	-	1	-	21	2	-
Annual.....	17	17	1	-	-	-	-	-	-	11	4	-
Other.....	3	3	1	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	67	65	31	2	1	1	-	-	10	12	10	2
Real estate taxes not included in payment.....	6,320	6,261	1,160	349	229	120	21	113	1,692	2,521	405	59
Monthly.....	5,565	5,511	1,119	292	193	99	14	99	1,653	1,971	363	54
Quarterly.....	75	74	3	8	7	1	3	3	4	49	4	1
Semiannual.....	321	321	5	23	14	9	3	1	3	268	18	-
Annual.....	196	194	5	16	11	5	1	8	1	151	12	2
Other.....	44	44	3	4	3	1	-	1	1	34	1	-
Not reporting frequency of payment.....	119	117	25	6	1	5	-	1	30	48	7	2
Not reporting tax payment requirements.....	115	113	16	8	3	5	-	-	28	53	8	2
Monthly.....	95	93	16	6	2	4	-	-	25	40	6	2
Quarterly.....	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual.....	11	11	-	2	1	1	-	-	-	8	1	-
Annual.....	3	3	-	-	-	-	-	-	-	3	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	5	5	-	-	-	-	-	-	3	1	1	-
No principal payments required.....	911	901	25	44	35	9	6	34	46	693	53	10
Monthly.....	191	189	15	10	6	4	3	4	43	96	18	2
Quarterly.....	44	44	-	5	4	1	-	-	-	38	1	-
Semiannual.....	493	486	6	19	17	2	2	24	1	409	25	7
Annual.....	125	124	3	5	4	1	1	5	1	103	6	1
Other.....	27	27	-	2	2	-	-	1	-	24	-	-
Not reporting frequency of payment.....	31	31	1	3	2	1	-	-	1	23	3	-
Not reporting principal payment requirements.....	389	221	28	14	10	4	-	2	39	113	25	168
Monthly.....	144	115	25	2	1	1	-	1	29	44	14	29
Quarterly.....	4	4	-	-	-	-	-	-	-	4	-	-
Semiannual.....	27	24	-	6	4	2	-	1	-	16	1	3
Annual.....	18	16	1	1	1	-	-	-	1	11	2	2
Other.....	14	14	-	1	1	-	-	-	-	11	2	-
Not reporting frequency of payment.....	182	48	2	4	3	1	-	-	9	27	6	134
No regular payments required.....	750	748	11	56	41	15	6	11	8	606	45	7

HOUSING—NONFARM MORTGAGES

Table B-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	10,900	3,330	5,750	835	985	Reporting interest rate	11,422	3,537	6,041	880	964
Under \$500	1,964	832	1,271	144	217	Under 4.0%	49	11	28	3	7
\$500 to \$999	2,670	688	1,519	211	252	4.0%	175	36	88	29	22
\$1,000 to \$1,499	2,034	607	1,094	152	181	4.1% to 4.4%	2	2	-	-	-
\$1,500 to \$1,999	1,470	540	713	107	110	4.5%	2,842	934	1,776	53	79
\$2,000 to \$2,499	1,097	398	507	86	106	4.6% to 4.9%	-	-	-	-	-
						5.0%	904	380	412	74	88
\$2,500 to \$2,999	644	260	275	63	46	5.1% to 5.4%	9	6	2	1	-
\$3,000 to \$3,999	688	343	241	57	47	5.5%	185	113	55	9	8
\$4,000 to \$4,999	220	113	83	8	16	5.6% to 5.9%	2	1	1	-	-
\$5,000 to \$5,999	59	29	22	3	5	6.0%	4,783	1,376	2,485	429	493
\$6,000 to \$7,499	38	18	13	2	5	6.1% to 6.4%	16	8	8	-	-
						6.5%	145	68	56	11	10
\$7,500 to \$9,999	7	1	5	1	-	6.6% to 6.9%	33	21	10	-	2
\$10,000 to \$14,999	6	1	5	1	-	7.0%	1,398	429	622	184	163
\$15,000 to \$19,999	2	-	1	1	-	7.1% to 7.4%	86	35	50	-	1
\$20,000 and over	1	-	1	-	-	7.5%	23	9	10	4	-
						7.6% to 7.9%	4	2	2	-	-
						8.0% and over	766	156	436	83	91
						Average interest rate...(percent)	5.79	5.72	5.73	6.19	6.11

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Table C-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Rural- nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	86,177	68,455	32,938	48.1	35,517	11,577	6,145	29,341	7,084	24.1	22,257
COLOR OF OCCUPANTS											
White	-	67,959	32,712	48.1	35,247	-	-	29,128	7,072	24.3	22,056
Nonwhite	-	496	226	45.6	270	-	-	213	12	5.6	201
TYPE OF STRUCTURE											
1-family	72,696	56,784	29,681	52.2	27,153	9,944	5,968	26,620	6,481	24.3	20,139
Other	13,481	11,671	3,307	28.3	8,364	1,633	177	2,721	603	22.2	2,115
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	70,969	55,857	29,265	52.4	26,592	9,413	5,699	26,467	6,442	24.3	20,025
Under \$5	10,377	9,105	6,010	66.0	3,095	1,011	251	4,915	419	8.5	4,496
\$5 to \$9	18,798	15,031	6,454	42.9	8,577	2,345	1,422	5,932	937	16.1	4,975
\$10 to \$14	15,216	12,328	5,378	43.6	6,950	1,817	1,071	5,015	1,159	23.1	3,856
\$15 to \$19	9,036	7,413	3,650	49.2	3,763	983	640	3,401	1,037	32.0	2,314
\$20 to \$24	5,964	4,719	2,716	57.6	2,003	710	535	2,545	856	33.6	1,689
\$25 to \$29	4,242	3,343	2,083	62.3	1,260	558	341	1,946	757	38.9	1,189
\$30 to \$39	3,629	2,469	1,751	70.9	718	705	455	1,638	724	44.2	914
\$40 to \$49	1,401	722	585	81.0	137	431	248	541	250	46.2	291
\$50 to \$59	768	353	311	88.1	42	241	174	294	122	41.5	172
\$60 to \$74	562	149	132	88.6	17	272	141	114	54	47.4	60
\$75 to \$99	425	81	62	-	19	182	162	49	22	-	27
\$100 and over	551	144	133	92.4	11	153	249	77	35	-	42
Median monthly rent.....(dollars)....	11.57	11.04	11.52	-	10.67	13.22	15.25	11.88	17.66	-	10.20

Table C-2.—1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, AND VALUE OF 1-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$6,999	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	Not reporting	
Mortgaged properties	7,084	6,596	1,890	1,063	839	701	609	760	312	183	114	42	38	11	15	19	488
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	6,442	5,995	1,564	988	790	659	574	724	297	174	110	41	36	11	14	13	447
Average interest rate (%)	6.17	6.16	6.58	6.26	6.12	6.00	5.86	5.89	5.68	5.95	5.74	-	-	-	-	-	6.23
HOLDER OF FIRST MORTGAGE																	
Reporting holder	6,791	6,318	1,790	1,029	814	676	588	721	301	176	108	41	36	11	15	12	473
Building and loan association	1,076	1,005	152	175	162	142	109	139	61	96	13	6	5	-	2	3	71
Commercial bank	359	324	95	47	39	30	15	45	14	17	9	5	3	1	3	1	35
Savings bank	200	186	37	18	27	27	20	26	10	8	3	2	2	5	1	-	14
Life insurance company	20	18	6	2	4	3	1	-	-	-	-	-	-	-	-	-	2
Mortgage company	136	129	51	25	14	10	6	15	4	3	-	-	1	-	-	-	7
Home Owners' Loan Corporation	1,133	1,059	139	161	170	149	151	154	70	25	26	5	4	2	2	1	74
Individual	3,281	3,062	1,130	589	351	260	238	279	111	72	43	16	20	2	6	5	229
Other	576	535	180	72	47	55	43	63	31	13	14	7	1	1	1	2	41
Reporting debt and value	6,060	5,635	1,529	908	727	620	517	674	284	168	109	41	35	9	14	-	425
JUNIOR MORTGAGE																	
First mortgage only	944	853	223	167	120	107	85	79	36	17	9	4	3	2	1	-	91
First and junior mortgage	81	76	11	10	10	11	6	18	3	-	4	-	1	-	2	-	5
With 1st mtg.; not rptg. on junior	5,035	4,706	1,295	731	597	502	426	577	245	151	96	37	31	7	11	-	329
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	3,595	3,378	1,506	760	438	271	173	160	35	22	7	3	2	-	1	-	217
\$1,000 to \$1,499	1,055	997	23	135	225	209	146	159	46	30	17	1	4	1	-	-	58
\$1,500 to \$1,999	559	506	-	13	58	112	99	136	50	21	13	2	2	-	-	-	53
\$2,000 to \$2,499	348	321	-	-	6	25	76	117	49	29	11	1	6	-	1	-	27
\$2,500 to \$2,999	186	158	-	-	-	18	57	35	24	12	3	4	1	1	-	-	28
\$3,000 to \$3,999	204	179	-	-	-	5	42	59	27	26	15	3	1	1	-	-	25
\$4,000 to \$4,999	62	55	-	-	-	-	3	9	15	16	8	4	-	-	-	-	7
\$5,000 to \$5,999	19	16	-	-	-	-	-	1	-	6	5	2	1	1	-	-	3
\$6,000 to \$7,499	20	13	-	-	-	-	-	-	-	1	2	6	3	1	-	-	7
\$7,500 to \$9,999	5	5	-	-	-	-	-	-	-	-	1	-	-	1	3	-	-
\$10,000 to \$14,999	4	4	-	-	-	-	-	-	-	-	-	-	2	1	1	-	-
\$15,000 to \$19,999	1	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-
\$20,000 and over	2	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	13,135	11,772	775	1,001	1,162	1,273	1,319	2,164	1,195	853	689	327	370	146	499	-	1,363
Average value (dollars)	2,167	2,089	507	1,103	1,598	2,053	2,550	3,211	4,208	5,077	6,325	-	-	-	-	-	3,206
Debt on first & jr. mtgs. (thous.)	6,191	5,639	434	531	598	634	654	1,038	584	353	286	145	130	51	201	-	553
Percent of value of property	47.1	47.9	56.0	53.1	51.5	49.8	49.6	48.0	48.8	41.3	41.5	-	-	-	-	-	40.6
Average debt (dollars)	1,022	1,001	284	585	823	1,022	1,266	1,539	2,055	2,098	2,626	-	-	-	-	-	1,301
Debt on first mtgs. (thousands)	6,150	5,599	433	530	595	628	651	1,028	579	353	283	145	128	51	196	-	551
Percent of value of property	46.8	47.6	55.8	52.9	51.2	49.3	49.4	47.5	48.5	41.3	41.0	-	-	-	-	-	40.4
Average debt (dollars)	1,015	994	283	584	818	1,012	1,259	1,526	2,040	2,098	2,592	-	-	-	-	-	1,296

HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	7,084	6,791	1,076	559	359	200	20	136	1,133	3,291	576	293
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	6.442	6.318	1.028	526	395	191	17	129	1,133	2,988	497	124
Average interest rate (percent)	6.17	6.17	6.49	6.96	7.18	6.57	-	6.71	4.50	6.53	6.10	6.05
Reporting debt and value	6,060	5,919	912	493	318	170	16	119	994	2,878	512	141
Percent distribution	-	100.0	15.4	8.2	5.4	2.9	0.3	2.0	16.8	48.6	8.7	-
JUNIOR MORTGAGE												
1- to 4-family properties	6,060	5,919	912	488	318	170	16	119	994	2,878	512	141
First mortgage only	944	932	126	84	54	30	-	19	174	444	85	12
First and junior mortgage	81	72	18	7	4	3	-	3	11	31	2	9
With first mortgage; not reporting on junior mortgage	5,035	4,915	768	397	260	137	16	97	809	2,403	425	120
1-family properties	5,635	5,505	853	444	285	159	15	114	928	2,677	474	130
First mortgage only	853	843	115	71	44	27	-	18	158	401	80	10
First and junior mortgage	76	67	18	6	3	3	-	3	10	28	2	9
With first mortgage; not reporting on junior mortgage	4,706	4,595	720	367	238	129	15	93	760	2,248	392	111
2- to 4-family properties	425	414	59	44	33	11	1	5	66	201	38	11
First mortgage only	91	89	11	13	10	3	-	1	16	43	5	2
First and junior mortgage	5	5	-	1	1	-	-	-	1	3	-	-
With first mortgage; not reporting on junior mortgage	329	320	48	30	22	8	1	4	49	155	33	9
RELATION OF DEBT TO VALUE												
1- to 4-family properties	6,060	5,919	912	488	318	170	16	119	994	2,878	512	141
Value of property (dollars)	13,184,600	12,795,400	2,116,500	1,393,000	851,800	541,200	26,900	195,700	2,437,500	5,532,600	1,093,200	339,200
Average value (dollars)	2,167	2,162	2,321	2,855	2,679	3,184	-	1,645	2,452	1,922	2,135	2,406
Debt on first and junior mortgages (dollars)	6,191,400	6,001,100	1,044,600	538,400	275,800	261,600	8,700	101,500	1,171,800	2,611,500	524,600	190,300
Percent of value of property	47.1	46.9	49.4	38.7	32.5	48.3	-	51.9	48.1	47.2	48.0	56.1
Average debt (dollars)	1,022	1,014	1,145	1,103	870	1,539	-	853	1,179	907	1,025	1,350
Debt on first mortgages (dollars)	6,149,500	5,964,100	1,037,000	533,100	275,900	257,200	8,700	100,500	1,169,200	2,591,900	523,700	185,400
Percent distribution	-	100.0	17.4	8.9	4.6	4.3	-	0.1	1.7	19.6	43.5	8.8
Percent of value of property	46.8	46.6	49.0	38.3	32.4	47.5	-	51.4	48.0	46.8	47.9	54.7
Average debt (dollars)	1,015	1,008	1,137	1,092	868	1,513	-	845	1,176	901	1,023	1,315
1-family properties	5,635	5,505	853	444	285	159	15	114	928	2,677	474	130
Value of property (dollars)	11,772,000	11,469,600	1,949,200	1,212,400	723,700	488,700	21,400	189,100	2,215,200	4,913,500	968,800	302,400
Average value (dollars)	2,089	2,083	2,285	2,731	2,589	3,074	-	1,659	2,387	1,835	2,044	2,326
Debt on first and junior mortgages (dollars)	5,638,600	5,463,800	963,700	479,500	232,600	246,900	6,700	98,600	1,071,600	2,367,600	475,100	174,800
Percent of value of property	47.9	47.6	49.4	39.5	32.1	50.5	-	52.1	48.4	48.2	49.1	57.8
Average debt (dollars)	1,001	993	1,130	1,080	816	1,553	-	865	1,155	884	1,004	1,345
Debt on first mortgages (dollars)	5,598,800	5,428,900	956,100	474,700	232,200	242,500	6,700	97,600	1,069,400	2,349,200	475,200	169,900
Percent of value of property	47.6	47.3	49.1	39.2	32.1	49.6	-	51.6	48.3	47.8	49.1	56.2
Average debt (dollars)	994	986	1,121	1,069	815	1,525	-	856	1,152	878	1,003	1,307
2- to 4-family properties	425	414	59	44	33	11	1	5	66	201	38	11
Value of property (dollars)	1,362,600	1,325,800	167,300	180,600	128,100	58,500	5,500	6,600	222,300	619,100	124,400	36,800
Average value (dollars)	3,206	3,202	-	-	-	-	-	-	-	3,080	-	-
Debt on first and junior mortgages (dollars)	552,800	537,300	80,900	58,900	44,200	14,700	2,000	2,900	100,200	243,900	48,500	15,500
Percent of value of property	40.6	40.5	-	-	-	-	-	-	-	39.4	-	-
Average debt (dollars)	1,301	1,298	-	-	-	-	-	-	-	1,213	-	-
Debt on first mortgages (dollars)	550,700	535,200	80,900	58,400	43,700	14,700	2,000	2,900	99,800	242,700	48,500	15,500
Percent of value of property	40.4	40.4	-	-	-	-	-	-	-	39.2	-	-
Average debt (dollars)	1,296	1,293	-	-	-	-	-	-	-	1,207	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	6,596	6,318	1,005	510	324	186	18	129	1,059	3,062	535	278
RACE OF OCCUPANTS												
White	6,586	6,308	1,003	509	323	186	18	129	1,058	3,057	534	278
Negro	5	5	1	1	1	-	-	-	1	1	1	-
Other nonwhite	5	5	1	-	-	-	-	-	-	4	-	-
YEAR BUILT												
Reporting year built	6,389	6,125	966	498	316	182	17	125	1,038	2,956	525	264
1930 to 1940	1,786	1,712	337	171	101	70	2	49	149	798	206	74
1920 to 1929	1,516	1,464	234	116	70	46	7	28	336	630	118	52
1910 to 1919	1,458	1,402	198	93	66	27	4	22	279	710	101	56
1900 to 1909	1,110	1,051	147	75	47	28	3	19	212	521	74	59
1880 to 1899	493	463	54	41	31	10	1	6	58	275	28	20
1879 or earlier	36	33	1	2	1	1	-	1	4	22	3	3

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	6,596	6,818	1,005	510	324	186	18	129	1,059	3,062	585	278
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	5,644	5,513	854	445	286	159	15	114	929	2,681	475	181
Under \$500	1,910	1,871	194	176	127	49	9	52	149	1,099	192	39
\$500 to \$999	1,486	1,459	249	101	68	33	5	20	288	698	98	27
\$1,000 to \$1,499	1,000	982	180	67	37	30	-	18	237	421	59	18
\$1,500 to \$1,999	505	494	89	36	22	14	1	16	134	172	46	11
\$2,000 to \$2,499	314	301	61	25	15	10	-	2	54	135	24	13
\$2,500 to \$2,999	153	148	33	9	5	4	-	2	31	55	18	5
\$3,000 to \$3,999	180	166	35	18	8	10	-	1	21	62	29	14
\$4,000 to \$4,999	57	55	9	5	2	3	-	3	9	24	5	2
\$5,000 to \$5,999	14	13	1	2	1	1	-	-	3	5	2	1
\$6,000 to \$7,499	13	12	1	3	1	2	-	-	3	3	2	1
\$7,500 to \$9,999	7	7	2	1	1	1	-	-	-	4	-	-
\$10,000 to \$14,999	2	2	-	1	-	1	-	-	-	1	-	-
\$15,000 to \$19,999	1	1	-	-	-	-	-	-	-	1	-	-
\$20,000 and over	2	2	-	1	-	1	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	5,995	5,879	964	480	302	178	15	122	1,059	2,778	460	116
Under 4.0%	40	38	5	3	2	1	-	-	-	24	6	2
4.0%	110	102	14	9	4	5	-	2	-	69	8	8
4.1% to 4.4%	1	-	-	-	-	-	-	-	-	-	-	1
4.5%	1,158	1,140	27	10	5	5	-	3	1,059	7	34	18
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	467	446	52	35	19	16	-	14	-	254	91	21
5.1% to 5.4%	8	6	2	1	1	-	-	-	-	1	2	2
5.5%	70	67	18	12	6	6	-	4	-	13	20	3
5.6% to 5.9%	1	1	1	-	-	-	-	-	-	-	-	-
6.0%	2,290	2,256	451	157	92	65	13	52	-	1,399	184	34
6.1% to 6.4%	3	3	1	1	1	-	-	-	-	-	1	-
6.5%	62	62	28	5	-	5	-	2	-	24	3	-
6.6% to 6.9%	15	15	11	2	-	2	-	-	-	1	1	-
7.0%	640	636	155	72	29	43	2	17	-	365	25	4
7.1% to 7.4%	15	15	13	-	-	-	-	-	-	2	-	-
7.5%	13	13	8	-	-	-	-	-	-	5	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	1,102	1,079	178	173	143	80	1	28	-	614	85	23
Average interest rate (percent)	6.16	6.16	6.49	6.95	7.20	6.53	-	6.70	4.50	6.53	6.10	6.06
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	5,190	5,069	968	385	232	153	14	113	1,023	2,110	456	121
Real estate taxes included in payment	1,205	1,161	372	102	38	64	-	30	245	227	185	44
Monthly	1,112	1,072	366	96	34	62	-	26	239	179	166	40
Quarterly	5	4	-	-	-	-	-	-	1	2	1	1
Semiannual	16	16	-	1	1	-	-	-	-	12	3	-
Annual	43	43	1	1	1	-	-	1	-	27	13	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	29	26	5	4	2	2	-	3	5	7	2	3
Real estate taxes not included in payment	3,895	3,825	584	277	188	89	14	82	766	1,843	259	70
Monthly	3,219	3,168	564	214	141	73	10	72	746	1,361	201	51
Quarterly	47	46	3	6	4	2	-	1	-	35	1	1
Semiannual	176	172	3	24	19	5	1	2	3	120	19	4
Annual	327	318	8	24	18	6	2	3	3	255	28	9
Other	29	29	1	3	2	1	1	1	1	19	3	-
Not reporting frequency of payment	97	92	5	6	4	2	-	3	13	53	12	5
Not reporting tax payment requirements	90	83	12	6	6	-	-	1	12	40	12	7
Monthly	71	64	11	3	3	-	-	1	11	28	10	7
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	5	5	-	-	-	-	-	-	-	4	1	-
Annual	6	6	-	1	1	-	-	-	-	4	1	-
Other	2	2	-	1	1	-	-	-	-	1	-	-
Not reporting frequency of payment	6	6	1	1	1	-	-	-	1	3	-	-
No principal payments required	479	471	18	38	25	13	2	12	19	354	28	8
Monthly	137	136	14	16	8	8	1	5	17	74	9	1
Quarterly	18	18	1	1	1	-	-	1	-	13	2	-
Semiannual	141	140	-	8	6	2	-	4	1	120	7	1
Annual	137	132	-	11	9	2	1	2	-	111	7	5
Other	15	15	-	1	-	1	-	-	-	12	2	-
Not reporting frequency of payment	31	30	3	1	1	-	-	-	1	24	1	1
Not reporting principal payment requirements	304	167	10	14	10	4	1	-	14	104	24	137
Monthly	71	57	8	6	4	2	-	-	9	26	8	14
Quarterly	6	4	-	2	2	-	-	-	-	2	-	2
Semiannual	17	11	-	-	-	-	-	-	-	10	1	6
Annual	35	33	1	3	1	2	-	-	-	25	4	2
Other	18	17	-	-	-	-	-	-	1	13	3	1
Not reporting frequency of payment	157	45	1	3	3	-	1	-	4	28	6	112
No regular payments required	623	611	9	73	57	16	1	4	3	494	27	12

Table C-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	5,644	998	3,427	429	790	Reporting interest rate.....	5,995	1,127	3,646	461	761
Under \$500.....	1,910	209	1,262	126	313	Under 4.0%.....	40	11	14	9	6
\$500 to \$999.....	1,486	226	950	111	199	4.0%.....	110	16	67	6	21
\$1,000 to \$1,499.....	1,000	216	556	89	139	4.1% to 4.4%.....	1	-	1	-	-
\$1,500 to \$1,999.....	505	122	237	46	44	4.5%.....	1,188	295	808	22	38
\$2,000 to \$2,499.....	314	80	168	23	43	4.6% to 4.9%.....	-	-	-	-	-
\$2,500 to \$2,999.....	153	48	70	15	20	5.0%.....	467	106	268	39	54
\$3,000 to \$3,999.....	180	67	85	9	19	5.1% to 5.4%.....	8	7	1	-	-
\$4,000 to \$4,999.....	57	15	29	6	7	5.5%.....	70	32	24	4	10
\$5,000 to \$5,999.....	14	4	7	-	3	5.6% to 5.9%.....	1	1	-	-	-
\$6,000 to \$7,499.....	13	4	6	1	2	6.0%.....	2,290	380	1,388	201	321
\$7,500 to \$9,999.....	7	1	2	2	1	6.1% to 6.4%.....	3	2	1	-	-
\$10,000 to \$14,999.....	2	-	2	-	-	6.5%.....	62	28	24	6	4
\$15,000 to \$19,999.....	1	-	-	1	-	6.6% to 6.9%.....	15	11	4	-	-
\$20,000 and over.....	2	-	2	-	-	7.0%.....	640	117	352	70	101
						7.1% to 7.4%.....	15	-	15	-	-
						7.5%.....	13	2	8	1	2
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	1,102	119	671	103	209
						Average interest rate...(percent)....	6.16	5.80	6.10	6.43	6.58

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	3,996	3,637	838	2,752	47	359
Total first mortgage outstanding debt..... (dollars).....	4,108,400	3,724,200	1,113,100	2,568,600	42,500	384,200
Total annual mortgage payment..... (dollars).....	892,285	866,036	250,740	605,512	9,784	26,249
Average first mortgage outstanding debt..... (dollars).....	1,028	1,024	1,328	938	-	1,070
Average value of property..... (dollars).....	2,094	2,051	2,380	1,969	-	2,428
Average annual estimated rental value..... (dollars).....	236	234	272	223	-	258
Average annual mortgage payment..... (dollars).....	223	238	299	220	-	73
Percent which annual mortgage payment represents of—						
First mortgage debt.....	21.7	23.3	22.5	23.6	-	6.8
Value of property.....	10.7	11.6	12.6	11.2	-	3.0
Estimated annual rental value.....	94.4	101.6	109.9	98.5	-	28.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,376	3,261	808	2,407	46	115
Average first mortgage outstanding debt..... (dollars).....	1,012	1,017	1,352	907	-	864
Average value of property..... (dollars).....	1,994	2,009	2,396	1,884	-	1,585
Average annual estimated rental value..... (dollars).....	231	232	275	218	-	204
Average annual mortgage payment..... (dollars).....	235	241	303	220	-	76
Percent which annual mortgage payment represents of—						
First mortgage debt.....	23.2	23.7	22.4	24.3	-	8.7
Value of property.....	11.8	12.0	12.7	11.7	-	4.8
Estimated annual rental value.....	101.6	103.8	110.4	101.0	-	37.1
Monthly mortgage payment—						
Under \$10.....	620	533	77	448	8	87
\$10 to \$14.....	802	786	146	630	10	15
\$15 to \$19.....	615	609	150	449	10	6
\$20 to \$24.....	497	493	158	328	7	4
\$25 to \$29.....	368	366	109	271	6	2
\$30 to \$39.....	279	279	106	170	3	-
\$40 to \$49.....	82	82	36	46	-	-
\$50 to \$59.....	63	63	17	44	2	-
\$60 to \$74.....	11	11	5	6	-	-
\$75 to \$99.....	7	7	2	5	-	-
\$100 and over.....	12	12	2	10	-	-
Average monthly mortgage payment..... (dollars).....	19.60	20.07	25.26	18.37	-	6.30
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	620	376	30	345	1	244
Average first mortgage outstanding debt..... (dollars).....	1,118	1,066	-	1,120	-	1,167
Average value of property..... (dollars).....	2,635	2,513	-	2,564	-	2,625
Average annual estimated rental value..... (dollars).....	265	254	-	257	-	283
Average annual mortgage payment..... (dollars).....	158	215	-	217	-	72
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.2	19.8	-	19.4	-	6.2
Value of property.....	6.0	8.5	-	8.5	-	2.5
Estimated annual rental value.....	59.7	84.6	-	84.2	-	25.4

Table D-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF DENVER: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units.....	101,143	96,777	37,186	38.4	59,591	4,176	190	35,239	16,868	47.9	18,371
1930: Private families reporting tenure.....	-	77,852	35,577	45.7	42,275	-	-	-	-	-	-
1920: All families reporting tenure.....	-	61,204	23,436	38.3	37,768	-	-	23,255	9,930	42.7	13,325
Dwelling units: 1940.....	101,143	96,777	37,186	38.4	59,591	4,176	190	35,239	16,868	47.9	18,371
COLOR OF OCCUPANTS											
White.....	-	93,931	36,313	38.7	57,618	-	-	34,415	16,515	48.0	17,900
Nonwhite.....	-	2,846	873	30.7	1,973	-	-	824	353	42.8	471
TYPE OF STRUCTURE											
1-family.....	55,950	54,563	32,720	60.0	21,843	1,273	114	31,186	14,879	47.7	16,307
Other.....	45,193	42,214	4,466	10.6	37,748	2,903	76	4,053	1,989	49.1	2,064
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	54,950	53,755	32,165	59.8	21,590	1,102	93	31,039	14,824	47.8	16,215
Under \$5.....	381	372	282	75.8	90	9	-	237	41	17.3	196
\$5 to \$9.....	2,020	1,962	1,173	59.8	789	51	7	1,091	260	23.8	831
\$10 to \$14.....	4,860	4,754	2,091	44.0	2,663	100	6	1,997	579	29.0	1,318
\$15 to \$19.....	6,751	6,615	2,921	44.2	3,694	132	4	2,764	1,103	39.6	1,651
\$20 to \$24.....	6,929	6,795	3,313	48.8	3,482	125	9	3,191	1,340	42.0	1,851
\$25 to \$29.....	6,806	6,678	3,465	51.9	3,213	121	7	2,845	1,638	48.8	1,712
\$30 to \$39.....	10,610	10,410	6,384	60.8	4,076	191	9	6,135	3,061	49.9	3,074
\$40 to \$49.....	6,681	6,729	4,798	71.3	1,931	138	14	4,668	2,532	54.2	2,136
\$50 to \$59.....	4,059	3,959	3,064	77.4	895	93	7	2,967	1,604	53.7	1,383
\$60 to \$74.....	2,849	2,759	2,302	83.4	457	82	8	2,252	1,321	58.7	931
\$75 to \$99.....	1,550	1,497	1,282	85.6	215	37	16	1,246	748	60.0	498
\$100 and over.....	1,254	1,225	1,140	93.1	85	28	6	1,106	502	45.4	604
Median monthly rent.....(dollars)....	29.30	29.28	33.98	-	24.62	30.18	-	34.19	37.20	-	31.19

Table D-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF DENVER: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over		Not reporting
Mortgaged properties.....	16,868	15,206	468	812	1,162	1,172	1,401	3,010	2,442	1,734	1,455	819	489	137	76	29	1,662
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	16,023	14,435	425	760	1,100	1,116	1,321	2,835	2,346	1,655	1,401	790	469	128	74	15	1,588
Average interest rate..... (%).....	5.46	5.45	5.77	5.71	5.64	5.65	5.58	5.50	5.38	5.30	5.27	5.15	5.10	5.05	-	-	5.55
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	16,281	14,624	446	781	1,130	1,140	1,358	2,873	2,340	1,659	1,396	798	474	132	74	18	1,607
Building and loan association.....	1,925	1,782	41	64	132	138	165	305	273	192	220	155	74	17	6	-	143
Commercial bank.....	773	706	11	21	34	41	55	117	102	94	95	54	58	16	8	-	67
Savings bank.....	704	626	5	21	35	35	49	147	116	86	76	25	24	3	1	3	78
Life insurance company.....	937	875	1	5	4	4	6	80	155	146	165	141	112	37	18	1	62
Mortgage company.....	1,224	1,124	36	73	62	64	93	166	150	147	149	107	60	11	5	1	100
Home Owners' Loan Corporation.....	2,814	2,538	77	148	238	212	274	567	416	283	203	84	26	4	4	2	276
Individual.....	6,219	5,482	222	332	509	523	608	1,190	855	533	354	164	82	32	19	9	737
Other.....	1,635	1,491	53	67	116	123	108	306	273	178	134	68	38	12	13	2	144
Reporting debt and value.....	14,905	13,448	381	672	994	994	1,191	2,632	2,191	1,582	1,359	787	464	130	71	-	1,457
JUNIOR MORTGAGE																	
First mortgage only.....	1,432	1,241	45	62	89	86	91	230	200	161	137	79	41	11	9	-	191
First and junior mortgage.....	512	435	4	9	37	56	34	104	77	45	29	26	11	1	2	-	77
With 1st mtg.; not rptg. on junior.....	12,961	11,772	332	601	868	852	1,066	2,298	1,914	1,376	1,193	682	412	118	60	-	1,189
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,233	2,991	372	560	577	391	367	420	172	76	35	14	6	1	-	-	242
\$1,000 to \$1,499.....	2,351	2,113	9	106	313	322	343	564	256	107	64	22	7	-	-	-	238
\$1,500 to \$1,999.....	2,008	1,796	-	6	91	214	289	621	319	152	72	22	8	1	1	-	207
\$2,000 to \$2,499.....	1,862	1,661	-	-	13	55	146	503	439	238	186	53	18	5	9	-	201
\$2,500 to \$2,999.....	1,849	1,211	-	-	-	12	37	326	352	264	151	49	16	3	1	-	138
\$3,000 to \$3,999.....	2,029	1,835	-	-	-	-	9	193	563	488	351	152	61	7	1	-	194
\$4,000 to \$4,999.....	993	900	-	-	-	-	-	5	82	236	305	167	75	8	2	-	93
\$5,000 to \$5,999.....	526	482	-	-	-	-	-	-	18	159	161	98	21	17	-	-	44
\$6,000 to \$7,499.....	312	273	-	-	-	-	-	-	3	23	111	100	30	6	-	-	39
\$7,500 to \$9,999.....	147	125	-	-	-	-	-	-	-	-	1	14	65	35	10	-	22
\$10,000 to \$14,999.....	63	48	-	-	-	-	-	-	-	-	-	2	10	17	19	-	15
\$15,000 to \$19,999.....	15	9	-	-	-	-	-	-	-	-	-	-	2	7	-	-	6
\$20,000 and over.....	22	4	-	-	-	-	-	-	-	-	-	-	-	4	-	-	18
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	66,053	58,017	253	758	1,619	2,054	3,071	8,644	9,341	8,196	8,705	6,460	5,145	2,038	1,736	-	8,086
Average value.....(dollars).....	4,432	4,314	663	1,127	1,629	2,066	2,579	3,284	4,263	5,181	6,405	8,208	11,088	15,677	-	-	5,515
Debt on first and jr. mtgs.(thous.).....	33,590	29,590	140	424	854	1,106	1,514	4,489	5,017	4,330	4,463	3,274	2,428	886	666	-	4,000
Percent of value of property.....	50.9	51.0	55.5	56.0	52.7	53.8	49.3	51.9	53.7	52.8	51.3	50.7	47.2	43.4	-	-	49.8
Average debt.....(dollars).....	2,254	2,200	368	631	859	1,112	1,271	1,705	2,290	2,737	3,284	4,161	5,233	6,812	-	-	2,745
Debt on first mtgs.....(thousands).....	33,169	29,272	139	423	838	1,083	1,499	4,422	4,958	4,298	4,440	3,236	2,406	882	654	-	3,896
Percent of value of property.....	50.2	50.5	55.1	55.8	51.8	52.7	48.8	51.2	53.0	52.4	51.0	50.1	46.8	43.3	-	-	48.5
Average debt.....(dollars).....	2,225	2,177	365	629	843	1,069	1,258	1,680	2,260	2,717	3,267	4,112	5,166	6,782	-	-	2,674

HOUSING—NONFARM MORTGAGES

Table D-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF DENVER: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	16,868	16,281	1,925	1,477	773	704	937	1,224	2,814	6,219	1,635	637
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	16,023	15,689	1,867	1,428	749	679	917	1,188	2,814	5,914	1,561	334
Average interest rate—(percent)	5.46	5.46	5.70	5.59	5.55	5.63	5.26	5.60	4.50	5.80	5.49	5.32
Reporting debt and value	14,905	14,520	1,756	1,325	705	620	884	1,157	2,409	5,494	1,495	385
Percent distribution	-	100.0	12.1	9.1	4.9	4.3	6.1	8.0	16.6	37.8	10.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	14,905	14,520	1,756	1,325	705	620	884	1,157	2,409	5,494	1,495	385
First mortgage only	1,432	1,409	150	134	88	46	86	96	249	588	106	23
First and junior mortgage	512	477	51	53	23	30	20	46	71	191	45	35
With first mortgage; not reporting on junior mortgage	12,961	12,634	1,555	1,138	594	544	778	1,015	2,089	4,715	1,344	327
1-family properties	13,448	13,100	1,536	1,198	648	550	829	1,063	2,173	4,838	1,363	348
First mortgage only	1,241	1,218	136	119	76	43	79	83	208	505	88	23
First and junior mortgage	485	408	46	42	21	21	18	38	60	165	39	27
With first mortgage; not reporting on junior mortgage	11,722	11,474	1,454	1,037	551	486	782	942	1,905	4,168	1,236	298
2- to 4-family properties	1,457	1,420	120	127	57	70	55	94	236	656	132	37
First mortgage only	191	191	14	15	12	3	7	13	41	83	18	-
First and junior mortgage	77	69	5	11	2	9	2	8	11	26	6	8
With first mortgage; not reporting on junior mortgage	1,189	1,160	101	101	43	58	46	73	184	547	108	29
RELATION OF DEBT TO VALUE												
1- to 4-family properties	14,905	14,520	1,756	1,325	705	620	884	1,157	2,409	5,494	1,495	385
Value of property—(dollars)	66,052,800	64,210,400	8,296,300	6,892,200	3,957,600	2,934,600	6,583,100	5,756,600	9,083,000	21,030,200	6,569,000	1,848,400
Average value—(dollars)	4,432	4,422	4,725	5,202	5,614	4,738	7,447	4,975	3,770	3,828	4,394	4,785
Debt on first and junior mortgages—(dollars)	33,590,000	32,515,100	4,455,100	3,236,200	1,790,900	1,445,300	3,086,400	3,120,200	4,764,600	10,230,600	3,622,000	1,074,900
Percent of value of property	50.9	50.6	53.7	47.0	45.3	49.3	46.9	52.5	52.5	48.6	55.1	53.3
Average debt—(dollars)	2,254	2,239	2,537	2,442	2,540	2,331	3,491	2,697	1,978	1,862	2,423	2,792
Debt on first mortgages—(dollars)	33,168,700	32,131,600	4,419,200	3,192,500	1,769,100	1,428,400	3,067,400	3,084,300	4,725,700	10,063,100	3,579,400	1,037,100
Percent distribution	-	100.0	13.8	9.9	5.5	4.4	9.5	9.6	14.7	31.3	11.1	-
Percent of value of property	50.2	50.0	53.3	46.3	44.7	48.5	46.6	53.6	52.0	47.9	54.5	55.3
Average debt—(dollars)	2,225	2,213	2,517	2,409	2,509	2,296	3,470	2,666	1,962	1,832	2,394	2,694
1-family properties	13,448	13,100	1,536	1,198	648	550	829	1,063	2,173	4,838	1,363	348
Value of property—(dollars)	58,016,800	56,505,900	7,569,200	6,040,800	3,597,200	2,443,600	6,018,300	5,147,000	8,071,900	17,797,800	5,860,900	1,510,900
Average value—(dollars)	4,314	4,313	4,927	5,042	5,551	4,443	7,260	4,842	3,715	3,679	4,300	4,342
Debt on first and junior mortgages—(dollars)	29,590,100	28,689,500	4,040,400	2,846,000	1,637,100	1,203,900	2,813,300	2,784,900	4,245,500	8,686,100	3,273,800	900,600
Percent of value of property	51.0	50.8	53.4	47.1	45.5	49.5	46.7	54.1	52.6	48.8	55.8	59.6
Average debt—(dollars)	2,200	2,190	2,470	2,376	2,526	2,198	3,394	2,620	1,954	1,795	2,402	2,588
Debt on first mortgages—(dollars)	29,272,400	28,390,900	4,009,400	2,812,500	1,617,500	1,195,000	2,797,700	2,759,800	4,213,100	8,564,300	3,234,100	881,500
Percent of value of property	50.5	50.2	53.0	46.6	45.0	48.9	46.5	53.6	52.2	48.1	55.2	58.3
Average debt—(dollars)	2,177	2,167	2,451	2,348	2,496	2,173	3,375	2,596	1,939	1,770	2,373	2,533
2- to 4-family properties	1,457	1,420	120	127	57	70	55	94	236	656	132	37
Value of property—(dollars)	8,036,000	7,704,500	727,100	651,400	360,400	491,000	564,800	609,600	1,011,100	3,232,400	708,100	381,500
Average value—(dollars)	5,515	5,426	6,059	5,704	-	-	-	-	4,284	4,927	5,364	-
Debt on first and junior mortgages—(dollars)	3,999,300	3,825,600	414,700	390,200	153,800	236,400	273,100	335,300	519,100	1,544,500	343,700	174,300
Percent of value of property	49.8	49.7	57.0	45.8	-	-	-	-	51.3	47.8	49.2	-
Average debt—(dollars)	2,745	2,694	3,456	3,072	-	-	-	-	2,200	2,354	2,642	-
Debt on first mortgages—(dollars)	3,896,300	3,740,700	409,800	380,000	151,600	228,400	269,700	324,500	512,600	1,498,900	345,900	155,600
Percent of value of property	48.5	48.6	56.4	44.6	-	-	-	-	50.7	46.4	48.8	-
Average debt—(dollars)	2,674	2,634	3,415	2,992	-	-	-	-	2,172	2,285	2,616	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF DENVER: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	15,206	14,624	1,782	1,332	706	626	875	1,124	2,538	5,482	1,491	582
RACE OF OCCUPANTS												
White	14,890	14,315	1,751	1,316	699	617	867	1,106	2,415	5,386	1,474	575
Negro	295	289	31	14	5	9	6	15	116	92	15	6
Other nonwhite	21	20	-	2	2	-	2	3	7	4	2	1
YEAR BUILT												
Reporting year built	14,734	14,176	1,753	1,300	693	607	865	1,099	2,451	5,257	1,451	558
1930 to 1940	3,314	3,128	625	334	185	149	355	383	309	680	437	191
1920 to 1929	5,430	5,243	572	472	234	234	351	382	999	1,938	529	187
1910 to 1909	2,441	2,375	236	241	126	115	97	136	449	1,017	199	66
1900 to 1909	2,265	2,188	209	155	90	65	46	117	424	1,053	184	77
1880 to 1899	1,242	1,207	109	97	54	43	15	77	256	556	97	35
1879 or earlier	42	40	2	1	-	-	1	4	14	13	5	2

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF DENVER: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	15,206	14,624	1,782	1,332	706	626	875	1,124	2,538	5,482	1,491	582
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	13,463	13,114	1,636	1,199	648	551	880	1,064	2,176	4,845	1,354	349
Under \$500	1,035	1,011	127	79	46	33	12	75	152	463	103	24
\$500 to \$999	2,009	1,971	198	147	75	72	40	132	375	885	194	38
\$1,000 to \$1,499	2,184	2,097	240	167	83	84	86	134	383	885	202	37
\$1,500 to \$1,999	1,802	1,768	205	157	83	74	61	111	321	767	145	34
\$2,000 to \$2,499	1,652	1,615	185	149	77	72	106	122	282	614	157	37
\$2,500 to \$2,999	1,217	1,181	126	107	48	59	77	99	217	418	137	36
\$3,000 to \$3,999	1,813	1,726	225	209	117	92	163	142	273	499	215	87
\$4,000 to \$4,999	883	853	165	89	49	40	120	111	108	155	105	30
\$5,000 to \$5,999	474	462	89	53	35	18	77	72	33	86	50	12
\$6,000 to \$7,499	261	252	43	23	20	3	48	41	23	43	31	9
\$7,500 to \$9,999	119	114	23	15	11	4	29	18	8	15	11	5
\$10,000 to \$14,999	48	48	8	3	3	—	8	7	4	11	7	—
\$15,000 to \$19,999	9	9	2	1	1	—	2	—	—	2	2	—
\$20,000 and over	7	7	—	—	—	—	1	—	2	—	4	—
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	14,435	14,132	1,726	1,292	689	603	855	1,090	2,538	5,207	1,424	303
Under 4.0%	74	73	6	5	3	2	3	2	—	45	12	1
4.0% to 4.4%	224	222	18	30	17	13	25	8	—	109	32	2
4.5% to 4.9%	3,232	3,177	64	70	47	23	145	94	2,538	77	189	55
5.0% to 5.4%	8	8	1	—	—	—	3	3	—	—	1	—
5.5% to 5.9%	2,621	2,511	358	367	217	150	302	274	—	869	341	110
6.0% to 6.4%	15	14	6	3	1	2	2	1	—	1	1	1
6.5% to 6.9%	1,155	1,114	290	164	73	91	131	135	—	208	186	41
7.0% to 7.4%	4	4	—	1	—	1	1	1	—	—	1	—
7.5% to 7.9%	6,512	6,432	872	590	300	290	280	525	—	3,611	604	80
8.0% and over	4	4	2	—	—	—	1	—	—	—	1	—
Average interest rate (percent)	5.45	5.45	5.69	5.57	5.54	5.62	5.25	5.59	4.50	5.80	5.47	5.30
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	11,442	11,145	1,615	1,100	565	535	748	867	2,399	3,219	1,197	297
Real estate taxes included in payment	4,154	3,962	1,014	561	263	298	190	358	865	893	561	192
Monthly	3,908	3,721	972	535	247	288	172	336	826	822	557	187
Quarterly	79	79	8	12	8	4	6	10	7	86	8	—
Semiannual	28	28	1	2	2	—	3	1	1	17	3	—
Annual	16	16	1	2	1	1	1	2	—	10	—	—
Other	5	5	2	—	—	—	—	—	—	3	—	—
Not reporting frequency of payment	118	113	30	10	5	5	8	9	31	12	18	5
Real estate taxes not included in payment	7,052	6,967	583	523	299	224	547	499	1,482	2,742	591	85
Monthly	5,318	5,252	496	376	204	172	239	327	1,411	1,969	432	66
Quarterly	813	806	46	61	41	20	111	105	14	832	87	7
Semiannual	454	449	18	44	23	21	161	89	4	155	29	5
Annual	210	208	7	20	16	4	19	15	4	126	17	2
Other	61	61	1	5	4	1	3	4	2	37	9	—
Not reporting frequency of payment	196	191	13	17	11	6	14	10	47	73	17	5
Not reporting tax payment requirements	236	216	18	16	3	13	11	10	52	84	25	20
Monthly	170	154	16	13	3	10	4	6	48	48	19	16
Quarterly	26	24	—	1	—	1	2	2	1	16	2	2
Semiannual	14	14	—	—	—	—	4	1	1	8	—	—
Annual	6	6	—	—	—	—	1	1	—	2	—	—
Other	1	1	—	—	—	—	—	—	—	1	—	—
Not reporting frequency of payment	19	17	2	2	—	2	—	—	2	9	2	2
No principal payments required	2,175	2,146	107	139	89	50	82	169	76	1,392	181	29
Monthly	414	404	30	31	14	17	11	25	60	207	40	10
Quarterly	1,178	1,169	57	65	47	18	36	112	9	790	100	9
Semiannual	290	287	9	28	18	10	24	11	—	200	15	3
Annual	139	136	6	9	7	2	6	8	1	96	10	3
Other	64	64	2	3	1	1	2	7	—	42	8	—
Not reporting frequency of payment	90	86	3	3	1	2	3	6	6	57	8	4
Not reporting principal payment requirements	622	379	32	30	13	17	12	19	48	201	37	243
Monthly	128	103	15	11	6	5	2	8	21	37	9	25
Quarterly	63	54	2	6	1	5	2	2	4	35	3	9
Semiannual	26	21	1	—	—	—	3	—	—	14	3	5
Annual	18	16	1	5	3	2	1	—	—	7	2	2
Other	19	18	—	2	1	1	1	1	—	12	2	1
Not reporting frequency of payment	368	167	13	6	2	4	8	6	23	96	13	201
No regular payments required	967	954	28	63	39	24	33	69	15	670	76	13

HOUSING—NONFARM MORTGAGES

Table D-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF DENVER: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	13,463	3,722	6,401	1,987	1,858	Reporting interest rate.....	14,435	4,029	6,854	2,103	1,439
Under \$500.....	1,035	104	665	143	123	Under 4.0%.....	74	10	39	17	8
\$500 to \$999.....	2,009	272	1,203	296	238	4.0%.....	224	31	109	47	37
\$1,000 to \$1,499.....	2,134	419	1,117	385	213	4.1% to 4.4%.....	3	2	1	-	-
\$1,500 to \$1,999.....	1,802	416	918	270	198	4.5%.....	3,232	1,187	1,765	129	150
\$2,000 to \$2,499.....	1,652	447	756	271	178	4.6% to 4.9%.....	8	2	5	1	-
\$2,500 to \$2,999.....	1,217	400	498	197	122	5.0%.....	2,621	885	1,025	424	287
\$3,000 to \$3,999.....	1,813	764	649	245	155	5.1% to 5.4%.....	15	10	4	1	-
\$4,000 to \$4,999.....	883	470	282	75	55	5.5%.....	1,155	610	368	90	87
\$5,000 to \$5,999.....	474	225	163	50	36	5.6% to 5.9%.....	4	2	2	-	-
\$6,000 to \$7,499.....	261	115	88	36	22	6.0%.....	6,512	1,165	3,287	1,269	791
\$7,500 to \$9,999.....	119	58	44	10	7	6.1% to 6.4%.....	4	2	1	1	1
\$10,000 to \$14,999.....	48	26	13	6	3	6.5%.....	77	31	30	8	8
\$15,000 to \$19,999.....	9	4	2	1	2	6.6% to 6.9%.....	1	1	-	-	-
\$20,000 and over.....	7	2	3	2	-	7.0%.....	382	70	175	98	49
						7.1% to 7.4%.....	-	-	-	-	-
						7.5%.....	5	3	-	1	1
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	118	18	52	28	20
						Average interest rate....(percent)....	5.45	5.27	5.44	5.70	5.63

Table D-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF DENVER: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	10,444	8,699	3,251	5,331	117	1,745
Total first mortgage outstanding debt.....(dollars).....	22,973,500	19,442,100	9,330,800	9,886,300	225,000	3,531,400
Total annual mortgage payment.....(dollars).....	3,402,889	3,179,646	1,518,291	1,628,950	37,405	228,243
Average first mortgage outstanding debt.....(dollars).....	2,200	2,235	2,870	1,854	1,923	2,024
Average value of property.....(dollars).....	4,244	4,196	4,781	3,841	4,090	4,453
Average annual estimated rental value.....(dollars).....	484	480	546	440	456	505
Average annual mortgage payment.....(dollars).....	325	366	467	305	320	128
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.8	16.4	16.3	16.4	16.6	6.3
Value of property.....	7.7	8.7	9.8	7.9	7.8	2.9
Estimated annual rental value.....	67.3	76.2	85.5	69.3	70.1	25.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	7,890	7,571	3,190	4,289	92	319
Average first mortgage outstanding debt.....(dollars).....	2,195	2,212	2,875	1,728	-	1,802
Average value of property.....(dollars).....	3,980	3,988	4,768	3,418	-	3,786
Average annual estimated rental value.....(dollars).....	457	458	544	396	-	422
Average annual mortgage payment.....(dollars).....	370	378	471	311	-	175
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.9	17.1	16.4	18.0	-	9.7
Value of property.....	9.3	9.5	9.9	9.1	-	4.6
Estimated annual rental value.....	81.0	82.5	86.5	78.6	-	41.6
Monthly mortgage payment—						
Under \$10.....	494	333	52	276	5	161
\$10 to \$14.....	720	660	113	536	11	60
\$15 to \$19.....	898	867	201	657	9	26
\$20 to \$24.....	1,122	1,110	321	768	21	12
\$25 to \$29.....	1,158	1,136	396	724	16	22
\$30 to \$39.....	1,584	1,562	817	731	14	22
\$40 to \$49.....	895	886	564	313	9	9
\$50 to \$59.....	545	540	374	162	4	6
\$60 to \$74.....	276	276	219	56	1	-
\$75 to \$99.....	118	118	83	33	2	-
\$100 and over.....	84	83	50	33	-	1
Average monthly mortgage payment.....(dollars).....	30.84	31.53	39.22	25.92	-	14.61
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,554	1,128	61	1,042	25	1,426
Average first mortgage outstanding debt.....(dollars).....	2,213	2,389	-	2,377	-	2,073
Average value of property.....(dollars).....	5,069	5,589	-	5,583	-	4,640
Average annual estimated rental value.....(dollars).....	568	623	-	621	-	524
Average annual mortgage payment.....(dollars).....	189	280	-	278	-	117
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.5	11.7	-	11.7	-	5.7
Value of property.....	3.7	5.0	-	5.0	-	2.5
Estimated annual rental value.....	33.3	44.9	-	44.8	-	22.4

Table E-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE DENVER METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	116,250	111,193	45,761	41.2	65,432	4,715	342	43,402	21,576	49.7	21,826
Urban	106,219	101,692	39,797	39.1	61,895	4,311	216	37,744	18,139	48.1	19,605
Rural-nonfarm	10,031	9,501	5,964	62.8	3,537	404	126	5,658	3,437	60.7	2,221
COLOR OF OCCUPANTS											
White	-	108,272	44,839	41.4	63,433	-	-	42,585	21,197	49.8	21,388
Nonwhite	-	2,921	922	31.6	1,999	-	-	867	379	43.7	488
TYPE OF STRUCTURE											
1-family	68,792	66,841	40,719	60.9	26,122	1,697	254	38,831	19,306	49.7	19,525
Other	47,458	44,352	5,042	11.4	39,310	3,018	88	4,571	2,270	49.7	2,301
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	67,575	65,870	40,079	60.8	25,791	1,484	221	38,662	19,242	49.8	19,420
Under \$5	790	766	605	79.0	161	19	5	529	187	35.3	342
\$5 to \$9	3,331	3,211	2,018	62.8	1,193	101	19	1,892	714	37.7	1,178
\$10 to \$14	6,787	6,598	3,044	46.1	3,554	172	17	2,915	1,176	40.3	1,739
\$15 to \$19	8,817	8,609	3,978	46.2	4,631	190	18	3,800	1,645	43.3	2,155
\$20 to \$24	8,854	8,651	4,380	50.6	4,271	165	38	4,230	1,922	45.4	2,308
\$25 to \$29	8,614	8,426	4,641	55.1	3,785	167	21	4,494	2,293	51.0	2,201
\$30 to \$39	12,492	12,204	7,699	63.1	4,505	260	28	7,454	3,875	52.0	3,579
\$40 to \$49	7,610	7,419	5,412	72.9	2,007	163	28	5,258	2,924	55.6	2,334
\$50 to \$59	4,885	4,226	3,309	78.3	917	99	10	3,224	1,764	54.7	1,460
\$60 to \$74	3,022	2,927	2,462	84.1	465	85	10	2,410	1,435	59.5	975
\$75 to \$99	1,608	1,551	1,384	88.0	217	40	17	1,295	780	60.2	515
\$100 and over	1,315	1,282	1,197	93.4	85	23	10	1,161	527	45.4	634
Median monthly rent (dollars)	27.52	27.53	31.28	-	23.43	27.34	27.71	31.47	33.85	-	29.02

Table E-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE DENVER METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	Under \$1,000	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$7,499	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	
Mortgaged properties	21,576	19,672	1,260	1,280	1,603	1,655	1,681	3,798	2,866	1,986	1,669	890	525	145	89	1,904
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate	20,548	18,722	1,181	1,203	1,526	1,585	1,777	3,591	2,756	1,900	1,609	857	503	136	83	1,826
Average interest rate (%)	5.52	5.52	5.95	5.80	5.71	5.72	5.64	5.52	5.39	5.32	5.29	5.17	5.13	5.06	-	5.58
HOLDER OF FIRST MORTGAGE																
Reporting holder	20,830	18,987	1,224	1,241	1,561	1,617	1,831	3,634	2,757	1,904	1,603	864	509	139	85	1,843
Building and loan association	2,529	2,846	90	124	180	220	233	419	332	234	251	163	76	18	6	188
Commercial bank	1,036	946	14	38	47	62	78	171	144	125	115	61	64	17	10	90
Savings bank	862	774	7	25	49	44	61	187	142	104	91	29	26	4	2	88
Life insurance company	974	910	2	5	4	5	8	85	162	148	178	145	114	37	21	64
Mortgage company	1,622	1,510	214	105	86	82	107	200	179	174	171	112	62	12	5	112
Home Owners' Loan Corporation	3,513	3,198	100	195	306	288	359	727	502	334	250	99	28	4	4	315
Individual	8,226	7,402	622	647	747	749	829	1,483	983	590	411	178	96	84	24	824
Other	2,068	1,901	175	102	142	167	156	362	313	195	141	77	43	13	2	167
Reporting debt and value	19,394	17,695	1,146	1,112	1,415	1,458	1,641	3,370	2,595	1,820	1,565	855	496	138	82	1,699
JUNIOR MORTGAGE																
First mortgage only	2,381	2,142	163	138	182	190	209	407	291	220	178	94	47	11	12	239
First and junior mortgage	646	588	8	14	46	78	65	131	89	51	35	27	11	1	2	88
With 1st mtg. not rptg. on junior	16,367	14,995	975	960	1,187	1,190	1,367	2,832	2,215	1,549	1,352	734	440	126	68	1,372
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000	5,264	4,959	1,132	951	852	585	501	565	210	96	43	15	7	2	-	305
\$1,000 to \$1,499	3,038	2,759	14	153	428	456	467	715	303	126	71	23	8	-	-	279
\$1,500 to \$1,999	2,508	2,269	-	8	125	315	377	769	382	168	85	28	9	1	1	239
\$2,000 to \$2,499	2,253	2,080	-	-	14	89	235	623	503	270	209	61	18	5	3	223
\$2,500 to \$2,999	1,685	1,471	-	-	-	13	51	442	409	297	174	60	19	4	2	154
\$3,000 to \$3,999	2,371	2,144	-	-	-	10	251	683	550	407	164	70	7	2	-	227
\$4,000 to \$4,999	1,148	1,041	-	-	-	-	5	96	286	353	199	81	9	2	-	107
\$5,000 to \$5,999	580	530	-	-	-	-	-	9	24	186	169	102	22	18	-	50
\$6,000 to \$7,499	385	293	-	-	-	-	-	-	3	26	119	106	32	7	-	42
\$7,500 to \$9,999	156	133	-	-	-	-	-	-	-	1	15	68	37	12	-	23
\$10,000 to \$14,999	67	52	-	-	-	-	-	-	-	-	2	10	17	23	-	15
\$15,000 to \$19,999	16	10	-	-	-	-	-	-	-	-	-	-	2	8	-	6
\$20,000 and over	23	4	-	-	-	-	-	-	-	-	-	-	-	4	-	19
RELATION OF DEBT TO VALUE																
Value of property (thousands)	79,017	69,772	684	1,243	2,294	3,012	4,225	11,056	11,049	9,430	10,021	7,019	5,509	2,162	2,067	9,245
Average value (dollars)	4,074	3,943	597	1,118	1,621	2,066	2,574	3,281	4,258	5,182	6,403	8,210	11,063	15,667	-	5,441
Debt on first & jr. mtgs. (thous.)	40,015	35,509	343	638	1,177	1,607	2,112	5,737	5,939	4,999	5,169	3,522	2,575	928	754	4,506
Percent of value of property	50.6	50.9	50.2	51.3	51.3	53.3	50.0	51.9	53.7	53.0	51.6	50.2	46.7	42.9	-	48.7
Average debt (dollars)	2,068	2,007	300	574	832	1,102	1,287	1,702	2,238	2,747	3,303	4,120	5,171	6,722	-	2,652
Debt on first mtgs. (thousands)	39,515	35,121	342	635	1,158	1,570	2,080	5,651	5,869	4,963	5,141	3,483	2,554	924	751	4,394
Percent of value of property	50.0	50.3	50.1	51.1	50.5	52.1	49.2	51.1	53.1	52.6	51.3	49.6	46.3	42.7	-	47.5
Average debt (dollars)	2,037	1,965	299	571	819	1,077	1,267	1,677	2,262	2,727	3,285	4,074	5,128	6,694	-	2,586

HOUSING—NONFARM MORTGAGES

Table E-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE DENVER METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	21,576	20,830	2,529	1,898	1,086	862	975	1,622	3,513	8,226	2,068	746
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	20,548	20,167	2,463	1,841	1,007	834	952	1,576	3,513	7,853	1,969	381
Average interest rate (percent)	5.52	5.53	5.81	5.62	5.61	5.64	5.25	5.68	4.50	5.87	5.57	5.35
Reporting debt and value	19,394	18,944	2,352	1,739	965	774	919	1,544	3,075	7,403	1,912	450
Percent distribution	-	100.0	12.4	9.2	5.1	4.1	4.9	8.2	16.2	39.1	10.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	19,394	18,944	2,352	1,739	965	774	919	1,544	3,075	7,403	1,912	450
First mortgage only	2,381	2,352	258	251	155	96	94	147	372	995	235	29
First and junior mortgage	646	604	68	65	31	34	22	54	86	234	75	42
With first mortgage; not reporting on junior mortgage	16,367	15,988	2,026	1,423	779	644	803	1,343	2,617	6,174	1,602	379
1-family properties	17,695	17,238	2,192	1,579	885	694	862	1,438	2,800	6,660	1,757	407
First mortgage only	2,142	2,113	236	230	140	90	86	131	324	892	214	29
First and junior mortgage	558	525	61	54	29	25	19	46	73	204	68	33
With first mortgage; not reporting on junior mortgage	14,995	14,650	1,895	1,295	716	579	757	1,261	2,403	5,564	1,475	345
2- to 4-family properties	1,699	1,656	160	160	80	80	57	106	275	743	155	43
First mortgage only	239	239	22	21	15	6	8	16	48	108	21	-
First and junior mortgage	88	79	7	11	2	9	3	8	13	30	7	9
With first mortgage; not reporting on junior mortgage	1,372	1,338	131	128	63	65	46	82	214	610	127	34
RELATION OF DEBT TO VALUE												
1- to 4-family properties	19,394	18,944	2,352	1,739	965	774	919	1,544	3,075	7,403	1,912	450
Value of property (dollars)	79,016,600	76,956,600	10,117,500	8,641,600	5,066,900	3,574,700	6,831,200	6,623,300	11,312,800	25,744,900	7,685,300	2,060,000
Average value (dollars)	4,074	4,062	4,302	4,969	5,251	4,618	7,433	4,290	3,679	3,478	4,020	4,578
Debt on first and junior mortgages (dollars)	40,015,800	38,822,800	5,320,600	4,148,000	2,358,200	1,789,800	3,223,300	3,585,000	5,959,200	12,358,400	4,227,700	1,193,100
Percent of value of property	50.6	50.4	52.6	48.0	46.5	50.1	47.2	54.1	52.0	48.0	55.0	57.9
Average debt (dollars)	2,068	2,049	2,262	2,385	2,444	2,312	3,507	2,322	1,938	1,669	2,211	2,551
Debt on first mortgages (dollars)	39,515,200	38,365,800	5,276,900	4,100,600	2,334,200	1,766,400	3,200,600	3,545,600	5,911,400	12,163,400	4,167,800	1,149,400
Percent distribution	-	100.0	13.8	10.7	6.1	4.6	8.3	9.2	15.4	31.7	10.9	-
Percent of value of property	50.0	49.9	52.2	47.5	46.1	49.4	46.9	53.5	52.3	47.2	54.2	55.8
Average debt (dollars)	2,037	2,025	2,244	2,358	2,419	2,282	3,483	2,296	1,922	1,643	2,180	2,554
1-family properties	17,695	17,238	2,192	1,579	885	694	862	1,438	2,800	6,660	1,757	407
Value of property (dollars)	69,772,100	68,056,200	9,201,400	7,595,200	4,547,300	3,047,900	6,244,400	5,940,200	10,144,800	22,117,100	6,813,100	1,715,900
Average value (dollars)	3,943	3,937	4,198	4,810	5,138	4,392	7,244	4,131	3,623	3,321	3,978	4,216
Debt on first and junior mortgages (dollars)	35,509,200	34,497,400	4,825,600	3,672,800	2,143,200	1,529,600	2,943,200	3,213,900	5,368,200	10,673,800	3,800,400	1,011,800
Percent of value of property	50.9	50.7	52.4	48.4	47.1	50.2	47.1	54.1	52.9	48.3	55.8	59.0
Average debt (dollars)	2,007	1,995	2,201	2,326	2,422	2,204	3,414	2,235	1,917	1,603	2,163	2,486
Debt on first mortgages (dollars)	35,120,900	34,133,300	4,787,000	3,635,600	2,121,400	1,514,200	2,926,400	3,185,300	5,328,800	10,526,000	3,744,200	987,600
Percent of value of property	50.3	50.2	52.0	47.9	46.7	49.7	46.9	53.6	52.5	47.6	55.0	57.6
Average debt (dollars)	1,985	1,974	2,184	2,302	2,397	2,182	3,395	2,215	1,903	1,580	2,131	2,427
2- to 4-family properties	1,699	1,656	160	160	80	80	57	106	275	743	155	43
Value of property (dollars)	9,244,500	8,900,400	916,100	1,046,400	519,600	526,800	586,800	583,100	1,168,000	3,627,800	872,200	344,100
Average value (dollars)	5,441	5,375	5,726	6,540	-	-	-	6,444	4,247	4,883	5,627	-
Debt on first and junior mortgages (dollars)	4,506,100	4,324,800	495,000	475,200	215,000	260,200	280,100	371,100	591,000	1,685,100	427,900	181,300
Percent of value of property	48.7	48.6	54.0	45.4	-	-	-	54.3	50.6	46.4	49.0	-
Average debt (dollars)	2,632	2,612	3,094	2,970	-	-	-	3,501	2,149	2,268	2,757	-
Debt on first mortgages (dollars)	4,394,300	4,232,500	489,900	465,000	212,800	252,300	274,200	360,300	582,600	1,637,400	423,100	161,800
Percent of value of property	47.5	47.6	53.5	44.4	-	-	-	52.7	49.9	45.1	48.5	-
Average debt (dollars)	2,536	2,556	3,062	2,906	-	-	-	3,399	2,119	2,204	2,730	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE DENVER METROPOLITAN DISTRICT: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	19,672	18,987	2,346	1,720	946	774	910	1,510	3,198	7,402	1,901	685
RACE OF OCCUPANTS												
White	19,380	18,652	2,314	1,703	938	765	902	1,491	3,065	7,294	1,883	678
Negro	318	312	32	15	6	9	6	16	125	102	16	6
Other nonwhite	24	23	-	2	2	-	2	3	8	6	2	1
YEAR BUILT												
Reporting year built	19,049	18,394	2,303	1,680	928	752	897	1,479	3,087	7,107	1,841	655
1930 to 1940	5,554	5,315	873	563	324	239	381	705	535	1,579	679	239
1920 to 1929	6,694	6,471	741	568	296	272	357	429	1,264	2,436	626	223
1910 to 1919	2,854	2,781	286	266	145	121	97	143	532	1,223	234	73
1900 to 1909	2,515	2,435	246	172	99	73	45	120	469	1,185	197	80
1880 to 1899	1,356	1,318	137	110	64	46	15	78	269	609	100	38
1879 or earlier	76	74	20	1	-	-	1	4	18	25	5	2

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE DENVER METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	19,672	18,987	2,346	1,720	946	774	910	1,510	3,198	7,402	1,901	685
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	17,711	17,303	2,192	1,580	885	695	863	1,439	2,803	6,568	1,758	408
Under \$500	2,217	2,176	239	121	74	47	13	274	203	1,084	242	41
\$500 to \$999	2,817	2,773	304	201	109	92	41	179	504	1,289	255	44
\$1,000 to \$1,499	2,789	2,746	345	216	115	101	86	157	522	1,166	254	43
\$1,500 to \$1,999	2,271	2,231	290	204	111	93	66	124	411	953	188	40
\$2,000 to \$2,499	2,011	1,967	239	181	95	86	109	142	345	761	190	44
\$2,500 to \$2,999	1,478	1,435	165	152	77	75	81	112	259	502	164	43
\$3,000 to \$3,999	2,108	2,019	285	273	160	113	168	179	326	563	245	89
\$4,000 to \$4,999	1,021	989	176	122	66	56	127	129	146	173	116	32
\$5,000 to \$5,999	521	506	92	63	40	23	78	75	52	94	52	15
\$6,000 to \$6,999	282	270	44	24	20	4	50	43	26	52	31	12
\$7,000 to \$7,999	126	121	23	16	12	4	32	18	3	16	13	5
\$7,500 to \$9,999	52	52	8	5	4	1	9	7	4	12	7	-
\$10,000 to \$14,999	10	10	2	2	2	-	2	-	-	2	2	-
\$15,000 to \$19,999	8	8	-	-	-	-	1	-	2	1	4	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	18,722	18,377	2,283	1,672	924	743	888	1,467	3,198	7,060	1,809	345
Under 4.0%	93	91	6	8	4	4	4	2	-	56	15	2
4.0%	260	257	23	35	21	14	25	11	-	127	36	8
4.1% to 4.4%	3	2	-	1	-	1	1	-	-	-	-	1
4.5%	8,994	8,933	87	100	63	37	152	103	3,193	85	208	61
4.6% to 4.9%	8	8	1	-	-	-	3	3	-	-	1	-
5.0%	2,981	2,864	392	434	253	181	313	310	-	1,019	396	117
5.1% to 5.4%	18	17	7	4	2	2	2	1	-	1	2	1
5.5%	1,301	1,254	320	218	113	105	140	149	-	229	198	47
5.6% to 5.9%	4	4	-	1	-	1	1	1	-	-	1	-
6.0%	8,979	8,880	1,224	775	413	362	285	814	-	4,973	859	99
6.1% to 6.4%	4	4	2	-	-	-	1	-	-	-	1	-
6.5%	113	111	44	12	5	7	4	14	-	27	10	2
6.6% to 6.9%	1	1	-	-	-	-	-	-	-	-	1	-
7.0%	660	650	96	42	18	24	6	43	-	408	55	10
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	11	11	3	4	3	1	-	1	-	2	1	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	292	290	78	38	29	9	1	15	-	133	25	2
Average interest rate (percent)	5.52	5.52	5.80	5.61	5.60	5.62	5.24	5.68	4.50	5.87	5.56	5.32
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	15,184	14,838	2,162	1,453	780	673	781	1,225	3,052	4,589	1,576	346
Real estate taxes included in payment	5,555	5,338	1,260	785	393	392	216	581	1,116	641	739	217
Monthly	5,270	5,059	1,208	754	373	381	198	556	1,069	562	712	211
Quarterly	83	83	9	13	9	4	6	10	7	80	8	-
Semiannual	32	32	2	2	2	1	1	2	-	11	-	-
Annual	17	17	1	2	1	-	-	-	-	3	-	-
Other	5	5	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	148	142	38	14	8	6	8	12	39	15	16	6
Real estate taxes not included in payment	9,314	9,212	875	649	382	267	554	621	1,864	3,839	810	102
Monthly	7,382	7,301	778	492	277	215	242	436	1,788	2,920	645	81
Quarterly	887	880	47	66	46	20	112	114	14	437	90	7
Semiannual	485	480	19	45	24	21	163	41	4	179	29	5
Annual	254	252	8	22	18	4	19	15	4	167	17	2
Other	76	75	3	6	5	1	3	4	2	46	11	1
Not reporting frequency of payment	230	224	20	18	12	6	15	11	52	90	18	6
Not reporting tax payment requirements	315	288	27	19	5	14	11	23	72	109	27	27
Monthly	242	220	25	16	5	11	4	16	68	70	21	22
Quarterly	28	26	-	1	-	1	2	3	1	17	2	2
Semiannual	14	14	-	-	-	-	4	1	1	8	-	-
Annual	7	7	-	-	-	-	1	1	-	3	2	-
Other	2	2	-	-	-	-	-	1	-	1	-	-
Not reporting frequency of payment	22	19	2	2	-	2	-	1	2	10	2	3
No principal payments required	2,585	2,551	119	160	105	55	83	188	81	1,725	195	34
Monthly	628	618	37	38	18	20	12	29	68	391	48	10
Quarterly	1,263	1,254	61	71	52	19	36	123	9	849	105	9
Semiannual	348	342	10	30	20	10	24	11	1	251	15	6
Annual	166	163	6	15	12	3	6	9	2	114	11	3
Other	78	78	2	3	2	1	2	9	-	54	8	-
Not reporting frequency of payment	102	96	3	3	1	2	3	7	6	66	8	6
Not reporting principal payment requirements	731	442	37	34	14	20	13	23	50	242	43	289
Monthly	156	124	17	13	7	6	2	8	23	48	13	32
Quarterly	68	59	2	6	1	5	3	3	4	37	4	9
Semiannual	31	26	1	1	-	1	3	1	-	17	3	5
Annual	27	25	1	6	3	3	1	-	-	24	3	2
Other	29	28	-	2	1	1	1	2	-	21	2	1
Not reporting frequency of payment	420	180	16	6	2	4	3	9	23	105	18	240
No regular payments required	1,172	1,156	28	73	47	26	33	74	15	846	87	16

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE DENVER METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	17,711	5,094	8,563	2,377	1,677	Reporting interest rate.....	18,722	5,391	9,075	2,506	1,750
Under \$500.....	2,217	429	1,259	319	210	Under 4.0%.....	93	15	51	18	9
\$500 to \$999.....	2,817	420	1,726	367	304	4.0% to 4.4%.....	260	47	125	49	39
\$1,000 to \$1,499.....	2,789	560	1,515	442	272	4.4% to 4.8%.....	3	2	1	-	-
\$1,500 to \$1,999.....	2,271	557	1,177	305	232	4.8% to 5.2%.....	3,994	1,510	2,173	136	175
\$2,000 to \$2,499.....	2,011	571	941	292	207	5.2% to 5.6%.....	8	2	5	1	-
\$2,500 to \$2,999.....	1,478	543	587	209	139	5.6% to 6.0%.....	2,981	1,062	1,163	441	315
\$3,000 to \$3,999.....	2,108	956	721	259	172	6.0% to 6.4%.....	18	12	4	1	1
\$4,000 to \$4,999.....	1,021	576	306	78	61	6.4% to 6.8%.....	1,301	721	397	91	92
\$5,000 to \$5,999.....	521	259	171	50	41	6.8% to 7.2%.....	4	2	2	-	-
\$6,000 to \$7,499.....	282	126	94	37	25	7.2% to 7.6%.....	8,979	1,811	4,619	1,579	970
\$7,500 to \$9,999.....	126	63	45	10	8	7.6% to 8.0%.....	4	2	1	-	1
\$10,000 to \$14,999.....	52	28	15	6	3	8.0% and over.....	113	49	42	18	9
\$15,000 to \$19,999.....	10	4	2	1	3	Average interest rate—(percent).....	1	1	-	-	-
\$20,000 and over.....	8	2	4	2	-		660	110	325	180	94
							11	-	-	-	1
							11	4	4	2	1
							292	41	162	45	44
							5.52	5.34	5.54	5.77	5.72

Table E-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE DENVER METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED						
(Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	14,059	11,956	4,464	7,322	170	2,103
Total first mortgage outstanding debt..... (dollars).....	28,005,500	24,172,100	11,736,900	12,131,300	303,900	3,833,400
Total annual mortgage payment..... (dollars).....	4,226,120	3,981,604	1,882,942	2,049,669	48,993	244,515
Average first mortgage outstanding debt..... (dollars).....	1,992	2,022	2,629	1,657	1,788	1,823
Average value of property..... (dollars).....	3,854	3,808	4,381	3,463	3,632	4,117
Average annual estimated rental value..... (dollars).....	435	431	493	394	402	451
Average annual mortgage payment..... (dollars).....	301	333	422	280	288	116
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.1	16.5	16.0	16.9	16.1	6.4
Value of property.....	7.8	8.7	9.6	8.1	8.0	2.8
Estimated annual rental value.....	69.0	77.3	85.6	71.1	71.6	25.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,237	10,709	4,397	6,169	143	528
Average first mortgage outstanding debt..... (dollars).....	1,955	1,988	2,630	1,538	1,687	1,284
Average value of property..... (dollars).....	3,584	3,618	4,367	3,095	3,188	2,877
Average annual estimated rental value..... (dollars).....	407	411	491	356	363	326
Average annual mortgage payment..... (dollars).....	330	340	424	282	283	122
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.9	17.1	16.1	18.3	16.8	9.5
Value of property.....	9.2	9.4	9.7	9.1	8.9	4.3
Estimated annual rental value.....	81.1	82.8	86.4	79.3	78.0	37.6
Monthly mortgage payment—						
Under \$10.....	1,245	895	254	621	20	350
\$10 to \$14.....	1,172	1,100	196	883	21	72
\$15 to \$19.....	1,379	1,352	306	1,030	16	27
\$20 to \$24.....	1,612	1,598	480	1,090	28	14
\$25 to \$29.....	1,631	1,606	609	978	19	25
\$30 to \$39.....	2,019	1,995	1,098	878	19	24
\$40 to \$49.....	1,059	1,050	668	372	10	9
\$50 to \$59.....	613	607	414	188	5	6
\$60 to \$74.....	290	290	229	60	1	-
\$75 to \$99.....	126	126	89	34	3	-
\$100 and over.....	91	90	54	35	1	1
Average monthly mortgage payment..... (dollars).....	27.52	28.37	35.34	28.51	23.60	10.21
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,822	1,247	67	1,153	27	1,575
Average first mortgage outstanding debt..... (dollars).....	2,139	2,309	-	2,293	-	2,004
Average value of property..... (dollars).....	4,932	5,488	-	5,434	-	4,532
Average annual estimated rental value..... (dollars).....	548	600	-	598	-	507
Average annual mortgage payment..... (dollars).....	183	259	-	268	-	114
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.5	11.7	-	11.7	-	5.7
Value of property.....	3.7	5.0	-	4.9	-	2.5
Estimated annual rental value.....	38.3	44.8	-	44.8	-	22.5

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE.....	42,424	38,400	34,220	110,637,300	3,233	56,239,600	1,643	50.8	37,113	6,023	1,708	1,333	974	1,856	6,792	14,966	3,451	5.71	
Urban.....	31,903	28,503	25,464	90,054,400	3,537	46,182,900	1,814	51.3	27,570	4,688	1,190	1,023	925	1,365	5,334	10,446	2,599	5.61	
Rural-nonfarm.....	10,521	9,897	8,756	20,582,900	2,351	10,056,700	1,149	48.9	9,543	1,335	518	310	49	501	1,458	4,520	852	6.02	
ADAMS COUNTY.....	733	688	596	1,505,800	2,527	698,500	1,172	46.4	661	61	19	22	4	34	149	279	98	5.68	
Aurora city (part).....	158	147	139	381,600	2,745	180,100	1,296	47.2	141	22	13	4	1	—	36	50	15	5.50	
Brighton.....	191	176	152	322,900	2,124	153,400	1,009	47.5	171	13	3	1	1	—	59	78	16	5.55	
Rural-nonfarm.....	384	365	305	801,300	2,627	365,000	1,197	45.6	349	26	3	17	2	34	54	151	62	5.82	
ALAMOSA COUNTY.....	356	328	296	845,500	2,856	453,200	1,531	53.6	320	189	3	3	1	—	38	64	22	6.34	
Alamosa city.....	270	243	223	683,700	3,066	361,000	1,619	52.8	238	139	2	2	1	—	33	39	22	6.32	
Rural-nonfarm.....	86	85	73	161,800	2,216	92,200	1,263	57.0	82	50	1	1	—	—	5	25	—	6.39	
ARAPAHOE COUNTY.....	2,646	2,534	2,396	5,456,700	2,277	2,811,600	1,173	51.5	2,465	314	85	46	18	249	422	1,109	222	5.75	
Aurora city (part).....	64	57	56	166,500	2,973	84,700	1,513	50.9	54	11	7	1	—	3	11	21	—	5.88	
Englewood.....	870	799	775	1,912,700	2,468	1,017,700	1,313	53.2	794	123	18	16	3	10	208	397	69	5.66	
Rural-nonfarm.....	1,712	1,678	1,565	3,377,500	2,158	1,709,200	1,092	50.6	1,627	180	60	29	15	236	203	751	153	5.79	
ARCHULETA COUNTY.....	7	5	5	5,300	—	1,900	—	—	5	1	1	—	—	—	—	2	1	—	
BACA COUNTY.....	87	82	64	84,000	1,313	47,200	738	56.2	80	20	—	1	1	—	16	30	12	6.18	
BENT COUNTY.....	179	158	87	143,600	1,651	75,200	876	58.1	131	26	1	—	1	1	31	45	26	5.82	
Las Animas.....	142	122	70	125,100	1,787	67,300	961	53.8	97	16	—	—	—	1	28	33	19	5.56	
Rural-nonfarm.....	37	36	17	18,500	—	8,900	—	—	34	10	1	—	1	—	3	12	7	6.34	
BOULDER COUNTY.....	1,692	1,452	1,403	4,427,600	3,156	2,199,500	1,568	49.7	1,423	146	97	82	7	85	189	700	122	5.75	
Boulder city.....	849	701	673	2,576,800	3,829	1,266,800	1,882	49.2	688	111	80	56	6	31	111	239	54	5.66	
Longmont.....	525	455	440	1,113,300	2,530	591,400	1,344	53.1	446	14	1	8	1	40	37	294	51	5.78	
Rural-nonfarm.....	318	296	290	737,500	2,543	341,300	1,177	46.3	294	21	16	18	—	14	41	167	17	5.93	
CHAFFEE COUNTY.....	255	235	216	463,100	2,144	225,700	1,045	48.7	232	72	8	3	—	4	—	73	31	6.09	
Salida.....	209	191	181	401,500	2,218	194,700	1,076	48.5	188	69	3	3	—	3	37	46	27	6.06	
Rural-nonfarm.....	46	44	35	61,600	1,760	31,000	886	50.3	44	3	5	—	—	1	4	27	4	6.22	
CHEYENNE COUNTY.....	41	34	31	43,100	1,390	21,200	684	49.2	31	1	5	1	—	1	7	16	—	6.77	
CLEAR CREEK COUNTY.....	49	42	26	39,300	1,512	14,500	558	36.9	37	—	9	—	1	—	3	23	1	6.61	
CONEJOS COUNTY.....	77	71	65	121,400	1,868	50,000	769	41.2	69	18	1	1	—	—	15	29	5	6.35	
COSTILLA COUNTY.....	30	30	25	37,500	1,500	21,900	876	58.4	30	4	1	2	—	—	—	21	2	7.98	
CROWLEY COUNTY.....	100	91	78	103,400	1,326	45,900	588	44.4	86	12	1	1	—	—	28	36	8	5.93	
CUSTER COUNTY.....	15	15	12	25,200	—	14,400	—	—	15	—	—	—	—	—	2	13	—	—	
DELTA COUNTY.....	319	292	260	490,800	1,888	238,300	917	48.6	283	70	47	—	2	—	34	115	15	6.15	
Delta city.....	191	177	161	337,800	2,098	168,300	1,045	49.8	171	49	33	—	2	—	25	57	5	5.96	
Rural-nonfarm.....	128	115	99	153,000	1,545	70,000	707	45.8	112	21	14	—	—	—	9	58	10	6.46	
DENVER COUNTY ¹	16,868	15,206	13,448	58,016,800	4,314	29,590,100	2,200	51.0	14,624	1,782	706	626	875	1,124	2,538	5,482	1,491	5.45	
Denver city.....	16,868	15,206	13,448	58,016,800	4,314	29,590,100	2,200	51.0	14,624	1,782	706	626	875	1,124	2,538	5,482	1,491	5.45	
DOLORES COUNTY.....	4	4	3	5,200	—	1,700	—	—	4	—	—	—	—	—	—	3	1	—	
DOUGLAS COUNTY.....	52	49	44	118,500	2,693	50,900	1,157	43.0	48	1	7	—	—	—	6	30	4	5.92	
EAGLE COUNTY.....	70	64	55	102,900	1,871	43,900	798	42.7	63	—	6	14	—	1	5	21	16	6.59	
ELBERT COUNTY.....	46	44	36	50,400	1,400	23,000	639	45.6	41	1	3	—	—	2	4	27	4	6.52	
EL PASO COUNTY.....	2,769	2,447	2,111	6,245,400	2,959	2,984,600	1,414	47.8	2,372	116	218	105	7	35	427	1,211	253	5.74	
Colorado Springs.....	2,144	1,891	1,644	4,835,400	2,941	2,354,700	1,432	48.7	1,839	101	157	74	6	29	347	935	190	5.68	
Rural-nonfarm.....	625	556	467	1,410,000	3,019	629,900	1,349	44.7	533	15	61	31	1	6	80	276	63	5.95	
FREMONT COUNTY.....	503	454	425	693,600	1,632	355,700	837	51.3	447	54	8	14	2	6	99	238	26	5.88	
Canon City.....	227	199	181	346,700	1,915	177,100	978	51.1	194	24	1	4	—	2	43	108	12	5.97	
Florence.....	89	80	77	118,100	1,534	59,100	768	50.0	79	18	1	5	—	—	25	27	3	5.55	
Rural-nonfarm.....	187	175	167	228,800	1,370	119,500	716	52.2	174	12	6	5	2	4	31	103	11	5.93	
GARFIELD COUNTY.....	207	173	151	377,400	2,499	181,600	1,203	48.1	158	17	10	3	—	1	26	89	12	5.88	
GILPIN COUNTY.....	10	9	8	4,700	—	1,300	—	—	9	—	—	3	—	2	—	3	1	—	
GRAND COUNTY.....	55	51	49	133,100	2,716	32,600	665	24.5	50	—	9	1	—	—	1	28	11	6.71	
GUNNISON COUNTY.....	79	72	66	220,500	3,341	122,500	1,856	55.6	71	26	5	—	—	—	5	30	5	6.55	
HINSDALE COUNTY.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
HUEFANO COUNTY.....	227	185	166	266,800	1,607	190,100	1,145	71.3	174	25	6	5	—	—	57	52	29	5.72	
Walsenburg.....	178	136	130	212,600	1,635	150,900	1,161	71.0	131	23	4	4	—	—	47	30	23	5.54	
Rural-nonfarm.....	51	49	36	54,200	1,506	39,200	1,089	72.3	43	2	2	1	—	—	10	22	6	6.26	
JACKSON COUNTY.....	18	18	17	34,600	—	16,200	—	—	18	2	2	—	1	—	2	10	1	—	
JEFFERSON COUNTY.....	1,861	1,739	1,674	5,799,900	3,465	2,836,800	1,695	48.9	1,701	227	155	91	16	111	193	783	125	5.88	
Golden.....	179	162	156	483,600	3,100	218,500	1,401	45.2	159	78	8	3	—	1	6	54	9	6.61	
Rural-nonfarm.....	1,682	1,577	1,518	5,316,300	3,502	2,618,300	1,725	49.3	1,542	149	147	88	16	110	187	729	116	5.75	
KIOWA COUNTY.....	53	52	45	63,400	1,409	34,800	773	54.9	51	—	8	2	—	1	10	23	7	6.93	
KIT CARSON COUNTY.....	84	80	61	87,900	1,441	43,500	713	49.5	78	10	7	—	—	—	18	43	—	6.13	

¹ Denver County, coextensive with Denver city, is entirely urban.

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
LAKE COUNTY.....	14	12	1	900	-	200	-	-	12	-	1	2	-	1	-	7	1	-	
Leadville.....	13	12	1	900	-	200	-	-	12	-	1	2	-	1	-	7	1	-	
Rural-nonfarm.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LA PLATA COUNTY.....	393	350	330	917,700	2,781	418,400	1,268	45.6	342	90	31	2	-	34	80	83	22	5.77	
Durango.....	323	286	286	886,000	2,923	384,800	1,345	46.0	283	79	28	1	-	28	74	57	16	5.60	
Rural-nonfarm.....	70	64	44	81,700	1,857	33,600	764	41.1	59	11	3	1	-	6	6	26	6	6.57	
LARIMER COUNTY.....	1,514	1,341	1,289	3,890,800	2,630	1,737,600	1,348	51.3	1,303	259	53	20	7	18	242	622	82	5.77	
Fort Collins.....	753	623	600	1,749,300	2,916	985,700	1,560	53.5	606	113	28	12	5	5	123	275	45	5.55	
Loveland.....	454	426	415	888,000	2,140	470,500	1,134	53.0	416	111	18	7	-	7	73	181	19	6.02	
Rural-nonfarm.....	307	232	274	758,000	2,748	331,400	1,209	44.0	281	35	7	1	2	6	46	166	18	5.83	
LAS ANIMAS COUNTY.....	371	331	274	520,000	1,898	311,600	1,137	59.9	313	103	7	2	2	7	51	120	21	6.11	
Trinidad.....	303	271	235	472,800	2,012	286,700	1,220	60.6	265	97	7	2	2	5	47	84	21	5.92	
Rural-nonfarm.....	68	60	39	47,200	1,210	24,900	638	52.8	48	6	-	-	-	2	4	36	-	7.45	
LINCOLN COUNTY.....	101	96	88	169,800	1,930	76,800	873	45.2	91	10	5	-	-	-	18	54	4	6.66	
LOGAN COUNTY.....	415	366	324	707,800	2,185	373,700	1,153	52.8	353	50	10	8	-	5	48	171	61	6.05	
Sterling.....	355	308	299	669,400	2,815	357,800	1,238	53.5	303	48	7	4	-	5	37	146	56	5.95	
Rural-nonfarm.....	60	58	35	38,400	1,097	15,900	454	41.4	50	2	3	4	-	-	11	25	5	6.58	
MESA COUNTY.....	1,497	1,311	1,170	3,115,600	2,663	1,596,200	1,364	51.2	1,268	755	16	2	2	21	165	239	68	6.26	
Grand Junction.....	1,020	872	754	2,248,100	2,982	1,142,100	1,515	50.8	841	542	9	-	2	8	120	125	35	6.29	
Rural-nonfarm.....	477	439	416	867,500	2,065	454,100	1,092	52.3	427	213	7	2	-	13	45	114	33	6.50	
MINERAL COUNTY.....	3	3	1	200	-	100	-	-	2	-	-	-	-	-	-	2	-	-	
MEFFAT COUNTY.....	136	122	116	369,000	3,181	139,800	1,205	37.9	118	22	8	5	-	3	30	41	9	6.00	
MONTEZUMA COUNTY.....	151	142	128	205,100	1,602	98,500	770	48.0	139	5	2	-	-	-	14	84	34	7.03	
MONTEROSE COUNTY.....	333	300	294	630,900	2,146	293,500	998	46.5	288	96	18	1	-	4	13	149	7	6.76	
Montrose city.....	266	236	232	566,100	2,440	293,800	1,116	45.7	230	90	13	1	-	4	8	110	4	6.80	
Rural-nonfarm.....	67	64	62	64,800	1,045	34,700	560	53.5	58	6	5	-	-	-	5	39	3	6.58	
MORGAN COUNTY.....	496	442	415	1,053,300	2,532	576,400	1,386	54.7	428	66	10	6	2	3	60	226	50	6.17	
Fort Morgan.....	309	275	271	695,600	2,567	372,700	1,375	53.6	267	55	2	3	-	2	36	148	21	6.03	
Rural-nonfarm.....	187	167	145	357,700	2,467	203,700	1,405	56.9	161	11	8	3	2	6	24	78	29	6.44	
OTERO COUNTY.....	764	704	551	1,123,800	2,040	591,700	1,074	52.7	682	201	11	13	1	7	127	266	56	6.12	
La Junta.....	366	340	284	686,100	2,415	362,700	1,277	52.9	333	104	5	7	1	3	72	108	33	5.95	
Rocky Ford.....	119	112	96	179,100	1,866	94,800	988	52.9	108	28	1	3	-	-	19	45	12	6.29	
Rural-nonfarm.....	259	252	171	258,600	1,512	134,200	785	51.9	241	69	5	3	-	4	36	113	11	6.28	
OURAY COUNTY.....	20	18	8	6,700	-	3,700	-	-	18	1	2	-	-	1	2	11	1	-	
PARK COUNTY.....	32	31	28	43,500	1,554	28,100	1,004	64.6	30	3	9	4	-	1	4	8	1	6.36	
PHILLIPS COUNTY.....	98	95	88	139,100	1,581	70,800	805	50.9	94	7	3	1	-	2	25	49	7	6.00	
PITKIN COUNTY.....	4	3	3	1,600	-	600	-	-	3	-	1	-	-	-	-	1	1	-	
PROWERS COUNTY.....	192	185	144	231,900	1,610	120,500	837	52.0	184	30	10	6	-	1	51	65	21	5.88	
Lamar.....	122	116	82	160,800	1,937	85,500	1,030	53.2	116	17	4	2	-	1	31	43	18	5.92	
Rural-nonfarm.....	70	69	61	71,100	1,166	35,000	574	49.2	68	13	6	4	-	-	20	22	3	5.80	
PUEBLO COUNTY.....	3,947	3,646	3,273	7,849,000	2,398	4,344,700	1,327	55.4	3,552	700	24	210	15	67	1,173	1,056	307	5.52	
Pueblo city.....	3,266	2,969	2,534	6,501,100	2,468	3,603,800	1,368	55.4	2,914	584	20	164	15	40	971	858	262	5.51	
Rural-nonfarm.....	681	657	639	1,347,900	2,109	740,900	1,159	55.0	638	116	4	46	-	27	202	198	45	5.57	
RIO BLANCO COUNTY.....	65	59	59	125,700	2,131	54,700	927	43.5	59	2	3	-	-	-	17	31	6	6.00	
RIO GRANDE COUNTY.....	332	288	236	695,100	2,945	310,400	1,315	44.7	279	167	1	1	-	6	40	56	8	6.54	
Monte Vista.....	236	203	200	631,100	3,156	283,000	1,415	44.8	199	129	1	1	-	-	33	29	6	6.46	
Rural-nonfarm.....	96	85	36	64,000	1,773	27,400	761	42.8	80	38	-	-	-	6	7	27	2	6.75	
ROUTT COUNTY.....	171	155	133	263,700	1,983	131,900	992	50.0	147	5	10	1	1	-	29	85	16	6.18	
SAGUACHE COUNTY.....	74	72	65	138,100	2,048	64,100	986	48.2	71	41	1	-	1	1	6	21	-	6.68	
SAN JUAN COUNTY.....	3	3	2	1,500	-	1,300	-	-	1	-	-	-	-	-	-	1	-	-	
SAN MIGUEL COUNTY.....	31	27	16	13,500	-	6,400	-	-	27	1	1	-	-	2	-	18	5	-	
SEDGWICK COUNTY.....	91	85	56	118,500	2,116	56,900	1,016	48.0	78	10	3	2	-	1	11	43	8	6.07	
SUMMIT COUNTY.....	4	4	4	3,400	-	1,600	-	-	3	-	-	-	-	-	1	2	-	-	
TELLER COUNTY.....	54	51	28	24,300	868	13,900	493	56.8	46	-	5	1	-	1	2	33	4	6.33	
WASHINGTON COUNTY.....	103	98	90	128,400	1,427	56,200	624	43.8	95	10	3	-	1	1	8	57	15	6.43	
WELD COUNTY.....	1,416	1,253	997	2,482,600	2,490	1,249,600	1,253	50.3	1,206	194	31	18	6	16	195	664	82	5.88	
Greeley.....	826	692	578	1,734,900	3,002	908,000	1,571	52.3	673	98	9	7	4	12	99	400	44	5.83	
Rural-nonfarm.....	590	561	419	747,700	1,784	341,600	815	45.7	533	96	22	11	2	4	96	264	38	5.95	
YUMA COUNTY.....	107	103	89	157,900	1,774	80,500	904	51.0	99	-	1	2	-	1	14	73	8	6.26	
TOTALS FOR URBAN PLACE IN TWO COUNTIES																			
Aurora city.....	222	204	195	548,100	2,811	264,800	1,358	48.3	195	38	20	5	1	3	47	71	15	5.61	

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other		
DENVER CITY.....	16,868	15,206	13,448	58,016,800	4,314	29,590,100	2,200	51.0	14,624	1,782	706	626	875	1,124	2,538	5,482	1,491	5.45	
Tract 1.....	632	611	601	1,946,800	3,289	953,000	1,586	49.0	600	104	17	22	6	36	112	268	35	5.55	
Tract 2.....	133	122	113	256,100	2,266	124,700	1,104	48.7	119	14	2	4	-	-	30	51	18	5.52	
Tract 3.....	1,138	1,080	868	2,834,100	3,265	1,462,800	1,685	51.6	992	91	47	39	26	13	224	434	118	5.50	
Tract 4.....	463	413	288	1,166,800	4,051	523,200	1,817	44.8	377	40	23	17	9	13	75	182	18	5.56	
Tract 5.....	315	295	243	955,900	3,934	561,200	2,309	58.7	291	37	24	19	9	15	58	91	18	5.52	
Tract 6.....	244	199	193	497,800	2,579	233,300	1,209	46.9	198	24	11	12	3	5	39	88	16	5.64	
Tract 7.....	312	278	171	645,500	3,775	368,700	2,156	57.1	263	6	3	29	16	8	51	120	30	5.41	
Tract 8.....	182	114	52	58,400	1,123	26,800	515	45.9	112	1	1	1	3	16	15	66	9	5.60	
Tract 9.....	455	439	427	833,900	1,953	443,500	1,039	53.2	436	81	16	12	2	17	116	145	47	5.60	
Tract 10.....	406	391	304	641,200	2,109	328,800	1,082	51.3	367	66	14	15	1	35	80	117	39	5.66	
Tract 11.....	407	344	302	739,300	2,448	381,200	1,262	51.6	337	24	13	29	2	6	76	166	21	5.49	
Tract 12.....	39	32	26	31,100	1,196	13,800	531	44.4	31	5	3	-	1	-	7	11	4	5.43	
Tract 13.....	125	121	88	179,600	2,041	89,500	1,017	49.8	116	6	6	5	-	8	12	67	12	5.87	
Tract 14.....	230	216	194	396,600	2,044	186,500	961	47.0	211	18	3	1	-	15	35	104	35	5.78	
Tract 15.....	153	149	91	171,900	1,889	79,200	870	46.1	138	12	11	4	-	2	27	77	5	5.58	
Tract 16.....	21	9	8	15,700	-	9,300	-	-	8	-	-	-	-	-	3	4	1	-	
Tract 17.....	8	3	3	15,500	-	7,600	-	-	3	-	-	-	-	-	2	-	-	-	
Tract 18.....	67	51	48	89,200	1,858	37,900	790	42.5	49	2	1	4	-	9	10	13	10	5.59	
Tract 19.....	223	186	154	257,300	1,671	111,900	727	43.5	179	17	5	4	-	22	32	84	15	5.63	
Tract 20.....	38	21	16	57,100	-	28,000	-	-	20	4	1	-	-	-	4	11	-	-	
Tract 21.....	212	137	115	240,800	2,094	112,900	982	46.9	136	18	7	4	-	13	9	65	20	5.77	
Tract 22.....	40	27	19	23,400	-	8,900	-	-	25	1	-	2	-	1	8	8	5	5.60	
Tract 23.....	286	261	185	456,400	2,467	195,800	1,058	42.9	257	26	3	11	4	9	89	100	15	5.42	
Tract 24.....	151	101	75	174,400	2,325	67,200	896	38.5	100	8	4	4	-	7	33	40	4	5.52	
Tract 25.....	8	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 26.....	76	27	24	103,600	-	49,100	-	-	27	3	1	-	-	2	5	12	4	5.69	
Tract 27.....	232	101	97	621,500	6,407	273,700	2,822	44.0	100	5	10	5	8	6	10	50	6	5.55	
Tract 28.....	607	440	422	1,579,900	3,744	775,800	1,838	49.1	432	39	19	19	11	28	65	194	37	5.53	
Tract 29.....	664	600	337	1,189,200	3,529	559,700	1,658	47.0	588	48	19	26	15	19	132	258	71	5.44	
Tract 30.....	1,471	1,409	1,284	4,335,900	3,877	2,336,400	1,820	53.9	1,308	138	33	62	44	116	237	478	200	5.45	
Tract 31.....	339	206	184	825,000	4,484	391,000	2,125	47.4	199	13	12	12	11	14	31	92	14	5.58	
Tract 32.....	434	382	354	2,736,700	7,781	1,213,900	3,429	44.4	368	24	33	17	41	20	63	124	46	5.31	
Tract 33.....	384	334	324	2,136,400	6,594	1,056,200	3,260	49.4	314	31	28	11	35	24	51	128	6	5.26	
Tract 34.....	911	876	834	3,994,600	4,790	2,039,500	2,445	51.1	848	101	41	44	73	102	150	284	53	5.37	
Tract 35.....	221	212	194	335,800	1,728	150,100	774	44.8	207	21	11	12	2	6	36	98	21	5.78	
Tract 36.....	749	716	621	2,149,700	3,462	1,138,200	1,833	52.9	674	77	19	29	32	59	98	296	64	5.55	
Tract 37.....	659	537	508	2,270,700	4,470	1,151,900	2,268	50.7	521	50	38	14	42	32	95	199	51	5.38	
Tract 38.....	296	277	263	766,700	2,915	435,200	1,655	56.8	268	34	6	5	6	30	44	112	31	5.55	
Tract 39.....	455	450	428	2,324,800	5,432	1,297,500	3,032	55.8	434	65	28	25	39	21	30	97	129	5.34	
Tract 40.....	276	251	244	1,197,500	4,908	677,200	2,775	56.6	225	39	6	5	15	14	41	76	29	5.34	
Tract 41.....	296	294	262	1,396,700	5,331	761,800	2,908	54.5	262	41	12	15	30	24	55	77	8	5.27	
Tract 42.....	1,205	1,184	1,144	8,368,400	7,315	4,014,300	3,509	48.0	1,159	138	81	42	209	95	122	338	134	5.24	
Tract 43.....	1,087	1,045	1,034	7,699,400	7,446	4,221,300	4,082	54.8	1,031	238	80	41	166	209	71	142	84	5.19	
Tract 44.....	316	308	306	1,300,100	4,249	692,600	2,263	53.3	293	52	12	4	14	51	37	115	8	5.47	

1 Detailed mortgage data not shown for areas containing fewer than three 1-family mortgaged units.

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage								Av. in- terest rate— first mtg. (%)	
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual		Other
THE STATE																		
TOTAL.....	42,424	38,400	34,220	110,637,300	3,233	56,239,600	1,643	50.8	37,113	6,023	1,708	1,333	974	1,866	6,792	14,966	3,451	5.71
Inside principal metropolitan district.....	21,576	19,672	17,695	69,772,100	3,943	35,509,200	2,007	50.9	18,987	2,346	946	774	910	1,510	3,198	7,402	1,901	5.52
Outside principal metropol- itan district.....	20,848	18,728	16,525	40,865,200	2,473	20,730,400	1,254	50.7	18,126	3,677	762	559	64	356	3,594	7,564	1,550	5.92
Inside secondary metro- politan district.....	3,898	3,592	3,224	7,778,500	2,413	4,316,300	1,339	55.5	3,498	690	23	210	15	67	1,167	1,027	299	5.52
Outside secondary metro- politan district.....	16,960	15,136	13,301	33,086,700	2,498	16,414,100	1,234	49.6	14,628	2,987	739	349	49	289	2,427	6,537	1,251	6.02
URBAN.....	31,903	28,503	25,464	90,054,400	3,537	46,182,900	1,814	51.3	27,570	4,688	1,190	1,023	925	1,365	5,334	10,446	2,599	5.61
Inside principal metropolitan district.....	18,139	16,371	14,574	60,961,200	4,183	31,091,100	2,133	51.0	15,762	2,016	752	650	879	1,138	2,799	5,944	1,584	5.47
Outside principal metropol- itan district.....	13,764	12,132	10,890	29,093,200	2,672	15,091,800	1,386	51.9	11,808	2,672	438	373	46	227	2,535	4,502	1,015	5.79
Inside secondary metro- politan district.....	3,266	2,989	2,634	6,501,100	2,468	3,603,800	1,368	55.4	2,914	584	20	164	15	40	971	858	262	5.51
Outside secondary metro- politan district.....	10,498	9,143	8,256	22,592,100	2,786	11,488,000	1,391	50.8	8,894	2,088	418	209	31	187	1,564	3,644	733	5.89

HOUSING—NONFARM MORTGAGES

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940—Con.

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- ter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Aver- age (dol- lars)	Total (dollars)	Aver- age (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE—Con.																			
RURAL-NONFARM.....	10,521	9,897	8,756	20,582,900	2,351	10,056,700	1,149	48.9	9,543	1,335	518	310	49	501	1,458	4,520	852	6.02	
Inside principal metropolitan district.....	3,437	3,301	3,121	8,810,900	2,823	4,418,100	1,416	50.1	3,225	330	194	124	31	372	399	1,458	317	5.76	
Outside principal metropol- itan district.....	7,084	6,596	5,635	11,772,000	2,089	5,638,600	1,001	47.9	6,318	1,005	324	186	18	129	1,059	3,062	535	6.16	
Inside secondary metro- politan district.....	622	603	590	1,277,400	2,165	712,500	1,208	55.8	584	106	3	46	-	27	196	169	37	5.55	
Outside secondary metro- politan district.....	6,462	5,993	5,045	10,494,600	2,080	4,926,100	976	46.9	5,734	899	321	140	18	102	863	2,893	498	6.22	
PRINCIPAL METROPOLITAN DISTRICT																			
DENVER DISTRICT.....	21,576	19,672	17,695	69,772,100	3,943	35,509,200	2,007	50.9	18,987	2,346	946	774	910	1,510	3,198	7,402	1,901	5.52	
Denver city.....	16,868	15,206	13,448	58,016,800	4,314	29,590,100	2,200	51.0	14,624	1,782	706	626	875	1,124	2,538	5,482	1,491	5.45	
Outside central city.....	4,708	4,466	4,247	11,755,300	2,768	5,919,100	1,394	50.4	4,363	564	240	143	35	386	660	1,920	410	5.77	
Urban.....	1,271	1,165	1,126	2,944,400	2,615	1,501,000	1,333	51.0	1,139	234	46	24	4	14	261	462	93	5.78	
Rural-nonfarm.....	3,437	3,301	3,121	8,810,900	2,823	4,418,100	1,416	50.1	3,225	330	194	124	31	372	399	1,458	317	5.76	
District includes following urban places and rural- nonfarm areas:																			
Denver County.....	16,868	15,206	13,448	58,016,800	4,314	29,590,100	2,200	51.0	14,624	1,782	706	626	875	1,124	2,538	5,482	1,491	5.45	
Denver city*	16,868	15,206	13,448	58,016,800	4,314	29,590,100	2,200	51.0	14,624	1,782	706	626	875	1,124	2,538	5,482	1,491	5.45	
In Adams County.....	365	351	306	846,100	2,765	388,400	1,269	45.9	333	36	13	12	1	29	60	115	67	5.70	
Aurora city (part)*.....	158	147	139	381,600	2,745	180,100	1,296	47.2	141	22	13	4	1	-	36	50	15	5.50	
Rural-nonfarm**.....	207	204	167	464,500	2,781	208,300	1,247	44.8	192	14	-	8	-	29	24	65	52	5.85	
In Arapahoe County.....	2,579	2,469	2,350	5,333,900	2,270	2,761,800	1,175	51.8	2,418	309	76	46	18	249	418	1,081	221	5.74	
Aurora city (part)*.....	64	57	56	166,500	2,973	84,700	1,513	50.9	54	11	7	1	-	3	11	21	-	5.88	
Englewood city*.....	870	799	775	1,912,700	2,468	1,017,700	1,313	53.2	784	123	18	16	3	10	208	337	69	5.66	
Rural-nonfarm**.....	1,645	1,613	1,519	3,254,600	2,143	1,659,400	1,092	51.0	1,580	175	51	29	15	236	199	723	152	5.77	
In Jefferson County.....	1,764	1,646	1,591	5,575,400	3,504	2,768,900	1,740	49.7	1,612	219	151	90	16	108	182	724	122	5.86	
Golden city*.....	179	162	156	483,600	3,100	218,500	1,401	45.2	159	78	8	3	-	1	6	54	9	6.61	
Rural-nonfarm**.....	1,585	1,484	1,435	5,091,800	3,548	2,550,400	1,777	50.1	1,453	141	143	87	16	107	176	670	113	5.73	
SECONDARY METROPOLITAN DISTRICT																			
PUEBLO DISTRICT.....	3,888	3,592	3,224	7,778,500	2,413	4,316,300	1,339	55.5	3,498	690	23	210	15	67	1,167	1,027	299	5.52	
Pueblo city.....	3,266	2,989	2,634	6,501,100	2,468	3,503,800	1,368	55.4	2,914	584	20	164	15	40	971	858	262	5.51	
Outside central city.....	622	603	590	1,277,400	2,165	712,500	1,208	55.8	584	106	3	46	-	27	196	169	37	5.55	
Rural-nonfarm.....	622	603	590	1,277,400	2,165	712,500	1,208	55.8	584	106	3	46	-	27	196	169	37	5.55	

¹ Comprising 6 precincts and parts of 19 other precincts in Pueblo County, outside Pueblo city.